THE LIBRARY OF THE
UNIVERSITY OF
NORTH CAROLINA




THE COLLECTION OF
NORTH CAROLINIANA

C328.4
N87
1905
Vol. 2
c.2

UNIVERSITY OF N.C. AT CHAPEL HILL
00034046176

This book must not be taken from the Library building.



Digitized by the Internet Archive
in 2010 with funding from
Ensuring Democracy through Digital Access (NC-LSTA)

http://www.archive.org/details/publicdocumentso19052nort

# PUBLIC DOCUMENTS

OF THE

# STATE OF NORTH CAROLINA.

## SESSION 1905.

## VOL. II.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1905.

# INDEX TO VOLUME II.

Doc. No.

8. Annual Report of the Adjutant-General, 1904.
10. Annual Report of the Insurance Commissioner, 1903.
10. Annual Report of the Insurance Commissioner, 1904.
11. Biennial Report of the School for the Deaf and Dumb at Morganton.
12. Biennial Report of the State Hospital at Raleigh.
13. Biennial Report of the State Hospital at Morganton.
14. Biennial Report of the State Hospital at Goldsboro.
15. Biennial Report of the State's Prison.
17. Biennial Report of the State Librarian.
19. Biennial Report of the Board of Health.
20. Biennial Report of the Institution for the Deaf and Dumb and the Blind at Raleigh.
24. Biennial Report of the Commissioner of Agriculture.
26. Biennial Report of the University of North Carolina.
28. Annual Report of the Board of Public Charities, 1903.
28. Annual Report of the Board of Public Charities, 1904.

# ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE

## STATE OF NORTH CAROLINA,

FOR THE YEAR ENDING APRIL 1, 1903.

---

JAMES R. YOUNG, INSURANCE COMMISSIONER.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1904.

# TABLE OF CONTENTS.


PAGE.

Commissioner's Report and Comments ..... 5—18

STATISTICAL TABLES—

Fire and Marine Companies ..... I—XXV

Life Companies ..... XXVII—XXXVII

Fraternal Orders ..... XXXIX—XLV

Accident, Casualty, Fidelity and Surety Companies ..... XLVII—LXIII

DETAILED STATEMENTS—

Life Companies ..... 3—142

Fire and Marine Companies ..... 143—362

Fidelity and Casualty Companies ..... 363—430

Fraternal Orders ..... 431—467


(SEE END OF VOLUME FOR INDEX).

# INSURANCE COMMISSIONER'S REPORT.

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, N. C., April 1, 1903.

*To His Excellency,* CHARLES B. AYCOCK,
*Governor of North Carolina.*

DEAR SIR:—As required by law, I have the honor to submit to your Excellency the Annual Report of the Insurance Department for the year ending April 1, 1903, and to include therein such data and information as is called for by law, including the statements of the different insurance companies and corporations reporting to this Department, as shown by the sworn statements of their officers filed therewith for the year ending December 31, 1902.

## THE DEPARTMENT.

The Insurance Department was formed in 1899, as set forth under chapter 54, Public Laws of 1899. Since that time the law governing the Department and prescribing the duties of the Insurance Commissioner have been amended by the laws of 1901 and 1903, and the duties prescribed for the Insurance Commissioner so increased as to make this one of the most important departments of the State government, not only in the amount of revenue annually collected for the State, but in value to the citizens in the proper supervision of the different corporations entrusted to it by law. As stated in a former report, the law provides that the Department shall have charge of the licensure and supervision of all companies, associations, orders and individuals doing the business of life, fire, accident, surety, health, burglary, title, guarantee, and all other kinds of insurance, as well as of bond, investment, dividend, registry, title, guaranty, debenture and such like companies or associations (not strictly insurance companies), and provides that all such companies or associations, whether domestic or foreign, must be licensed by this Department before they can do business in this State. After

they are licensed the Department has under the law supervision over them and their business in the State, and no company or agent can legally do any business in the State until licensed by this Department. The Department is also in charge of the collection of all licenses, taxes and fees imposed by the State upon such companies. There was also given as one of the duties of the Department the investigation of all suspicious fires occurring in the State, and there has been added to this that of inspecting and placing insurance upon all property owned by the State. The Department is in charge of the Insurance Commissioner, and he is allowed a sum not exceeding $1,600 for the employment of the necessary clerical force. This is totally inadequate, as it only enables him to employ one chief clerk and a stenographer. The clerical work of the Department is of such a character that it must necessarily be entrusted to competent hands, and requires clerks of a high order of attainments and experience.

COMPARISON.

Before the formation of the Department in 1899, when the present Commissioner was put in charge, the duties were performed by the Secretary of State, and he received therefor certain fees prescribed by law. In 1898, the year before the formation of this Department, the Secretary of State reported as collected and paid into the State treasury $84,879.28. Because of the other duties imposed upon the Secretary of State and the imperfect insurance laws, very little, if anything, was done in the way of supervising and looking after the various corporations. His whole duties in this work were confined almost entirely to the collection of the taxes and licenses.

Since the formation of the Insurance Department there has been collected and paid into the State treasury for the year 1899, $92,865.21; for the year 1900, $91,072.92; for the year 1901, $132,034.03; for the year 1902, $153,667.12; total in four years, $469,639.28.

Of course it will be understood that the above figures include only the amounts collected and paid into the State treasury, and do not include the special amounts collected of insurance companies for the publication of their statements and the investigation of fires.

These are special funds and must be collected and used only for the special objects named. The cost of the investigation of fires in the State is paid by the insurance companies and does not cost the State or her citizens one cent.

The whole cost of the Department, including the salary of the Commissioner and clerks, amounts to very little more, if anything, than was formerly collected by the Secretary of State for his personal fees. And the amount now collected and paid into the State treasury of the class of fees that were formerly under the law paid to the Secretary of State for his services, amount annually to about double the cost of the Department. That the Department has succeeded is a matter of pride and congratulation upon the part of those who have had a hand in its work. But the work has been and is still hampered by the lack of sufficient appropriations to provide for its necessities.

## COMPANIES LICENSED IN 1902.

The following companies were admitted to do business in the State under the general insurance law, where they had not been already admitted, and were licensed for the year ending April 1, 1903:

### LIFE COMPANIES.

Aetna Life.
Bankers Life Insurance Co.
Breadwinners Mutual Benevolent.
Carolina Benevolent Association.
Eastern Insurance Co.
Equitable Life Assurance Society.
Fidelity Mutual.
Germania Life.
Hartford Life.
Home Life of New York.
Illinois Life.
Industrial Aid Association.
Life of Virginia.
Manhattan Life.
Maryland.
Massachusetts Mutual Life.
Metropolitan Life.
Michigan Mutual.
Mutual Benefit of Newark.
Mutual Life of New York.
National Life of Vermont.
New York Life.
North Carolina Mutual and Provident.
Northwestern Mutual.
Pacific Mutual.
Penn Mutual.
People's Benevolent and Relief.
People's Mutual Benevolent.
Phœnix Mutual.
Provident Savings.
Prudential of America.
Security Life and Annuity.
Security Mutual Life.
Security Trust and Life.
South Atlantic Life.
State Mutual.
State Mutual Life and Annuity.
State Life of Indiana.
Sun Life of Canada.
Travelers.
Union Central.
Union Mutual Life of Maine.
Washington Life, New York.

FIRE AND FIRE AND MARINE COMPANIES.

Aetna.
American Central, St. Louis.
American of Pennsylvania.
Assurance of America.
Atlanta Home.
British America.
British American.
Cabarrus Mutual Fire.
Citizens of Missouri.
Camden Fire.
Carolina.
Cologne Reinsurance.
Colonial.
Commercial Union.
Continental.
Davidson County Mutual Fire.
Delaware.
Equitable of South Carolina.
Equitable Fire and Marine.
Farmers Mutual Fire.
Fire Association of Philadelphia.
Firemen's of Baltimore.
Fireman's Fund.
Georgia Home.
German Alliance.
German-American.
Germania Fire.
Glens Falls.
Globe and Rutgers Fire Insurance Co.
Greenwich.
Hamburg-Bremen.
Hanover Fire.
Hartford Fire.
Home.
Home Insurance Co. of Greensboro.
Indemnity Fire.
Insurance Co. of North America.
Lafayette Fire.
Liverpool and London and Globe.
London Assurance.
London and Lancashire.
Manchester.
Mecklenburg Farmers Mutual Fire.
Millers Mutual of Pennsylvania.
Moscow Fire.
Munich Reinsurance.
National Fire.
National Standard.
New Hampshire Fire.
New York Underwriters Agency.
Niagara.
North British and Mercantile.
North Carolina Home.
Northern Assurance.
Norwich Union.
Orient.
Palatine of London.
Pamlico Insurance and Banking Co.
Pennsylvania.
Phenix of Brooklyn.
Philadelphia Underwriters.
Phœnix of London.
Phœnix of Hartford.
Piedmont.
Prussian National.
Queen.
Rochester German.
Royal.
Royal Exchange Assurance.
Rowan Mutual Fire.
Saint Paul Fire and Marine.
Salamandra.
Scottish Union and National.
Skandia.
Southern Loan and Trust Co.
Southern Stock Mutual.
Springfield Fire and Marine.
Sun Insurance Office.
Sun of New Orleans.
Teutonia.
Traders of Chicago.
Underwriters of Greensboro.
United States Fire.
Union Assurance Society.
United Mutual Fire.
Virginia Fire and Marine.
Virginia State.
Westchester Fire.
Western Assurance.
Wilmington Underwriters.

ACCIDENT AND SURETY COMPANIES.

Aetna Indemnity.
Aetna Life (Accident).
American Bonding Co.
American Credit-Indemnity.
American Surety of New York.
City Trust, Safe Deposit and Surety Co.
Employers Liability.
Fidelity and Casualty.
Fidelity and Deposit of Maryland.
Hartford Steam Boiler.
Lloyd's Plate Glass.
Maryland Casualty
National Surety Co.
New York Plate Glass Insurance Co.
Ocean Accident and Guarantee.
Park Region Mutual Hail.
Pennsylvania Casualty.
Preferred Accident.
Standard Life and Accident.
Travelers (Accident).
Union Surety and Guaranty.
United States Fidelity and Guaranty.
United States Casualty.
Wachovia Loan and Trust.

FRATERNAL ORDERS.

A. C. L. R. Dept.
American Guild.
Ancient Order United Workmen.
Bankers Union of the World.
Endowment Rank Knights of Pythias.
Family Protective Union.
Fraternities Accident Order.
Grand Fraternity.
Home Circle.
Improved Order Heptasophs.
Jr. Order United American Mechanics.
Knights of Honor.
Knights and Ladies of Honor.
Ladies of the Maccabees of the World.
Masonic Mutual Relief.
Modern Puritans.
National Union.
Order of Select Knights.
Ridgely Protective Association.
Royal Arcanum.
Royal Benefit Society.
Royal Knights King David.
Sovereign Camp Woodmen of the World.
Supreme Ruling Mystic Circle.

RECOMMENDATIONS OF COMMISSIONER TO LEGISLATURE.

As required by law, I had the honor, on the 27th day of January, 1903, to make to your Excellency, to be transmitted to the General Assembly, then in session at Raleigh, the following recommendations, which you promptly sent to both Houses, accompanied by a special message:

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, January 27, 1903.

*To His Excellency,* CHARLES B. AYCOCK,
*Governor of North Carolina.*

The general insurance law makes it the duty of the Insurance Commissioner to report to the General Assembly any changes which in his opinion should be made in laws relating to insurance and other subjects appertaining to his Department, and provides that these recommendations shall be made to the Governor, to be by him transmitted to the Legislature.

In discharging this duty, I desire to submit to you, to be transmitted to the General Assembly, the following statements and suggestions in regard to my Department and the laws governing the work of the same:

STATEMENT.

The general insurance laws now on our statute books are looked upon as the best insurance laws of any Southern State, and justly regarded as admirably adapted to the conditions prevailing in the South. They have been copied and adopted by the State of Mississippi and are now being urged for adoption by the Legislatures of Virginia and South Carolina. As a revenue producer the law and Department are a success, as is shown by the fact that before the adoption of our present laws, and formation of the Department, the highest amount ever collected, as licenses and taxes, from insurance companies in any one year was about $84,000, and this annual amount has been gradually increased, until it is safe to say that during the present fiscal year in the Department, ending April 1, 1903, there will be collected and paid into the State treasury about $142,000. The success in other respects is equally marked, for while the benefits accruing from a proper supervision of the insurance companies in the State cannot be measured in dollars and cents, they have in the opinion of the Commissioner, and others familiar with the conditions, been much greater and more valuable to the State and her citizens.

RECOMMENDATIONS.

*Life Companies.*

1. The organization of life insurance companies in the State, as well as the immense business done by this class of companies in the State, make it necessary that a full and conservative code of laws should be enacted for the organization and government of life insurance companies. The laws should be amended so as to allow the Honorable Secretary of State to issue charters for life and health insurance companies upon the approval of this Department, as is provided for other classes of insurance companies.

*Clerical Help.*

2. It is necessary for the continued success of the Department that the Commissioner be allowed such a sum as will enable him to employ proper and sufficient help. The handling of the increased revenue passing through the Department, now over $140,000, and the accurate keeping of about two hundred accounts, makes it necessary for the protection of the Commissioner that the money should be handled by a regular cashier and the books kept by a regular book-keeper. This is especially true when it is remembered that the Commissioner must spend nearly one-half of his time from his office, being frequently called away on short notice.

*Investigation of Fires.*

3. The cost of reporting fires and investigating those supposed to be suspicious or of incendiary origin is paid wholly by a tax of one-tenth of one per cent. on the gross receipts of fire insurance companies doing business in the State. This law has been most beneficial to the State and its citizens, and is worthy of being pushed with even greater earnestness and power. It is recommended that this tax be increased, and that the law be so amended that the Commissioner or his representative cannot only punish incendiaries in the State, but also, by frequent and painstaking inspections in the State, remove causes likely to produce fires. These inspections will reduce the number of fires in the State, prevent conflagrations, and ultimately, with the prosecutions for incendiarism, give us further reduced fire insurance rates in the State.

*Insurance on State Property.*

4. The Legislature of 1901 passed an act regulating the insurance of public buildings and other State property (chapter 710, Public Laws of 1901). By this act it is made the duty of the Insurance Commissioner to inspect and pass upon the policies of all insurance placed upon State property, and to keep in his Department a full record of each policy, and there was no provision made for even the necessary expenses of the Commissioner in examining the State property, with which he was not familiar, and yet the examination was necessary before he was in a position to properly discharge the duty imposed. It was also made a misdemeanor for any board or public officer charged with the custody or safe-keeping of any State property to pay any premiums for insurance without the approval of the Commissioner.

The discharge of this duty called for considerable work and some personal expense on the part of the Commissioner, but the wisdom of the act was shown by the fact that three-fourths of all the policies issued had to be corrected by him, and he succeeded in having eliminated from them all restrictive clauses. It is recommended by the Commissioner that some regular plan be adopted for the fixing of the amount and the placing of insurance on State property. This is made advisable because it will appear from examination that the different properties of the State are now very unequally covered by insurance. The present plan as outlined above, if continued, should be materially altered and improved. Another plan of having a schedule prepared and of insurance placed by some officer or board in the State upon all the State property is worthy of consideration. When this is done the expenses thereof can be paid out of the State treasury for all the insurance or the amounts can be certified to the different departments or boards, to be paid out of the appropriations allowed, as the premiums are now paid. Of course the details of either plan can be arranged by your body, and the Commissioner is ready to furnish any information or data that may be desired.

*Fraternal Orders.*

5. The Legislature of 1901, by its legislation in regard to fraternal orders, did much to improve the character of these orders operating

in the State, but the Commissioner unhesitatingly recommends that more be required of these fraternal orders, and, in fact, of all associations and orders doing industrial and cheap life, accident or health insurance, especially where they issue small policies and draw principally from the working classes in our State. In the minds of many there is an idea that little should be required of these orders and associations, but really they should be more strictly supervised and watched, until they cease to be used by unscrupulous promoters as mediums for defrauding our working people.

*Insurance in Outside Companies.*

6. The Department is still troubled with attempts of outside unlicensed companies to do business in the State. The laws should be made more stringent as to these and outside brokers as well. It might be well to authorize the Commissioner to require reports from insurers where thought advisable.

*Fire-escapes.*

7. Without any law on the subject, there is a lamentable lack of fire-escapes in our State. A law should be passed requiring all buildings of three stories or over in which people live, do business or congregate to be provided with proper exits and fire-escapes, and authorize the Insurance Commissioner and authorities of cities and towns to require it.

*Laws on Arson.*

8. The Commissioner, because in the discharge of his duties he is frequently brought in contact with our laws for the punishment of burnings, desires to call the attention of the General Assembly to our laws on arson and ask that they be amended and improved, as is much needed.

*No Adverse Legislation.*

9. The insurance business in the State, involving as it does the good and protection of the citizens of the State and their property, is in remarkably good condition, and generally satisfactory to the people and the companies. Our home companies are being protected and fostered, and show commendable increase and growth. Foreign companies are being treated with justice and fairness, while

the fire rates prevailing here, though complained of by some of our people, are lower and fairer than those of any other Southern State. With these conditions, brought about by just laws and a strict supervision, and with a large increase of revenue from insurance companies each year, the Commissioner feels that the wisdom of the present General Assembly will prompt them to follow the course of the last two General Assemblies in improving our already fair and just insurance laws and in enacting no harsh or restrictive laws, calculated not to help, but to only hurt the State, her citizens and the companies organized or operating here.

Respectfully submitted.

---

## NEW LAWS.

At no time since the enactment of the general insurance laws by the General Assembly in 1899 has there been enacted so much or so important an amount of legislation affecting this Department. I deem it unnecessary to go fully into this legislation more than to casually refer to it. A law was enacted in regard to the organization of life and other companies so that all companies doing an insurance business can now be chartered in the office of the Secretary of State upon the approval of their proposed articles of incorporation by the Insurance Commissioner. The Legislature also enacted a law governing the regulation of life companies. They also added an additional amount of $600.00 to the amount of $1,000.00 heretofore allowed annually for the purpose of employing clerical help in the Insurance Department. This was a great help to the Department, but still it leaves the Department with an inadequate force to do the work that should be done in the Department with a proper regard to its importance and value and with profit to the citizens of the State. The Legislature also took a step forward in regard to the inspection of all buildings in the cities and towns of the State. Under the law enacted it is made the duty of the officers of each city or town to have quarterly inspections of the portions of their cities within the fire limits and an annual inspection of every building within the city or town. They also increased the amount to cover these inspections and the cost of investigating suspicious fires. The Legislature also provided that the Insurance Commissioner and

the officer or board having any property of the State in charge should agree upon the amount of insurance to be carried, and that then the insurance should be placed by the Commissioner. This is a good step forward in looking after the property of the State and its protection by fire insurance and will no doubt work well. The Commissioner called the attention of the Legislature to the lamentable lack of fire-escapes in our State and recommended a law to be passed requiring all buildings of three stories and over in which people live, do business or congregate to be provided with proper fire-escapes and exits. A proper bill was drawn to this effect, but I regret to say it was ignored by the Legislature. In accordance with the recommendations of the Commissioner certain important changes were made in the laws on arson. An important law was passed known as the resident agent's law, and under this law it was made impossible for a nonresident agent or broker to do the business of fire insurance in the State. The result of this will no doubt be beneficial in increasing the revenues of the State, in protecting the insurance agents of the State, and in saving the citizens of the State from being defrauded by "wild-cat" and "underground" insurance companies.

### INVESTIGATION OF FIRES.

The law in regard to the investigation of all suspicious fires in the State has been amended by the last Legislature, so that it becomes now not only a law for the reporting of all fires, and the investigation of those of suspicious origin, but one requiring the inspection of all buildings in the cities and towns of the State. Under the law as it now is, it is the duty of the officers of each city and town to thoroughly inspect quarterly every building within the fire limits of their city or town and annually all buildings within the limits of the city. The value of this law and its far-reaching effects in saving from loss by fire the property within the State and the ultimate reduction of fire rates can hardly be estimated. The idea of having all fires reported is not only that those of suspicious origin may be investigated under the direction of the Commissioner, but that there may be prepared and kept proper statistics of the character, origin, cause, etc., of all fires occurring within the State. Because of the short clerical force of the Department the Commissioner

has found it impossible up to this time to accomplish much in the way of gathering and compiling statistics. The expenses of this law are provided for by the tax of one-fifth of one per cent. on the gross receipts of all fire companies doing business in the State. It is thus paid by the companies and not by the citizens of the State. There has been collected for the past year $1,845.46 and paid out $1,376.15 on this account, as is shown by the items on the books of the Department.

A proper enforcement of this law depends largely upon the aid extended to the Commissioner by the different officers of the cities and towns throughout the State, as well as by the sheriffs of the different counties. And while urging upon these officers the importance of this law, and its great value to the State and her citizens, the Commissioner desires to extend his thanks to them for the manner in which they have aided him in the past.

### FRATERNAL ORDERS.

The amendments passed by the last Legislature to the law in regard to Fraternal Orders and Mutual Companies will prove of great value if they can be properly enforced. The best of these orders and companies will be benefited by this law and its observance, and many of these small mutual or assessment associations that do not provide safe protection to the citizens of the State will be forced to so correct their methods and conduct their business as to render this protection to the class of our citizens most largely patronizing them, or else be forced to stop doing business in the State.

### STATEMENTS AND TABLES.

It is made the duty of the Department to gather and keep full information as to the character and financial condition of each company, association or order doing business in the State. They are all required to file annually, as of December 31, a statement in detail of their business for the year. These statements are filed with the Department and abstracts of the same are published in the newspapers of the State, and also filed with the Clerk of the Superior Court of each county. The statements herein are those filed by the officers of the companies for the past year ending Decem-

ber 31, 1902, and may be examined with interest by those who desire to inform themselves as to the assets, investments and real condition of these companies and associations. The statistical tables contained in the report are so prepared as to give much information of interest and value to the citizens, agents and companies in the State.

## FINANCIAL.

The Insurance Commissioner is required by law to collect from all the companies, associations and orders licensed in his Department, such licenses, fees and taxes as are imposed upon them by the laws of this State. Since the formation of this Department there has been a regular and rapid increase in the collections in this State, and the Commissioner takes pleasure in reporting as collected by him during the past year and paid to the Hon. State Treasurer monthly:

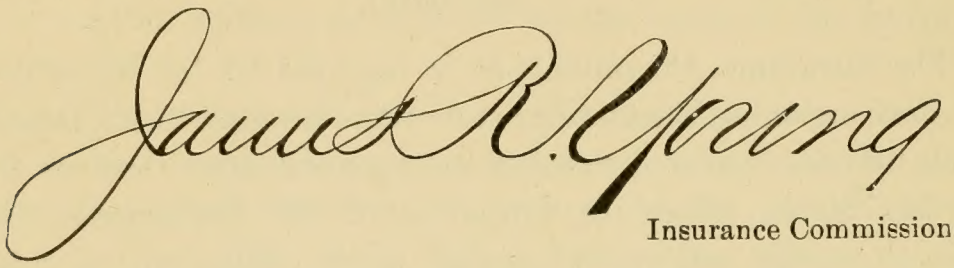
| | | |
|---|---|---|
| For taxes on gross receipts | $ 113,034.94 | |
| For licenses from companies | 29,463.68 | |
| For fees | 3,711.00 | |
| For licenses for subagents | 7,457.50 | |
| Total | | $153,667.12 |
| For publication of annual statements in newspapers | $ 1,512.00 | |
| For investigation of fires | 1,845.46 | 3,357.46 |
| Total | | $157,024.58 |

## CONCLUSION.

The natural increase of the work of the Department has made it one not only of much labor but of great responsibility, and both of these have been largely increased by the new duties imposed upon the Department under the laws passed by the last Legislature. The Commissioner and those associated with him have put forth every effort, not only to perform the duties called for in the law but to make the service of increased value to the citizens of the State and those doing business with the Department by the efficiency and promptness with which the work is kept up.

In concluding this report the Commissioner desires to bear testimony to the efficient and intelligent aid extended him by his associates, Mr. D. H. Milton, chief clerk, and Miss Ida Montgomery, clerk and stenographer, as much credit is due them for their faithful work.

Respectfully submitted,



Insurance Commissioner.

# STATISTICAL TABLES

## RELATING TO FIRE AND MARINE INSURANCE COMPANIES.

## TABLE No. I—

## Showing the Nature of the GROSS ASSETS of Fire and Marine the year ending

NORTH CAROLINA

| NAME OF COMPANY. | Real Estate. | Loans, Bonds and Mortgages. |
|---|---|---|
| Cabarrus Mutual | $ | $ |
| Carolina | 5,000.00 | 35,931.67 |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | | |
| Home Insurance Company of Greensboro | | 45,012.60 |
| Mecklenburg Farmers Mutual Fire | | |
| North Carolina Home | | 2,920.00 |
| Pamlico Insurance and Banking Company | 3,437.24 | 173,660.87 |
| Piedmont Fire | 75,000.00 | |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 22,137.99 | 25,756.98 |
| Southern Stock Mutual | 9,933.75 | 31,840.00 |
| Underwriters of Greensboro | 9,933.75 | 8,900.00 |
| United Mutual Fire | | |
| Wilmington Underwriters | | 27,681.00 |
| Totals | 125,442.73 | 351,703.12 |

COMPANIES OF

| | | |
|---|---|---|
| Ætna Fire | 188,241.74 | 12,600.00 |
| American Central, St. Louis | | 61,166.66 |
| American of Philadelphia | 392,241.74 | 820,475.55 |
| Assurance of America | | |
| Atlanta Home | 66,248.06 | 350.05 |
| British American | | |
| Citizens of Missouri | 4,877.00 | 216,865.00 |
| Camden Fire | 47,111.54 | 193,532.34 |
| Colonial Fire | 1,872.87 | 141,693.97 |
| Continental | 1,105,000.00 | 44,810.00 |
| Delaware | 200,500.00 | 116,700.00 |
| Equitable of South Carolina | 22,663.68 | 38,708.70 |
| Equitable Fire and Marine | 120,000.00 | 149,850.00 |
| Fire Association of Philadelphia | 443,457.50 | 1,358,506.99 |
| Firemen's of Baltimore | 145,000.00 | |
| Fireman's Fund | 525,500.00 | 245,167.31 |
| Georgia Home | 178,608.34 | 69,166.41 |
| German Alliance | | |
| German-American | 15,000.00 | 13,000.00 |
| Germania Fire | 667,324.27 | 353,000.00 |
| Glens Falls | 104,405.43 | 1,079,591.33 |
| Globe and Rutgers Fire | 73,000.00 | 54,500.00 |
| Greenwich | | |
| Hanover Fire | 450,000.00 | 3,500.00 |
| Hartford Fire | 950,500.00 | 781,869.00 |
| Home of New York | 1,593,892.06 | 112,750.00 |
| Indemnity Fire | | |
| Insurance Company of North America | 725,500.00 | 1,130,997.29 |
| Lafayette Fire | | |
| Millers Mutual Fire | | 24,925.00 |
| National Fire | 415,976.35 | 580,465.00 |
| National Standard | | |
| New Hampshire Fire | 172,937.58 | 467,533.33 |
| Niagara Fire | | 344,000.00 |
| Orient | 74,652.31 | 42,250.00 |
| Pennsylvania Fire | 258,454.25 | 727,916.66 |
| Phenix of Brooklyn | 568,000.00 | 64,600.00 |
| Phœnix of Hartford | 415,696.32 | 88,036.75 |
| Queen | | 60,000.00 |
| Rochester German | 211,498.03 | 370,577.71 |
| St. Paul Fire and Marine | 538,174.66 | 403,922.11 |
| Springfield Fire and Marine | 227,500.00 | 553,650.00 |
| Sun of New Orleans | 35,000.00 | |
| Teutonia | 40,000.00 | |

## ASSETS.

## Insurance Companies (licensed to do business in this State) for December 31, 1902.

COMPANIES.

| Collateral Loans. | Stocks, Bonds and other Securities Owned. | Cash in Office and Bank. | Premiums Unpaid and Deferred. | Miscellaneous. | Total Assets. |
|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ |
| 7 450.00 | 29,505.00 | 3,359.83 | | 3,139.75 | 84,386.25 |
| | | 23.29 | | | 23.29 |
| | | 7,918.03 | | 2,472.04 | 55,402.67 |
| | | 1,114.43 | | | 1,114.43 |
| 225.00 | 117,225.84 | 9,203.67 | | 74,163.16 | 203,737.67 |
| | | 120,317.24 | | 6,306.81 | 303,722.16 |
| 21,385.00 | | 15,634.41 | | 7,707.74 | 119,727.15 |
| 54,667.10 | 9,550.00 | 188,890.52 | | 262,683.08 | 563,685.67 |
| 7,000.00 | 34,040.98 | 17,617.47 | | 108,900.49 | 209,332.69 |
| 10,500.00 | 31,040.98 | 8,955.35 | | 42,174.09 | 111,504.17 |
| | 12,000.00 | 5,091.16 | | 22,096.38 | 39,187.54 |
| 20,000.00 | 10,480.00 | 430.11 | | 157.67 | 58,748.78 |
| 121,227.10 | 243,842.80 | 378,555.51 | | 529,802.21 | 1,750,573.47 |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| | 12,877,380.47 | 1,286,673.92 | 584,624.85 | | 14,949,520.98 |
| 310,000.00 | 2,880,317.50 | 139,393.60 | | 181,795.86 | 3,572,673.62 |
| 247,700.00 | 967,661.50 | 69,189.70 | | 237,716.15 | 2,534,984.64 |
| | 462,356.25 | 76,824.47 | | 69,214.19 | 608,394.91 |
| | 219,754.10 | 2,508.49 | | 18,336.08 | 307,196.78 |
| | 330,477.00 | 21,870.27 | 3,459.18 | 67,590.28 | 423,396.73 |
| | 181,375.00 | 102,798.30 | | 104,885.24 | 610,800.54 |
| 46,100.00 | 328,222.00 | 23,700.09 | | 73,575.07 | 712,241.04 |
| 15,485.00 | 97,307.43 | 9,784.51 | | 13,925.06 | 280,068.84 |
| | 10,009,520.00 | 922,344.94 | | 880,455.78 | 12,962,130.72 |
| 225,000.00 | 871,002.84 | 60,820.40 | | 180,285.04 | 1,654,308.28 |
| 29,138.08 | 52,639.00 | 13,775.41 | | 18,411.67 | 175,336.54 |
| 115,000.00 | 605,880.00 | 50,064.44 | | 130,979.85 | 1,171,774.29 |
| 216,825.00 | 3,109,626.25 | 235,369.38 | | 787,038.27 | 6,150,823.39 |
| | 926,920.00 | 43,494.99 | 4,836.38 | 110,316.87 | 1,230,568.24 |
| 281,500.00 | 3,067,979.50 | 335,645.47 | | 647,130.75 | 5,102,923.03 |
| 49,938.12 | 549,540.19 | 47,300.56 | | 48,092.45 | 942,646.07 |
| | 1,112,347.00 | 29,069.77 | | 103,393.76 | 1,244,810.53 |
| | 8,667,826.00 | 685,011.40 | | 938,339.36 | 10,319,176.76 |
| | 4,016,203.00 | 249,969.59 | | 356,980.84 | 5,643,477.70 |
| 4,000.00 | 2,084,160.00 | 416,387.52 | | 136,924.59 | 3,825,468.87 |
| | 880,579.00 | 58,862.54 | | 343,160.06 | 1,410,101.60 |
| | 1,621,535.00 | 126,919.10 | 15,009.34 | 411,083.09 | 2,174,546.53 |
| 500.00 | 2,559,908.25 | 329,295.28 | 21,393.89 | 430,569.93 | 3,795,167.35 |
| 4,800.00 | 8,853,912.17 | 815,948.22 | 1,066,919.00 | 969,611.98 | 13,443,560.37 |
| | 13,488,425.68 | 972,574.33 | | 940,993.05 | 17,108,635.12 |
| | 382,580.00 | 16,427.43 | 283.65 | 29,805.72 | 429,096.80 |
| 825,900.00 | 5,791,750.00 | 1,157,412.94 | | 1,032,623.27 | 10,664,183.50 |
| | 438,950.00 | 42,560.30 | | 135,967.17 | 617,477.47 |
| | 37,417.45 | 26,760.38 | | 306,715.16 | 395,817.99 |
| | 4,277,382.00 | 431,637.89 | 223,020.67 | 276,911.80 | 6,205,393.71 |
| | 450,057.50 | 104,927.26 | | 79,136.28 | 634,121.04 |
| 120,000.00 | 2,540,420.00 | 251,840.87 | 3,460.47 | 223,377.42 | 3,779,569.67 |
| | 2,754,550.00 | 169,487.04 | | 340,117.87 | 3,608,154.91 |
| | 1,537,022.07 | 220,453.39 | 2,172.39 | 232,966.30 | 2,109,516.46 |
| 472,200.00 | 3,820,319.00 | 132,144.84 | | 386,549.16 | 5,797,583.91 |
| 107,500.00 | 5,373,519.00 | 536,508.38 | | 679,796.55 | 7,329,923.93 |
| 34,000.00 | 4,839,240.25 | 343,430.57 | 426,499.89 | 350,708.36 | 6,497,612.14 |
| | 4,909,172.03 | 166,371.19 | 18,651.72 | 590,145.86 | 5,744,340.80 |
| | 547,150.00 | 168,167.76 | | 164,600.13 | 1,461,993.63 |
| 50,580.94 | 1,877,391.75 | 206,412.98 | | 246,419.20 | 3,322,901.64 |
| 21,375.00 | 4,351,150.00 | 321,014.06 | | 552,724.00 | 6,027,413.06 |
| | 951,195.00 | 24,530.63 | | 40,712.40 | 1,051,438.03 |
| | 553,800.00 | 43,433.19 | | 96,793.88 | 734,027.07 |

## TABLE No. I—

## Showing the Nature of the GROSS ASSETS of Fire and Marine for the year ending

COMPANIES OF OTHER

| NAME OF COMPANY. | Real Estate. | Loans, Bonds and Mortgages. |
|---|---|---|
| Traders of Chicago | $ 31,993.84 | $ 102,000.00 |
| United States Fire | 56,000.00 | 270,200.00 |
| Virginia Fire and Marine | 101,216.78 | 87,508.24 |
| Virginia State | 65,950.08 | 32,084.24 |
| Westchester Fire | 265,802.40 | 439,747.50 |
| Totals | 11,499,796.83 | 11,658,217.14 |

COMPANIES OF

| | | |
|---|---|---|
| British America | | 10,000.00 |
| Cologne Re-insurance | | |
| Commercial Union | 888,148.69 | 212,000.00 |
| Hamburg-Bremen | | |
| Liverpool and London and Globe | 1,865,833.00 | 2,861,750.00 |
| London Assurance Corporation | | |
| London and Lancashire | 300,000.00 | |
| Manchester Fire | 4,500.00 | |
| Moscow Fire | | |
| Munich Re-insurance | | |
| North British and Mercantile | | |
| Northern Assurance | 140,000.00 | |
| Norwich Union | | 40,000.00 |
| Palatine of London | | |
| Phœnix of London | | |
| Prussian National | 800.00 | |
| Royal | 1,421,012.62 | 884,000.00 |
| Royal Exchange Assurance | | |
| Salamandra | | |
| Scottish Union and National | 270,589.53 | 984,821.41 |
| Skandia | | |
| Sun Insurance Office | 250,000.00 | 188,000.00 |
| Union Assurance Society | 200,000.00 | |
| Western Assurance | | 20,000.00 |
| Total | 5,340,883.84 | 5,200,471.41 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 125,442.73 | 351,703.12 |
| Companies of other States | 11,499,796.83 | 11,658,217.14 |
| Foreign Companies | 5,340,883.84 | 5,200,471.41 |
| Grand Totals | 16,966,123.40 | 17,210,391.67 |

## ASSETS.

### Insurance Companies (licensed to do business in this State) December 31, 1902—*Continued.*

STATES—CONTINUED.

| Collateral Loans. | Stocks, Bonds and other Securities Owned. | Cash in Office and Bank. | Premiums Unpaid and Deferred. | Miscellaneous. | Total Assets. |
|---|---|---|---|---|---|
| $ 13,400.00 | $ 2,137,004.40 | $ 206,987.23 | $ | $ 182,226.08 | $ 2,673,611.55 |
| | 282,270.00 | 19,018.68 | 1,081.07 | 135,324.45 | 763,894.20 |
| 10,220.00 | 511,889.50 | 56,226.71 | | 136,132.19 | 903,193.42 |
| 2,813.66 | 321,913.33 | 17,987.90 | | 80,497.24 | 521,246.45 |
| | 2,112,950.00 | 185,268.08 | | 296,830.68 | 3,300,598.66 |
| 3,203,975.80 | 131,421,948.41 | 11,974,606.39 | 2,371,412.50 | 14,797,886.44 | 186,927,843.51 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| | 1,001,971.56 | 108,009.28 | | 221,624.40 | 1,341,605.24 |
| | 583,107.50 | 236.62 | | 96,854.26 | 680,198.38 |
| | 2,140,981.25 | 168,062.65 | | 650,423.49 | 4,059,616.08 |
| 40,000.00 | 1,470,779.17 | 55,309.11 | | 167,297.62 | 1,733,385.90 |
| | 3,632,338.75 | 1,487,541.99 | | 1,356,750.53 | 11,204,714.27 |
| | 2,028,789.58 | 388,862.89 | | 290,312.05 | 2,708,964.52 |
| | 1,684,054.67 | 268,229.34 | | 493,931.33 | 2,746,215.34 |
| | 1,326,660.00 | 220,992.86 | | 292,865.11 | 1,845,017.97 |
| | 750,086.60 | 13,331.73 | 30,674.43 | 11,812.48 | 805,905.24 |
| | 2,091,843.75 | 273,626.99 | | 171,878.34 | 2,537,349.08 |
| | 4,780,605.00 | 322,439.37 | 4,881.10 | 650,370.64 | 5,758,296.11 |
| | 2,627,605.00 | 146,121.65 | | 509,504.25 | 3,423,230.90 |
| | 1,763,260.00 | 327,574.02 | | 280,640.86 | 2,411,474.88 |
| | 1,294,087.50 | 243,276.00 | | 259,933.64 | 1,797,297.14 |
| | 2,469,341.25 | 276,907.12 | | 317,235.61 | 3,063,483.98 |
| | 740,746.25 | 65,646.25 | | 123,179.89 | 930,372.39 |
| | 3,600,104.08 | 729,391.49 | 31,668.13 | 1,131,583.84 | 7,797,760.16 |
| | 1,448,070.00 | 55,832.83 | | 209,843.71 | 1,713,746.54 |
| | 483,000.00 | 93,959.28 | | 312,941.41 | 889,900.69 |
| 2,600.00 | 2,361,089.73 | 403,156.85 | 321,580.78 | 238,117.80 | 4,581,956.10 |
| | 691,316.67 | 239,698.78 | | 98,684.82 | 1,029,700.27 |
| | 1,819,983.75 | 269,228.93 | | 374,986.19 | 2,902,198.87 |
| | 1,104,465.00 | 62,498.05 | | 187,661.20 | 1,554,624.25 |
| | 1,667,058.41 | 174,343.57 | | 436,520.36 | 2,297,922.34 |
| 42,600.00 | 43,561,845.47 | 6,394,251.65 | 388,804.44 | 8,886,180.83 | 69,815,037.64 |

ULATION.

| | | | | | |
|---|---|---|---|---|---|
| 121,227.10 | 243,842.80 | 378,555.51 | | 529,802.21 | 1,750,573.47 |
| 3,203,975.80 | 131,421,948.41 | 11,974,606.39 | 2,371,412.10 | 14,797,886.44 | 186,927,843.51 |
| 42,600.00 | 43,561,845.47 | 6,394,251.65 | 388,804.44 | 8,886,180.83 | 69,815,037.64 |
| 3,367,802.90 | 175,227,636.68 | 18,747,413.55 | 2,760,216.54 | 24,213,869.48 | 258,493,454.62 |

## TABLE No. II—

## Showing the Nature of the LIABILITIES of Fire and Marine the year ending

NORTH CAROLINA

| NAME OF COMPANY. | Unpaid Losses and Claims. | Unearned Premiums. |
|---|---|---|
| Cabarrus Mutual | $ | $ |
| Carolina | 2,625.00 | 14,848.03 |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | | |
| Home Insurance Company of Greensboro | | 4,655.94 |
| Mecklenburg Farmers Mutual Fire | | |
| North Carolina Home | 4,780.31 | 43,979.79 |
| Pamlico Insurance and Banking Company | | 9,464.17 |
| Piedmont Fire Insurance Company | 5,192.34 | 40,281.32 |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 1,000.00 | 20,345.52 |
| Southern Stock Mutual | 2,450.00 | 58,441.77 |
| Underwriters of Greensboro | 750.00 | 26,655.67 |
| United Mutual Fire | 720.00 | 14,825.25 |
| Wilmington Underwriters | 27.05 | 436.56 |
| Totals | 17,544.70 | 233,934.02 |

COMPANIES OF

| | | |
|---|---|---|
| Aetna Fire | 547,135.42 | 4,046,662.70 |
| American Central, St. Louis | 127,110.13 | 1,078,996.18 |
| American of Philadelphia | 144,382.82 | 1,110,443.39 |
| Assurance of America | 49,595.00 | 235,430.86 |
| Atlanta Home | 18,451.66 | 43,551.29 |
| British American | 18,676.92 | 140,172.91 |
| Citizens of Missouri | 32,064.83 | 265,172.27 |
| Camden Fire | 37,844.33 | 256,222.10 |
| Colonial Fire | 6,144.86 | 54,662.40 |
| Continental | 421,799.78 | 5,320,070.68 |
| Delaware | 55,320.00 | 622,102.51 |
| Equitable of South Carolina | 4,298.05 | 50,613.49 |
| Equitable Fire and Marine | 84,105.00 | 514,793.79 |
| Fire Association of Philadelphia | 313,210.87 | 2,600,911.09 |
| Firemen's of Baltimore | 27,164.63 | 288,819.65 |
| Fireman's Fund | 192,491.23 | 2,081,154.18 |
| Georgia Home | 29,253.45 | 247,662.60 |
| German Alliance | 63,223.75 | 287,383.76 |
| German American | 513,242.68 | 3,715,225.74 |
| Germania Fire | 123,653.14 | 1,927,600.83 |
| Glens Falls | 59,983.37 | 1,172,061.55 |
| Globe and Rutgers Fire | 85,209.57 | 601,859.57 |
| Greenwich | 224,736.97 | 1,415,715.96 |
| Hanover Fire | 278,288.96 | 1,738,146.24 |
| Hartford Fire | 827,805.40 | 7,812,840.94 |
| Home of New York | 757,114.48 | 5,986,873.00 |
| Indemnity Fire | 23,056.31 | 136,865.50 |
| Insurance Company of North America | 738,000.00 | 4,099,540.91 |
| Lafayette Fire | 29,810.48 | 253,696.77 |
| Millers Mutual Fire | 2,500.00 | 48,697.88 |
| National Fire | 373,430.33 | 3,231,160.64 |
| National Standard | 49,770.00 | 236,495.09 |
| New Hampshire Fire | 152,032.70 | 1,367,520.97 |
| Niagara Fire | 199,384.15 | 1,780,721.09 |
| Orient | 110,944.96 | 809,688.66 |
| Pennsylvania Fire | 186,461.02 | 2,147,708.86 |
| Phenix of Brooklyn | 329,592.05 | 4,227,217.86 |
| Phœnix of Hartford | 396,429.60 | 2,635,214.31 |
| Queen | 250,220.32 | 2,181,938.56 |
| Rochester German | 80,157.58 | 651,903.32 |
| St. Paul Fire and Marine | 226,714.05 | 1,700,385.15 |
| Springfield Fire and Marine | 288,689.01 | 2,226,653.55 |
| Sun of New Orleans | 36,328.00 | 215,288.51 |
| Teutonia | 42,385.50 | 334,050.23 |
| Traders of Chicago | 113,155.88 | 960,807.82 |

## LIABILITIES.

## Insurance Companies (licensed to do business in this State) for December 31, 1902.

COMPANIES.

| All Other Claims. | Total. | Capital Stock Paid Up. | Net Surplus. | Total. |
|---|---|---|---|---|
| $ | $ | $ | $ | $ |
| 56.00 | 17,529.03 | 50,000.00 | 16,857.22 | 84,386.25 |
| 576.92 | 576.92 | | | 576.92 |
| 16.71 | 4,672.65 | 50,000.00 | 730.02 | 55,402.67 |
| 8,249.83 | 57,009.93 | 73,345.00 | 73,382.74 | 203,737.67 |
| 215,018.96 | 224,483.13 | 33,960.00 | 45,279.03 | 303,722.16 |
| 207.50 | 45,681.16 | 50,000.00 | 24,045.99 | 119,727.15 |
| 391,081.95 | 412,427.47 | 100,000.00 | 51,258.20 | 563,685.67 |
| 2,685.41 | 63,577.18 | 100,000.00 | 45,755.51 | 209,332.69 |
| 2,704.38 | 30,110.05 | 75,000.00 | 6,394.12 | 111,504.17 |
| 5,915.96 | 21,461.21 | 10,000.00 | 7,726.33 | 39,187.54 |
| | 463.61 | 50,000.00 | 8,285.17 | 58,748.78 |
| 626,513.62 | 877,992.34 | 592,305.00 | 279,714.33 | 1,750,011.67 |

OTHER STATES.

| | | | | |
|---|---|---|---|---|
| 333,119.50 | 4,926,917.62 | 4,000,000.00 | 6,022,603.36 | 14,949,520.98 |
| 29,409.50 | 1,235,515.81 | 1,000,000.00 | 1,337,157.81 | 3,572,673.62 |
| 600,337.00 | 1,855,163.21 | 500,000.00 | 179,821.43 | 2,534,984.64 |
| 32,790.97 | 317,816.83 | 200,000.00 | 90,578.08 | 608,394.91 |
| | 62,002.95 | 200,000.00 | 45,193.83 | 307,196.78 |
| 34,176.50 | 193,026.33 | 200,000.00 | 30,370.40 | 423,396.73 |
| | 297,237.10 | 200,000.00 | 113,563.44 | 610,800.54 |
| 48,767.20 | 342,833.63 | 200,000.00 | 169,407.41 | 369,407.44 |
| 7,202.14 | 68,009.40 | 200,000.00 | 12,059.44 | 280,068.84 |
| 501,298.28 | 6,243,168.74 | 1,000,000.00 | 5,718,961.98 | 12,962,130.72 |
| 140,868.36 | 818,290.87 | 702,875.00 | 133,142.41 | 1,654,308.28 |
| 4,238.89 | 59,150.43 | 117,800.00 | | 176,950.43 |
| 21,236.79 | 620,135.58 | 400,000.00 | 151,638.71 | 1,171,774.29 |
| 2,061,771.66 | 4,975,893.62 | 500,000.00 | 674,929.77 | 6,150,823.39 |
| 102,234.25 | 418,218.53 | 400,000.00 | 412,349.71 | 1,230,568.24 |
| 72,493.95 | 2,346,139.36 | 1,000,000.00 | 1,756,783.67 | 5,102,923.03 |
| 49,598.07 | 326,514.12 | 300,000.00 | 316,131.95 | 942,646.07 |
| 30,638.68 | 381,246.19 | 400,000.00 | 463,564.34 | 1,244,810.53 |
| 394,827.46 | 4,623,295.88 | 1,000,000.00 | 4,695,880.88 | 10,319,176.76 |
| 49,340.03 | 2,100,594.00 | 1,000,000.00 | 2,542,883.70 | 5,643,477.70 |
| 40,530.21 | 1,272,575.13 | 200,000.00 | 2,352,893.74 | 3,825,468.87 |
| 119,927.65 | 806,996.79 | 400,000.00 | 203,104.81 | 1,410,101.60 |
| 148,373.68 | 1,788,826.61 | 200,000.00 | 185,719.92 | 2,174,546.53 |
| 132,079.60 | 2,148,514.80 | 1,000,000.00 | 646,652.55 | 3,795,167.35 |
| 371,760.30 | 9,012,406.64 | 1,250,000.00 | 3,181,153.73 | 13,443,560.37 |
| 928,608.95 | 7,672,596.43 | 3,000,000.00 | 6,436,038.69 | 17,108,635.12 |
| 8,674.12 | 168,595.93 | 200,000.00 | 60,500.87 | 429,096.80 |
| 876,453.65 | 5,713,994.56 | 3,000,000.00 | 1,950,188.94 | 10,664,183.50 |
| 37,755.16 | 321,262.41 | 200,000.00 | 96,215.06 | 617,477.47 |
| | 51,197.88 | | 344,620.11 | 395,817.99 |
| 50,000.00 | 3,654,590.97 | 1,000,000.00 | 1,550,802.74 | 6,205,393.71 |
| 38,245.26 | 324,510.35 | 200,000.00 | 109,610.69 | 634,121.04 |
| 105,205.90 | 1,624,759.57 | 1,000,000.00 | 1,154,810.10 | 3,779,569.67 |
| 23,112.60 | 2,003,217.84 | 500,000.00 | 1,104,937.07 | 3,608,154.91 |
| 44,787.62 | 965,421.24 | 500,000.00 | 644,095.22 | 2,109,516.46 |
| 866,315.94 | 3,200,485.82 | 400,000.00 | 2,197,098.09 | 5,797,583.91 |
| 14,959.14 | 4,571,769.05 | 1,000,000.00 | 1,758,154.88 | 7,329,923.93 |
| 128,045.00 | 3,159,688.91 | 2,000,000.00 | 1,337,923.23 | 6,497,612.14 |
| 276,628.44 | 2,708,787.32 | 500,000.00 | 2,535,553.48 | 5,744,340.80 |
| 38,842.18 | 770,903.08 | 200,000.00 | 491,090.55 | 1,461,993.63 |
| | 1,927,099.20 | 500,000.00 | 895,802.44 | 3,322,901.64 |
| | 2,515,342.56 | 2,000,000.00 | 1,512,070.50 | 6,027,413.06 |
| 77,847.26 | 329,463.77 | 500,000.00 | 221,974.26 | 1,051,438.03 |
| 20,675.00 | 397,110.73 | 250,000.00 | 86,916.34 | 734,027.07 |
| 24,710.98 | 1,098,674.68 | 500,000.00 | 1,074,936.87 | 2,673,611.55 |

## TABLE No. II—

## Showing the Nature of the LIABILITIES of Fire and Marine for the year ending

COMPANIES OF OTHER

| NAME OF COMPANY. | Unpaid Losses and Claims. | Unearned Premiums. |
|---|---|---|
| United States Fire | $ 47,915.28 | $ 320,650.00 |
| Virginia Fire and Marine | 70,025.00 | 431,315.55 |
| Virginia State | 40,606.31 | 211,609.19 |
| Westchester Fire | 144,466.73 | 1,625,669.41 |
| Totals | 8,974,361.56 | 75,449,949.51 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 100,831.92 | 778,395.22 |
| Cologne Re-insurance | 7,972.00 | 366,310.47 |
| Commercial Union | 326,597.00 | 2,298,393.97 |
| Hamburg-Bremen | 109,665.00 | 1,207,756.10 |
| Liverpool and London and Globe | 624,137.55 | 4,939,865.04 |
| London Assurance Corporation | 153,908.00 | 1,217,905.54 |
| London and Lancashire | 123,065.32 | 1,626,532.24 |
| Manchester Fire | 123,728.34 | 1,046,298.97 |
| Moscow Fire | 84,831.14 | 399,617.09 |
| Munich Re-insurance | 164,568.00 | 1,763,132.86 |
| North British and Mercantile | 398,387.43 | 2,940,140.35 |
| Northern Assurance | 215,129.94 | 1,625,664.06 |
| Norwich Union | 159,464.36 | 1,442,177.30 |
| Palatine of London | 106,270.00 | 852,714.71 |
| Phœnix of London | 309,554.00 | 1,775,804.09 |
| Prussian National | 59,316.03 | 497,176.36 |
| Royal | 415,724.58 | 4,158,134.31 |
| Royal Exchange Assurance | 63,013.45 | 758,860.37 |
| Salamandra | 90,917.18 | 428,193.62 |
| Scottish Union and National | 247,659.43 | 1,704,305.08 |
| Skandia | 132,355.41 | 443,193.19 |
| Sun Insurance Office | 179,139.58 | 1,677,565.64 |
| Union Assurance Society | 122,307.28 | 652,328.05 |
| Western Assurance | 120,086.68 | 1,401,932.30 |
| Totals | 4,438,629.62 | 36,002,396.93 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 17,544.70 | 233,934.02 |
| Companies of other States | 8,974,361.56 | 75,449,949.51 |
| Foreign Companies | 4,438,629.62 | 36,002,396.93 |
| Grand Totals | 13,430,535.88 | 111,686,280.46 |

## LIABILITIES.

### Insurance Companies (licensed to do business in this State) December 31, 1902—*Continued.*

STATES—CONTINUED.

| All Other Claims. | Total. | Capital Stock Paid Up. | Net Surplus. | Total. |
|---|---|---|---|---|
| $ 58,924.39 | $ 427,489.67 | $ 250,000.00 | $ 86,404.53 | $ 763,894.20 |
| ---------- | 501,340.55 | 250,000.00 | 151,852.87 | 903,193.42 |
| 5,103.41 | 257,318.91 | 200,000.00 | 63,927.54 | 521,246.45 |
| 15,243.19 | 1,785,379.33 | 300,000.00 | 1,215,219.33 | 3,300,598.66 |
| 8,967,158.86 | 93,391,469.93 | 35,020,675.00 | 58,517,312.47 | 186,929,457.40 |

OTHER COUNTRIES.

| | | | | |
|---|---|---|---|---|
| ---------- | 879,227.14 | ---------- | 462,378.10 | 1,341,605.24 |
| 28,735.34 | 403,017.81 | ---------- | 277,180.57 | 680,198.38 |
| 248,948.35 | 2,873,939.32 | ---------- | 1,873,939.32 | 4,059,616.08 |
| 42,213.44 | 1,359,634.54 | ---------- | 373,751.36 | 1,733,385.90 |
| 828,508.76 | 6,392,511.35 | ---------- | 4,812,202.92 | 11,204,714.27 |
| 64,714.29 | 1,436,527.83 | 510,000.00 | 762,436.69 | 2,708,964.52 |
| 118,294.12 | 1,867,891.68 | ---------- | 878,323.66 | 2,746,215.34 |
| 82,618.70 | 1,252,646.01 | ---------- | 592,371.96 | 1,845,017.97 |
| 9,815.82 | 494,264.05 | 200,000.00 | 111,641.19 | 805,905.24 |
| ---------- | 1,927,700.86 | ---------- | 609,648.22 | 2,537,349.08 |
| 147,525.01 | 3,486,052.79 | ---------- | 2,272,243.32 | 5,758,296.11 |
| 157,822.11 | 1,998,616.11 | ---------- | 1,424,614.79 | 3,423,230.90 |
| 84,068.76 | 1,685,710.42 | ---------- | 725,764.46 | 2,411,474.88 |
| 82,083.84 | 1,041,068.55 | ---------- | 756,228.59 | 1,797,297.14 |
| 311,860.34 | 2,397,218.43 | ---------- | 666,265.55 | 3,063,483.98 |
| 26,653.62 | 583,146.01 | 200,000.00 | 147,226.38 | 930,372.39 |
| 777,404.27 | 5,351,263.16 | ---------- | 2,446,497.00 | 7,797,760.16 |
| 68,907.97 | 890,781.79 | 200,000.00 | 622,964.75 | 1,713,746.54 |
| 8,619.56 | 527,730.36 | ---------- | 362,170.03 | 889,900.69 |
| 248,111.23 | 2,200,075.74 | 200,000.00 | 2,181,880.36 | 4,581,956.10 |
| 45,275.27 | 620,823.87 | ---------- | 408,876.40 | 1,029,700.27 |
| 87,782.43 | 1,944,487.65 | ---------- | 957,711.22 | 2,902,198.87 |
| 37,463.61 | 812,098.94 | 200,000.00 | 542,525.31 | 1,554,624.25 |
| ---------- | 1,522,018.98 | 200,000.00 | 575,903.36 | 2,297,922.34 |
| 3,507,426.84 | 43,948,453.39 | 1,700,000.00 | 24,166,684.25 | 69,815,137.64 |

ULATION.

| | | | | |
|---|---|---|---|---|
| 626,513.62 | 877,992.34 | 592,305.00 | 279,714.33 | 1,750,011.67 |
| 8,967,158.86 | 93,391,469.93 | 35,020,675.00 | 58,517,312.47 | 186,929,457.40 |
| 3,507,426.84 | 43,948,453.39 | 1,700,000.00 | 24,166,684.25 | 69,815,137.64 |
| 13,101,099.32 | 138,217,915.66 | 37,312,980.00 | 82,963,711.05 | 258,494,606.71 |

## TABLE No. III—

## Showing the Character of the RECEIPTS of Fire and Marine the year ending

NORTH CAROLINA

| NAME OF COMPANIES. | Fire Premiums. |
|---|---|
| Cabarrus Mutual | $ |
| Carolina | 21,739.41 |
| Davidson County Mutual Fire | |
| Farmers Mutual Fire | 825.43 |
| Home Insurance Company of Greensboro | 8,726.50 |
| Mecklenburg Farmers Mutual Fire | 1,395.16 |
| North Carolina Home | 52,728.00 |
| Pamlico Insurance and Banking Company | 15,048.51 |
| Piedmont Fire Insurance Company | 70,462.52 |
| Rowan Mutual Fire | |
| Southern Loan and Trust Company | 35,341.30 |
| Southern Stock Mutual | 70,052.40 |
| Underwriters of Greensboro | 38,418.32 |
| United Mutual Fire | 29,194.44 |
| Wilmington Underwriters | 2,042.00 |
| Totals | 345,973.99 |

COMPANIES OF

| | |
|---|---|
| Aetna Fire | 5,009,409.51 |
| American Central, St. Louis | 1,517,845.88 |
| American of Philadelphia | 1,567,216.82 |
| Assurance of America | 428,926.71 |
| Atlanta Home | 52,460.58 |
| British American | 267,346.27 |
| Citizens of Missouri | 415,472.12 |
| Camden Fire | 387,611.18 |
| Colonial Fire | 95,266.19 |
| Continental | 5,482,278.68 |
| Delaware | 728,176.00 |
| Equitable of South Carolina | 77,475.95 |
| Equitable Fire and Marine | 740,315.57 |
| Fire Association of Philadelphia | 3,442,353.69 |
| Firemen's of Baltimore | 529,758.63 |
| Fireman's Fund | 2,660,277.86 |
| Georgia Home | 313,627.61 |
| German Alliance | 409,028.80 |
| German-American | 4,507,764.89 |
| Germania Fire | 1,824,367.49 |
| Glens Falls | 1,157,697.96 |
| Globe and Rutgers Fire | 1,091,288.24 |
| Greenwich | 1,741,344.93 |
| Hanover Fire | 2,299,829.08 |
| Hartford Fire | 9,621,469.04 |
| Home of New York | 7,036,638.75 |
| Indemnity Fire | 219,316.22 |
| Insurance Company of North America | 4,871,066.86 |
| Lafayette Fire | 483,155.83 |
| Millers Mutual Fire | 28,194.73 |
| National Fire | 4,276,265.04 |
| National Standard | 429,126.41 |
| New Hampshire Fire | 1,682,072.55 |
| Niagara Fire | 2,435,372.65 |
| Orient | 1,045,776.05 |
| Pennsylvania Fire | 2,492,666.19 |
| Phenix of Brooklyn | 5,626,137.02 |
| Phœnix of Hartford | 3,414,389.06 |
| Queen | 2,999,666.61 |
| Rochester German | 886,480.58 |
| St. Paul Fire and Marine | 2,230,264.85 |
| Springfield Fire and Marine | 3,002,118.54 |
| Sun of New Orleans | 322,411.94 |
| Teutonia | 595,714.15 |
| Traders of Chicago | 1,290,616.09 |

## RECEIPTS.

## Insurance Companies (licensed to do business in this State) for December 31, 1902.

COMPANIES.

| Marine and Inland Premiums. | Interest, Dividends and Rents. | All Other. | Total Receipts. |
|---|---|---|---|
| $ | $ | $ | $ |
| | 3,588.12 | 9.91 | 25,337.44 |
| | | | |
| | | 59.75 | 885.18 |
| | 150.06 | | 8,876.56 |
| | | | 1,395.16 |
| | 4,437.43 | 10,898.64 | 68,064.07 |
| | 12,153.90 | 2,192.95 | 29,395.36 |
| | 8,101.64 | 241.25 | 78,805.41 |
| | | | |
| | 17,999.30 | 32,609.63 | 85,950.23 |
| | 3,913.05 | 8.04 | 73,973.49 |
| | 2,624.48 | 30.05 | 41,072.85 |
| | | 10,000.00 | 39,194.44 |
| | 4,117.79 | | 6,159.79 |
| | 57,085.77 | 56,050.22 | 459,109.98 |

OTHER STATES.

| | | | |
|---|---|---|---|
| 338,286.50 | 523,673.32 | 48,581.36 | 5,919,950.69 |
| | 126,779.73 | 202,935.54 | 1,847,561.15 |
| | 105,429.76 | 180,232.19 | 1,852,878.77 |
| 4.74 | 13,459.21 | 103,170.87 | 545,561.53 |
| | 14,594.52 | | 67,055.10 |
| | 10,906.31 | 21,562.48 | 299,815.06 |
| 180.52 | 11,534.15 | 159,563.35 | 586,750.14 |
| | 28,565.24 | 3,477.21 | 419,653.63 |
| | 11,032.11 | 3,194.51 | 109,492.81 |
| | 495,619.98 | 1,278,250.42 | 7,256,149.08 |
| | 70,957.92 | 125,446.17 | 924,580.09 |
| | 7,770.70 | 23,220.27 | 108,466.92 |
| 22,763.31 | 39,611.57 | 1,013.55 | 803,704.00 |
| | 252,079.21 | 117,947.23 | 3,812,370.13 |
| | 41,705.36 | 112,936.29 | 684,400.28 |
| 466,306.38 | 198,661.52 | 658,620.97 | 3,983,866.73 |
| | 46,438.20 | 204,745.35 | 564,811.16 |
| | 43,732.68 | 88,827.32 | 541,588.80 |
| | 350,997.12 | 771,571.30 | 5,630,333.31 |
| | 207,715.17 | 55,432.17 | 2,087,514.83 |
| | 176,679.49 | 1,650.35 | 1,336,027.80 |
| | 29,009.39 | 276,288.38 | 1,396,586.01 |
| 183,901.44 | 53,720.23 | 566,098.23 | 2,545,064.83 |
| | 119,958.93 | 460,282.89 | 2,880,070.90 |
| | 384,206.73 | 22,583.44 | 10,028,259.21 |
| 266,637.35 | 633,371.30 | 1,013,838.35 | 8,950,485.75 |
| | 9,352.24 | 26,712.11 | 255,380.57 |
| 1,838,619.78 | 371,242.69 | 334,788.84 | 7,415,718.17 |
| | 10,497.08 | 100,000.00 | 593,652.91 |
| | 2,284.62 | 21,502.67 | 51,982.02 |
| | 223,480.74 | 50,187.45 | 4,549,933.23 |
| 4.75 | 13,771.89 | 104,521.26 | 547,424.31 |
| | 152,152.80 | 177,874.96 | 2,012,100.31 |
| | 101,713.33 | 3,595.78 | 2,540,681.76 |
| | 63,280.19 | 269,458.18 | 1,378,514.32 |
| | 224,304.83 | 264,659.37 | 2,761,430.39 |
| | 203,297.95 | 213,557.42 | 6,042,992.39 |
| | 291,369.08 | 9,612.09 | 3,715,370.23 |
| | 170,134.71 | 745,997.45 | 3,915,798.77 |
| | 54,340.56 | 155,194.24 | 1,106,015.38 |
| 385,291.01 | 152,260.61 | 40,035.39 | 2,807,851.86 |
| | 197,935.03 | 576,212.52 | 3,776,266.09 |
| 21,020.54 | 37,872.70 | 101,282.09 | 482,587.27 |
| 24,652.82 | 22,469.47 | 92,009.04 | 734,845.48 |
| | 104,410.68 | 240,919.69 | 1,635,946.46 |

## TABLE No. III—

## Showing the Character of the RECEIPTS of Fire and Marine for the year ending

COMPANIES OF OTHER

| NAME OF COMPANY. | Fire Premiums. |
|---|---|
| United States Fire | $ 472,599.79 |
| Virginia Fire and Marine | 542,863.93 |
| Virginia State | 389,537.14 |
| Westchester Fire | 2,014,228.51 |
| Totals | 94,043,222.37 |

COMPANIES OF

| | |
|---|---|
| British America | 1,123,430.30 |
| Cologne Re-insurance | 502,066.32 |
| Commercial Union | 2,867,663.64 |
| Hamburg-Bremen | 1,571,133.72 |
| Liverpool and London and Globe | 7,646,404.73 |
| London Assurance Corporation | 1,477,198.16 |
| London and Lancashire | 1,946,490.00 |
| Manchester | 1,414,622.57 |
| Moscow Fire | 536,270.32 |
| Munich Re-insurance | 2,915,574.45 |
| North British and Mercantile | 4,567,123.19 |
| Northern Assurance | 2,144,968.57 |
| Norwich Union | 1,891,649.10 |
| Palatine of London | 1,299,482.92 |
| Phœnix of London | 2,502,937.15 |
| Prussian National | 640,797.26 |
| Royal | 6,072,588.23 |
| Royal Exchange Assurance | 1,028,964.47 |
| Salamandra | 705,416.04 |
| Scottish Union and National | 1,935,612.44 |
| Skandia | 738,896.97 |
| Sun Insurance Office | 1,996,430.21 |
| Union Assurance Society | 955,303.28 |
| Western Assurance | 2,001,661.78 |
| Totals | 50,482,465.82 |

RECAPIT

| | |
|---|---|
| Home Companies | 345,973.99 |
| Companies of other States | 94,043,222.37 |
| Foreign Companies | 50,482,465.82 |
| Grand Totals | 144,871,662.18 |

## RECEIPTS.

### Insurance Companies (licensed to do business in this State) December 31, 1902—*Continued.*

STATES—CONTINUED.

| Marine and Inland Premiums. | Interest, Dividends and Rents. | All Other. | Total Receipts. |
|---|---|---|---|
| $ 16,982.50 | $ 25,763.11 | $ 141,733.31 | $ 657,078.71 |
| ---------- | 32,065.58 | 200.00 | 575,129.51 |
| ---------- | 17,278.79 | ---------- | 406,815.93 |
| ---------- | 89,298.71 | 247,009.39 | 2,350,536.61 |
| 3,564,649.84 | 6,500,785.84 | 10,418,433.34 | 114,527,091.39 |

OTHER COUNTRIES.

| | | | |
|---|---|---|---|
| 255,439.77 | 30,570.24 | ---------- | 1,409,440.31 |
| ---------- | 17,970.00 | 117,649.84 | 637,686.16 |
| 114,411.23 | 134,093.88 | 765,287.36 | 3,881,456.11 |
| ---------- | 52,148.72 | 209,108.12 | 1,832,390.56 |
| ---------- | 359,229.43 | 41,650.22 | 8,047,284.38 |
| 383,689.02 | 78,002.21 | 468,017.42 | 2,406,906.81 |
| ---------- | 89,857.40 | 327,751.22 | 2,364,098.62 |
| ---------- | 43,458.18 | 293,850.04 | 1,751,930.79 |
| ---------- | 24,219.28 | 299,033.87 | 859,523.47 |
| ---------- | 78,413.39 | 98,428.24 | 3,092,416.08 |
| ---------- | 164,863.54 | 2,167.08 | 4,734,153.81 |
| ---------- | 85,783.29 | 1,015,406.49 | 3,246,158.35 |
| ---------- | 61,891.57 | 272,580.08 | 2,226,120.75 |
| ---------- | 27,685.27 | 307,378.15 | 1,634,546.34 |
| ---------- | 81,893.22 | 509,781.77 | 3,094,612.14 |
| 2,791.09 | 24,539.89 | 138,470.50 | 806,598.74 |
| ---------- | 330,403.52 | 1,227,656.53 | 7,630,648.28 |
| ---------- | 49,806.00 | 434,253.70 | 1,513,024.17 |
| ---------- | 19,129.26 | 37,311.77 | 761,857.07 |
| ---------- | 155,339.22 | 389.73 | 2,091,341.39 |
| ---------- | 24,672.56 | 71,041.82 | 834,611.35 |
| ---------- | 94,108.14 | 127,919.62 | 2,218,457.97 |
| ---------- | 39,943.42 | 282,651.49 | 1,277,898.19 |
| 438,842.63 | 68,485.66 | ---------- | 2,508,990.07 |
| 1,195,173.74 | 2,123,507.29 | 7,047,785.06 | 60,848,931.91 |

ULATION.

| | | | |
|---|---|---|---|
| ---------- | 57,085.77 | 56,050.22 | 459,109.98 |
| 3,564,649.84 | 6,500,785.84 | 10,418,433.34 | 114,527,091.39 |
| 1,195,173.74 | 2,123,507.29 | 7,047,785.06 | 60,848,931.91 |
| 4,759,823.58 | 8,681,378.90 | 17,522,268.62 | 175,835,133.28 |

## TABLE No. IV—

## Showing the Character of the DISBURSEMENTS of Fire and Marine the year ending

NORTH CAROLINA

| NAME OF COMPANY. | Fire Losses. | Marine and Inland Losses. |
|---|---|---|
| Cabarrus Mutual | $ | $ |
| Carolina | 11,717.41 | |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | | |
| Home Insurance Company of Greensboro | | |
| Mecklenburg Farmers Mutual Fire | | |
| North Carolina Home | 26,249.89 | |
| Pamlico Insurance and Banking Company | 6,237.40 | |
| Piedmont Fire | 36,474.40 | |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 10,642.94 | |
| Southern Stock Mutual | 25,735.49 | |
| Underwriters of Greensboro | 10,700.96 | |
| United Mutual Fire | 678.00 | |
| Wilmington Underwriters | 2.37 | |
| Totals | 128,438.86 | |

COMPANIES OF

| | | |
|---|---|---|
| Ætna Fire | 2,512,498.12 | 198,118.94 |
| American Central, St. Louis | 682,777.97 | |
| American of Philadelphia | 852,790.95 | |
| Assurance of America | 267,460.03 | 39.18 |
| Atlanta Home | 27,343.69 | |
| British American | 112,080.22 | |
| Citizens of Missouri | 211,096.20 | |
| Camden Fire | 157,919.66 | |
| Colonial Fire | 56,581.55 | |
| Continental | 2,686,323.80 | |
| Delaware | 392,467.50 | |
| Equitable of South Carolina | 36,101.73 | |
| Equitable Fire and Marine | 339,595.42 | 9,585.68 |
| Fire Association of Philadelphia | 2,105,820.11 | |
| Firemen's of Baltimore | 425,259.51 | |
| Fireman's Fund | 1,292,270.69 | 297,873.04 |
| Georgia Home | 155,311.55 | |
| German Alliance | 199,022.10 | |
| German-American | 2,079,178.89 | |
| Germania Fire | 958,501.76 | |
| Glens Falls | 498,462.05 | |
| Globe and Rutgers Fire | 394,687.50 | 2,196.31 |
| Greenwich | 958,954.56 | 116,588.27 |
| Hanover Fire | 1,109,665.60 | |
| Hartford Fire | 5,466,684.61 | |
| Home of New York | 3,313,765.11 | 173,858.60 |
| Indemnity Fire | 94,284.70 | |
| Insurance Company of North America | 2,828,417.55 | 1,017,855.41 |
| Lafayette Fire | 337,814.25 | |
| Millers Mutual Fire | 6,331.04 | |
| National Fire | 2,143,647.05 | |
| National Standard | 268,272.70 | 39.20 |
| New Hampshire Fire | 890,533.63 | |
| Niagara Fire | 1,177,833.27 | |
| Orient | 610,634.11 | 5,338.29 |
| Pennsylvania Fire | 1,389,528.82 | |
| Phenix of Brooklyn | 3,238,708.53 | |
| Phœnix of Hartford | 1,826,896.12 | |
| Queen | 1,529,551.90 | |
| Rochester German | 424,851.31 | |
| St. Paul Fire and Marine | 1,209,346.52 | 264,603.17 |
| Springfield Fire and Marine | 1,705,110.78 | |
| Sun of New Orleans | 175,958.29 | 3,671.00 |
| Teutonia | 393,220.23 | 6,524.83 |
| Traders of Chicago | 702,482.95 | |

## DISBURSEMENTS.

## Insurance Companies (licensed to do business in this State) for December 31, 1902.

COMPANIES.

| Interest and Dividends. | Commissions. | Officers' Salaries, etc. | Taxes and Fees. | All Other. | Total Disbursements. |
|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ |
| 3,203.70 | 5,141.74 | 120.00 | 1,488.00 | 2,222.84 | 23,893.69 |
| | | 449.01 | 95.00 | 317.88 | 861.89 |
| | | | | 3,490.60 | 3,490.60 |
| | | 90.00 | 20.00 | 170.73 | 280.73 |
| 133.18 | 11,578.41 | 5,859.85 | 1,765.25 | 6,959.85 | 52,546.43 |
| 6,792.00 | 3,433.04 | 3,359.92 | 214.16 | 2,375.69 | 22,412.21 |
| 5,000.00 | 11,608.46 | 5,251.10 | 1,611.07 | 10,436.33 | 70,381.36 |
| 12,000.00 | 7,490.70 | | 13,698.27 | 859.00 | 44,690.91 |
| 1,897.79 | | | | 28,031.06 | 55,664.34 |
| 524.13 | | | | 15,512.20 | 26,737.29 |
| | 3,851.40 | 600.00 | 245.73 | 537.73 | 5,912.86 |
| 3,870.98 | | 400.00 | 1,474.01 | 172.65 | 5,920.01 |
| 33,421.78 | 43,103.75 | 16,129.88 | 20,611.49 | 71,086.56 | 312,792.32 |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| 668,000.00 | 880,583.04 | 321,065.09 | 493,235.17 | 20,346.44 | 5,093,846.80 |
| 100,000.00 | 283,138.39 | 93,625.25 | 30,144.04 | 156,611.61 | 1,346,297.26 |
| 30,000.00 | 354,267.65 | 120,088.43 | 44,748.15 | 105,373.39 | 1,507,268.57 |
| 10,000.00 | 118,316.50 | 1,485.00 | 12,002.51 | 14,258.92 | 423,562.14 |
| | 8,267.57 | 5,460.70 | 3,530.81 | 8,106.32 | 54,124.09 |
| | 65,081.95 | 7,838.36 | 5,041.12 | 9,616.19 | 199,657.84 |
| | 79,113.34 | 30,251.38 | 12,060.11 | 30,147.33 | 362,668.36 |
| 19,981.00 | 93,342.11 | 11,662.22 | 6,206.22 | 13,013.06 | 302,124.27 |
| | 28,185.23 | 8,400.00 | 3,441.97 | 7,548.20 | 104,156.95 |
| 250,000.00 | 1,211,513.77 | 358,396.11 | 146,774.76 | 303,457.48 | 4,956,465.92 |
| | 179,576.97 | 60,864.46 | 21,785.34 | 62,646.36 | 717,340.63 |
| 7,068.00 | 16,955.45 | 7,941.85 | 3,066.34 | 4,200.11 | 75,333.48 |
| 28,000.00 | 155,751.84 | 43,482.71 | 22,173.62 | 58,767.27 | 657,256.54 |
| 202,433.51 | 674,020.72 | 325,384.94 | 92,702.18 | 61,486.11 | 3,563,940.04 |
| 63,692.80 | 109,999.08 | 18,923.50 | 44,062.67 | 65,680.92 | 727,618.48 |
| 120,000.00 | 481,281.55 | 258,139.32 | 69,383.49 | 261,286.22 | 2,790,234.31 |
| 30,000.00 | 72,220.36 | 61,348.25 | 15,222.06 | 98,280.28 | 432,382.50 |
| 24,000.00 | 100,225.48 | 4,104.35 | 25,055.33 | | 352,407.26 |
| 300,000.00 | 775,412.20 | 213,111.74 | 109,704.93 | 374,086.55 | 3,851,494.31 |
| 160,000.00 | 331,177.57 | 145,968.94 | 55,431.42 | 127,100.60 | 1,778,180.29 |
| 60,000.00 | 244,794.16 | 68,795.51 | 56,201.35 | 83,504.02 | 1,011,757.09 |
| 12,000.00 | 151,740.41 | 28,162.74 | 9,811.33 | 18,676.81 | 617,275.10 |
| 20,000.00 | 458,147.29 | 145,260.66 | 47,649.82 | 184,420.68 | 1,921,021.28 |
| 80,000.00 | 439,528.27 | 147,127.12 | 60,609.43 | 422,263.25 | 2,012,903.57 |
| 400,000.00 | 1,692,993.75 | 719,185.38 | 272,379.25 | 700,399.05 | 9,251,642.04 |
| 420,000.00 | 1,184,506.44 | 434,493.34 | 179,555.76 | 681,676.61 | 6,387,855.86 |
| | 41,188.27 | 20,105.60 | 6,721.79 | 16,948.00 | 179,248.36 |
| 359,940.00 | 1,312,634.64 | 394,212.24 | 159,379.00 | 375,645.54 | 6,448,084.38 |
| | 119,414.00 | | 4,607.80 | 8,074.50 | 469,910.55 |
| | 2,782.75 | | 467.44 | 32,655.76 | 42,236.99 |
| 120,000.00 | 797,247.68 | 247,008.21 | 137,826.93 | 344,241.19 | 3,789,971.06 |
| 10,000.00 | 116,687.72 | 1,335.00 | 14,281.14 | 18,831.96 | 429,447.72 |
| 100,000.00 | 394,749.63 | 72,010.55 | 121,844.47 | 102,652.60 | 1,609,790.88 |
| 70,000.00 | 497,600.63 | 169,233.21 | 57,742.65 | 215,542.00 | 2,187,951.76 |
| 200,000.00 | 290,478.88 | 63,080.47 | 22,778.11 | 109,045.38 | 1,301,355.24 |
| 100,000.00 | 543,486.11 | 134,500.00 | 62,913.84 | 141,817.05 | 2,372,245.92 |
| 100,000.00 | 1,151,562.45 | 366,286.45 | 116,967.30 | 507,922.70 | 5,481,447.43 |
| 240,000.00 | 660,446.75 | 188,002.08 | 116,025.14 | 331,792.01 | 3,363,162.10 |
| 100,000.00 | 646,703.52 | 202,447.14 | 61,091.39 | 297,519.37 | 2,837,313.32 |
| 20,000.00 | 261,151.82 | 32,141.98 | 22,113.91 | 61,478.85 | 821,737.87 |
| 50,000.00 | 620,698.27 | 97,140.47 | 63,063.58 | 182,113.01 | 2,486,965.02 |
| 200,000.00 | 570,247.73 | 133,891.72 | 106,796.37 | 397,039.65 | 3,113,086.25 |
| 49,462.50 | 54,911.01 | 23,759.92 | 11,591.93 | 120,574.72 | 439,929.37 |
| 25,150.00 | 129,136.75 | 20,820.00 | 23,476.00 | 56,216.05 | 654,543.86 |
| 50,000.00 | 282,939.29 | 91,159.83 | 47,046.61 | 53,732.31 | 1,227,360.99 |

## TABLE No. IV—

## Showing the Character of the DISBURSEMENTS of Fire and for the year ending

COMPANIES OF OTHER

| NAME OF COMPANY. | Fire Losses. | Marine and Inland Losses. |
|---|---|---|
| United States Fire | $ 238,795.58 | $ 25,700.78 |
| Virginia Fire and Marine | 357,279.46 | ---------- |
| Virginia State | 176,113.72 | ---------- |
| Westchester Fire | 1,150,341.06 | ---------- |
| Totals | 47,168,674.34 | 2,121,892.70 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 659,086.33 | 199,747.41 |
| Cologne Re-insurance | 218,971.46 | ---------- |
| Commercial Union | 1,634,610.06 | 85,137.10 |
| Hamburg-Bremen | 889,731.40 | ---------- |
| Liverpool and London and Globe | 3,358,945.64 | ---------- |
| London Assurance Corporation | 628,188.57 | 165,978.43 |
| London and Lancashire | 875,392.44 | ---------- |
| Manchester | 804,391.57 | ---------- |
| Moscow Fire | 475,905.10 | ---------- |
| Munich Re-insurance | 1,625,658.94 | ---------- |
| North British and Mercantile | 1,944,654.45 | ---------- |
| Northern Assurance | 895,839.01 | ---------- |
| Norwich Union | 900,728.18 | ---------- |
| Palatine of London | 538,886.49 | ---------- |
| Phœnix of London | 1,776,563.86 | ---------- |
| Prussian National | 347,824.80 | 393.28 |
| Royal | 2,556,026.59 | ---------- |
| Royal Exchange Assurance | 604,876.64 | ---------- |
| Salamandra | 399,716.45 | ---------- |
| Scottish Union and National | 1,179,848.18 | ---------- |
| Skandia | 435,759.22 | ---------- |
| Sun Insurance Office | 991,990.04 | ---------- |
| Union Assurance Society | 498,990.37 | ---------- |
| Western Assurance | 1,273,035.55 | 328,832.55 |
| Totals | 25,523,621.34 | 780,088.77 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 128,438.86 | ---------- |
| Companies of other States | 47,168,674.34 | 2,121,892.70 |
| Foreign Companies | 25,523,621.34 | 780,088.77 |
| Grand Totals | 72,820,734.54 | 2,901,981.47 |

## DISBURSEMENTS.

### Marine Insurance Companies (licensed to do business in this State) December 31, 1902—*Continued.*

STATES—CONTINUED.

| Interest and Dividends. | Commissions. | Officers' Salaries, etc. | Taxes and Fees. | All Other. | Total Disbursements. |
|---|---|---|---|---|---|
| $ 12,500.00 | $ 128,964.14 | $ 31,135.93 | $ 12,486.93 | $ 93,368.92 | $ 542,952.28 |
| 20,009.00 | 102,147.61 | 21,095.49 | 14,783.44 | 29,567.21 | 544,882.21 |
| 12,000.00 | 82,440.12 | 24,425.10 | 5,859.24 | 24,504.15 | 325,342.33 |
| 48,000.00 | 480,801.89 | 125,783.77 | 51,401.42 | 146,767.62 | 2,003,095.76 |
| 3,842,236.81 | 27,317,082.34 | 5,096,731.21 | 3,083,243.61 | 6,541,014.32 | 95,170,875.33 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| ---------- | 252,311.74 | 66,128.49 | 40,467.59 | 151,765.92 | 1,369,507.48 |
| ---------- | 133,676.32 | 5,160.16 | ---------- | 121,302.71 | 479,110.65 |
| ---------- | 724,941.59 | 138,178.49 | 84,117.63 | 478,036.41 | 3,145,021.28 |
| ---------- | 364,839.43 | 122,819.15 | 36,421.29 | 119,312.17 | 1,533,123.44 |
| ---------- | 1,066,107.42 | 364,180.50 | 173,930.86 | 965,700.36 | 5,928,864.78 |
| ---------- | 394,067.84 | 100,423.97 | 47,374.20 | 479,703.90 | 1,815,736.91 |
| ---------- | 297,438.90 | 153,960.78 | 57,194.23 | 472,209.80 | 1,856,196.15 |
| ---------- | 236,921.25 | 112,357.73 | 55,793 96 | 305,785.52 | 1,515,250.03 |
| ---------- | 169,067.84 | 850.00 | 1,064.50 | 119,501.88 | 766,389.32 |
| ---------- | 798,613.08 | 14,078.30 | 4,470.38 | 98,616.88 | 2,541,437.58 |
| ---------- | 825,302.02 | 201,143.50 | 84,043.98 | 737,920.88 | 3,793,064.83 |
| ---------- | 458,308.10 | 113,355.25 | 53,186.27 | 706,721.87 | 2,227,410.50 |
| ---------- | 317,698.83 | 188,149.57 | 42,434.44 | 308,534.49 | 1,757,545.51 |
| ---------- | 348,282.48 | 67,918.67 | 42,364.69 | 205,082.27 | 1,202,534.60 |
| ---------- | 491,607.38 | 158,041.24 | 75,488.02 | 217,003.22 | 2,716,803.72 |
| ---------- | 162,645.13 | 55,845.90 | 17,260.39 | 32,935.50 | 616,905.00 |
| ---------- | 1,309,508.69 | 383,663.81 | 155,280.90 | 2,072,817.54 | 6,477,297.53 |
| ---------- | 319,219.01 | 70,392.95 | 27,032.39 | 153,695.88 | 1,175,216.87 |
| ---------- | 175,582.66 | 227.50 | 5,196.31 | 38,000.00 | 618,722.92 |
| ---------- | 401,906.64 | 100,287.35 | 84,076.54 | 158,259.60 | 1,924,378.31 |
| ---------- | 250,638.62 | ---------- | 854.00 | 8,781.25 | 696,033.09 |
| ---------- | 413,554.12 | 105,846.99 | 85,117.38 | 280,133.51 | 1,876,642.04 |
| 203,290.88 | 282,197.66 | 48,404.59 | 25,260.88 | 48,369.56 | 1,106,513.94 |
| ---------- | 511,446.63 | 87,120.00 | 63,677.84 | 154,583.71 | 2,418,696.28 |
| 203,290.88 | 10,705,988.78 | 2,648,534.89 | 1,262,101.67 | 8,434,774.83 | 49,558,401.16 |

ULATION.

| | | | | | |
|---|---|---|---|---|---|
| 33,421.78 | 43,103.75 | 16,129.88 | 20,611.49 | 71,086.56 | 312,792.32 |
| 3,842,236.81 | 27,317,082.34 | 5,096,731.21 | 3,083,243.61 | 6,541,014.32 | 95,170,875.33 |
| 203,290.88 | 10,705,988.78 | 2,648,534.89 | 1,262,101.67 | 8,434,774.83 | 49,558,401.16 |
| 4,078,949.47 | 38,066,174.87 | 7,762,395.98 | 4,365,956.77 | 15,046,875.71 | 145,042,068.81 |

## TABLE No. V—

## Showing the RISKS IN FORCE, RISKS WRITTEN, PREMIUMS
### Companies (licensed to do business in this State)

NORTH CAROLINA

| Name of Company. | Risks in Force at End of Year. | |
|---|---|---|
| | Fire. | Marine and Inland. |
| Cabarrus Mutual | $ | $ |
| Carolina | 1,681,213.00 | |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | | |
| Home Insurance Company of Greensboro | 444,364.00 | |
| Mecklenburg Farmers Mutual Fire | | |
| North Carolina Home | 6,107,738.93 | |
| Pamlico Insurance and Banking Company | 801,592.00 | |
| Piedmont Fire Insurance Company | 4,416,412.00 | |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 1,791,398.00 | |
| Southern Stock Mutual | 6,931,080.00 | |
| Underwriters of Greensboro | 2,834,668.00 | |
| United Mutual Fire | 1,677,110.26 | |
| Wilmington Underwriters | 552,522.00 | |
| Totals | 27,238,497.19 | |

COMPANIES OF

| | | |
|---|---|---|
| Aetna Fire | 701,726,009.00 | 8,653,353.66 |
| American Central, St. Louis | 182,983,864.00 | |
| American of Philadelphia | 205,845,593.00 | |
| Assurance of America | 44,468,347.00 | |
| Atlanta Home | 6,767,318.00 | |
| British American | 26,871,249.00 | |
| Citizens of Missouri | 122,614,133.00 | |
| Camden Fire | 39,994,294.00 | |
| Colonial Fire | 8,448,043.74 | |
| Continental | 1,007,619,851.00 | |
| Delaware | 112,946,190.00 | |
| Equitable of South Carolina | 6,376,767.64 | |
| Equitable Fire and Marine | 80,707,917.00 | 256,102.00 |
| Fire Association of Philadelphia | 450,754,429.00 | |
| Firemen's of Baltimore | 106,173,210.00 | |
| Fireman's Fund | 341,676,247.00 | 13,107,752.00 |
| Georgia Home | 32,291,644.00 | |
| German Alliance | 57,840,325.00 | |
| German American | 947,672,880.00 | |
| Germania Fire | 455,726,476.00 | |
| Glens Falls | 219,488,806.00 | |
| Globe and Rutgers Fire | 77,345,559.00 | |
| Greenwich | 354,852,455.00 | 2,768,972.00 |
| Hanover Fire | 384,336,326.50 | |
| Hartford Fire | 1,299,537,264.00 | |
| Home of New York | 1,293,947,469.00 | 19,013,554.00 |
| Indemnity Fire | 25,478,791.00 | |
| Insurance Company of North America | 660,810,801.00 | 6,505,614.00 |
| Lafayette Fire | 38,485,764.00 | |
| Millers Mutual Fire | 2,105,475.00 | |
| National Fire | 683,651,838.00 | |
| National Standard | 47,089,710.00 | |
| New Hampshire Fire | 236,274,844.00 | |
| Niagara Fire | 364,243,324.00 | |
| Orient | 155,960,234.00 | |
| Pennsylvania Fire | 432,562,840.00 | |
| Phenix of Brooklyn | 772,099,335.00 | |
| Phœnix of Hartford | 501,627,401.00 | |
| Queen | 386,579,361.00 | |
| Rochester German | 118,624,916.00 | |
| St. Paul Fire and Marine | 233,007,055.00 | 20,717,482.00 |
| Springfield Fire and Marine | 437,361,785.00 | |
| Sun of New Orleans | 30,522,738.00 | |
| Teutonia | 51,463,126.00 | |

## RISKS, PREMIUMS AND LOSSES.

## CHARGED and LOSSES INCURRED by Fire and Marine Insurance for the year ending December 31, 1902.

COMPANIES.

| Risks Written During the Year. | | | | Losses Incurred. | |
|---|---|---|---|---|---|
| Fire. | Premiums. | Marine and Inland. | Premiums. | Fire. | Marine and Inland. |
| $ | $ | $ | $ | $ | $ |
| 1,708,738.00 | 34,464.62 | | | 15,742.41 | |
| | | | | | |
| | | | | | |
| 487,964.00 | 9,361.30 | | | | |
| 375,000.00 | 1,395.16 | | | | |
| 4,519,574.49 | 84,856.10 | | | 43,064.10 | |
| 682,333.00 | 15,048.00 | | | 6,237.00 | |
| 6,949,055.00 | 118,473.71 | | | 42,122.19 | |
| | | | | | |
| 1,971,551.00 | 39,704.85 | | | 11,642.94 | |
| 4,773,853.00 | 81,895.29 | | | 27,372.69 | |
| 2,371,890.00 | 45,239.56 | | | 10,700.96 | |
| 2,118,690.26 | 38,159.11 | | | 1,398.00 | |
| 410,413.00 | 5,576.66 | | | 50.90 | |
| 26,369,061.75 | 474,174.36 | | | 158,331.19 | |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| 548,714,827.00 | 6,779,612.73 | 103,297,706.00 | 433,100.91 | 2,517,088.31 | 185,110.43 |
| 153,315,919.00 | 1,956,107.36 | | | 702,530.76 | |
| 148,764,722.00 | 1,955,446.51 | | | 852,790.95 | |
| 52,859,148.00 | 699,016.24 | | 4.74 | 282,585.03 | 39.18 |
| 4,822,451.00 | 71,364.02 | | | 25,545.92 | |
| 30,142,909.00 | 335,380.37 | | | 115,304.63 | |
| 135,356,453.00 | 1,951,807.43 | 128,435.00 | 601.69 | 200,449.88 | |
| 39,353,009.00 | 489,729.76 | | | 166,225.72 | |
| 8,623,521.39 | 135,041.57 | | | 51,309.98 | |
| 641,417,790.00 | 6,448,202.93 | | | 2,700,654.17 | |
| 83,264,905.00 | 1,017,223.22 | | | 397,187.11 | |
| 9,200,090.00 | 122,372.86 | | | 30,529.41 | |
| 66,285,353.00 | 886,703.36 | 1,358,216.00 | 23,405.37 | 366,806.42 | 10,673.68 |
| 362,019,990.00 | 4,706,061.60 | | | 2,048,003.63 | |
| 76,873,996.00 | 968,407.77 | | | 407,499.43 | |
| 314,575,036.00 | 3,764,215.13 | 141,028,820.00 | 1,049,745.48 | 1,321,462.38 | 249,090.82 |
| 26,443,696.00 | 485,086.25 | | | 159,366.45 | |
| 48,918,363.00 | 509,084.13 | | | 198,845.28 | |
| 694,609,805.00 | 7,026,602.51 | | | 2,069,909.57 | |
| 260,119,652.00 | 2,411,292.91 | | | 977,519.65 | |
| 125,786,358.00 | 1,525,027.55 | | | 492,197.00 | |
| 93,323,082.00 | 1,353,755.35 | | | 404,710.65 | |
| 267,528,579.00 | 2,305,133.15 | 32,528,605.00 | 202,022.21 | 951,812.52 | 103,393.94 |
| 315,624,760.00 | 3,243,035.67 | | | 1,174,143.68 | |
| 903,586,409.00 | 12,010,856.93 | | | 5,198,098.68 | |
| 1,046,614,153.00 | 10,628,215.27 | 65,283,683.00 | 556,997.26 | 3,395,454.59 | 210,891.11 |
| 23,933,745.00 | 316,299.29 | | | 100,808.38 | |
| 594,679,472.00 | 6,293,041.37 | 392,609,705.00 | 2,185,365.21 | 2,707,917.55 | 1,159,855.41 |
| 45,372,027.00 | 651,618.22 | | | 342,678.09 | |
| 950,550.00 | 140,963.80 | | | 7,289.37 | |
| 570,422,357.00 | 5,865,471.86 | | | 2,154,399.83 | |
| 55,664,629.00 | 746,347.68 | | 9.49 | 282,461.70 | 39.20 |
| 154,409,447.00 | 2,015,492.45 | | | 852,478.51 | |
| 274,794,855.00 | 3,227,583.35 | | | 1,156,735.76 | |
| 116,233,821.00 | 1,521,149.64 | | | 588,254.79 | 211.29 |
| 284,832,230.00 | 3,488,649.94 | | | 1,346,656.30 | |
| 636,790,450.00 | 6,985,851.54 | | | 3,222,116.21 | |
| 398,897,831.00 | 4,082,629.55 | | | 1,808,067.00 | |
| 304,459,573.00 | 3,787,560.77 | | | 1,547,027.36 | *4,025.43 |
| 101,323,985.00 | 1,307,782.20 | | | 455,446.22 | |
| 155,277,239.00 | 2,675,696.49 | 61,542,944.00 | 615,241.97 | 1,220,263.71 | 262,967.35 |
| 344,126,386.00 | 4,147,138.83 | | | 1,669,163.02 | |
| 29,223,592.00 | 514,510.17 | 8,808,734.00 | 30,109.83 | 174,209.43 | 1,654.81 |
| 53,190,705.00 | 824,426.73 | 5,883,991.00 | 25,903.42 | 393,220.23 | 6,524.83 |

## TABLE No. V—

## Showing the RISKS IN FORCE, RISKS WRITTEN, PREMIUMS

### Companies (licensed to do business in this State)

COMPANIES OF OTHER

| Name of Company. | Risks in Force at End of Year. | |
|---|---|---|
| | Fire. | Marine and Inland. |
| Traders of Chicago | $ 158,930,289.00 | $ |
| United States Fire | 67,648,279.00 | 669,270.00 |
| Virginia Fire and Marine | 49,368,720.00 | |
| Virginia State | 23,463,904.00 | |
| Westchester Fire | 365,100,549.00 | |
| Totals | 14,413,453,345.88 | 71,692,099.66 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 116,257,605.00 | 3,899,016.00 |
| Cologne Re-insurance | 77,021,560.00 | |
| Commercial Union | 440,408,638.00 | 2,359,920.00 |
| Hamburg-Bremen | 189,041,927.00 | |
| Liverpool and London and Globe | 1,089,814,170.00 | |
| London Assurance Corporation | 223,071,456.00 | 21,914,891.00 |
| London and Lancashire | 388,436,717.00 | |
| Manchester Fire | 195,573,362.00 | |
| Moscow Fire | 80,659,718.00 | |
| Munich Re-insurance | 285,352,553.00 | |
| North British and Mercantile | 613,015,479.00 | |
| Northern Assurance | 286,630,609.00 | |
| Norwich Union | 286,998,817.00 | |
| Palatine of London | 141,663,097.00 | |
| Phœnix of London | 466,233,031.00 | |
| Prussian National | 80,686,750.00 | 1,765.00 |
| Royal | 971,455,320.91 | |
| Royal Exchange Assurance | 140,639,509.00 | |
| Salamandra | 68,094,495.00 | |
| Scottish Union and National | 487,885,535.00 | |
| Skandia | 75,948,809.05 | |
| Sun Insurance Office | 355,058,888.00 | |
| Union Assurance Society | 133,752,583.00 | |
| Western Assurance | 232,529,788.00 | 7,532,344.00 |
| Totals | 7,536,030,416.96 | 35,707,707.00 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 27,238,497.19 | |
| Companies of other States | 14,413,453,345.88 | 71,692,099.66 |
| Foreign Companies | 7,536,030,416.96 | 35,707,707.00 |
| Grand Totals | 21,976,722,260.03 | 107,399,806.66 |

## RISKS, PREMIUMS AND LOSSES.

## CHARGED and LOSSES INCURRED by Fire and Marine Insurance for the year ending December 31, 1902—*Continued.*

STATES—CONTINUED.

| Risks Written During the Year. | | | | Losses Incurred. | |
|---|---|---|---|---|---|
| Fire. | Premiums. | Marine and Inland. | Premiums. | Fire. | Marine and Inland. |
| $ 140,307,029.00 | $ 1,954,611.35 | $---------- | $---------- | $ 676,801.65 | $---------- |
| 53,631,785.00 | 637,308.96 | 1,032,564.00 | 24,039.87 | 220,725.90 | 26,596.13 |
| 42,677,548.00 | 767,919.66 | ---------- | ---------- | 330,883.00 | ---------- |
| 24,938,789.00 | 518,756.66 | ---------- | ---------- | 176,113.72 | ---------- |
| 236,755,481.00 | 2,635,063.11 | ---------- | ---------- | 1,114,465.64 | ---------- |
| 11,251,038,502.39 | 128,890,656.20 | 813,503,403.00 | 5,146,547.45 | 49,756,115.17 | 2,221,073.61 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| 109,014,049.00 | 1,507,014.77 | 31,929,276.00 | 301,107.53 | 688,695.98 | 199,007.76 |
| 69,342,347.00 | 621,729.62 | ---------- | ---------- | 220,761.46 | ---------- |
| 337,002,588.00 | 4,034,476.39 | 37,385,893.00 | 128,465.20 | 1,572,050.06 | 72,679.10 |
| 141,690,790.00 | 1,934,499.76 | ---------- | ---------- | 898,011.40 | ---------- |
| 888,608,712.00 | 9,489,673.14 | ---------- | ---------- | 3,400,169.15 | ---------- |
| 177,051,615.00 | 1,941,341.15 | 137,843,145.00 | 729,289.00 | 644,172.61 | 159,543.43 |
| 263,901,975.00 | 2,712,264.03 | ---------- | ---------- | 846,920.25 | ---------- |
| 155,983,237.00 | 2,009,044.80 | ---------- | ---------- | 741,381.10 | ---------- |
| 67,353,279.00 | 709,913.42 | ---------- | ---------- | 446,746.80 | ---------- |
| 300,915,418.00 | 3,671,936.73 | ---------- | ---------- | 1,510,617.94 | ---------- |
| 553,586,840.00 | 5,173,016.08 | ---------- | ---------- | 1,961,795.15 | ---------- |
| 252,058,209.00 | 2,968,551.14 | ---------- | ---------- | 936,043.74 | ---------- |
| 221,886,171.00 | 2,562,276.06 | ---------- | ---------- | 912,503.52 | ---------- |
| 149,957,076.00 | 1,835,168.95 | ---------- | ---------- | 540,421.46 | ---------- |
| 405,935,216.00 | 4,349,033.26 | ---------- | ---------- | 1,656,143.00 | ---------- |
| 63,213,657.00 | 853,304.68 | 801,609.00 | 2,791.09 | 342,021.75 | 393.28 |
| 787,878,602.45 | 7,653,286.63 | ---------- | ---------- | 2,407,022.01 | ---------- |
| 121,122,766.00 | 1,460,646.07 | ---------- | ---------- | 561,950.54 | ---------- |
| 55,986,103.00 | 903,997.52 | ---------- | ---------- | 367,165.89 | ---------- |
| 345,945,093.00 | 3,789,569.47 | ---------- | ---------- | 1,159,585.26 | ---------- |
| 84,263,318.84 | 903,918.95 | ---------- | ---------- | 449,451.42 | ---------- |
| 241,007,429.00 | 2,638,005.60 | ---------- | ---------- | 977,437.69 | ---------- |
| 134,467,085.00 | 1,424,674.40 | ---------- | ---------- | 435,598.79 | ---------- |
| 232,697,077.00 | 2,736,354.73 | 84,343,080.00 | 521,695.56 | 1,240,725.63 | 329,094.51 |
| 6,160,870,652.29 | 67,883,697.35 | 292,303,003.00 | 1,683,348.38 | 24,917,392.60 | 760,718.08 |

ULATION.

| | | | | | |
|---|---|---|---|---|---|
| 26,369,061.75 | 474,174.36 | ---------- | ---------- | 158,331.19 | ---------- |
| 11,251,038,502.39 | 128,890,656.20 | 813,503,403.00 | 5,146,547.45 | 49,756,115.17 | 2,221,073.61 |
| 6,160,870,652.29 | 67,883,697.35 | 292,303,003.00 | 1,683,348.38 | 24,917,392.60 | 760,718.08 |
| 17,438,278,216.43 | 197,248,527.91 | 1,105,806,406.00 | 6,829,895.83 | 74,831,838.96 | 2,981,791.69 |

* Tornado.

## TABLE No. VI—

## Showing RISKS WRITTEN, PREMIUMS, RECEIVED, LOSSES December 31, 1902, by Fire and Marine

NORTH CAROLINA

| NAME OF COMPANY. | RISKS WRITTEN. | |
|---|---|---|
| | Fire and Tornado. | Marine and Inland. |
| Cabarrus Mutual | $ 66,155.00 | $ |
| Carolina | 1,063,081.06 | |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | 7,082,634.00 | |
| Home Insurance Company of Greensboro | 314,402.00 | |
| Mecklenburg Farmers Mutual Fire | 375,000.00 | |
| North Carolina Home | 4,519,574.49 | |
| Pamlico Insurance and Banking Company | 682,333.00 | |
| Piedmont Fire | 3,575,850.00 | |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 1,566,196.00 | |
| Southern Stock Mutual | 2,837,616.00 | |
| Underwriters of Greensboro | 2,025,368.00 | |
| United Mutual Fire | 82,274.00 | |
| Wilmington Underwriters | 410,413.00 | |
| Totals | 24,600,896.55 | |

COMPANIES OF

| | | |
|---|---|---|
| Ætna Fire | 4,730,010.00 | |
| American Central, St. Louis | 679,295.00 | |
| American of Philadelphia | 1,357,575.00 | |
| Assurance of America | 444,406.00 | |
| Atlanta Home | 312,435.00 | |
| British American | 176,312.00 | |
| Citizens of Missouri | 735,596.00 | |
| Camden Fire* | 312,808.00 | |
| Colonial Fire* | | |
| Continental | 1,929,392.00 | |
| Delaware* | 299,044.13 | |
| Equitable of South Carolina | 588,235.78 | |
| Equitable Fire and Marine* | | |
| Fire Association of Philadelphia | 2,781,897.00 | |
| Firemen's of Baltimore | 710,400.00 | |
| Fireman's Fund | 3,149,189.58 | 121,005.00 |
| Georgia Home | 1,254,141.00 | |
| German Alliance | 378,221.00 | |
| German-American | 3,628,653.00 | |
| Germania Fire | 273,610.00 | |
| Glens Falls | 1,158,314.00 | |
| Globe and Rutgers Fire | 768,155.00 | |
| Greenwich | 1,628,590.00 | |
| Hanover Fire | 2,092,617.00 | |
| Hartford Fire | 4,152,393.00 | |
| Home of New York | 13,073,604.00 | |
| Indemnity Fire | 167,551.00 | |
| Insurance Company of North America | 2,027,262.00 | 813,330.00 |
| Lafayette Fire | 569,213.00 | |
| Millers Mutual Fire | 40,000.00 | |
| National Fire | 3,455,679.00 | |
| National Standard | 196,462.00 | |
| New Hampshire Fire | 846,758.22 | |
| Niagara Fire | 966,841.00 | |
| Orient | 781,667.00 | |
| Pennsylvania Fire | 1,241,209.00 | |
| Phenix of Brooklyn | 2,136,282.00 | |
| Phœnix of Hartford | 2,464,242.00 | |
| Queen | 1,557,695.00 | |
| Rochester German | 785,398.00 | |
| St. Paul Fire and Marine | 883,999.00 | |
| Springfield Fire and Marine | 1,137,549.00 | |
| Sun of New Orleans | 575,518.00 | |
| Teutonia | 670,210.00 | |

## NORTH CAROLINA BUSINESS.

## INCURRED, LOSSES PAID in North Carolina for the year ending Insurance Companies licensed in this State.

COMPANIES.

| Premiums Received. | | Losses Incurred. | | Losses Paid. | |
|---|---|---|---|---|---|
| Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. |
| $ 330.77 | $ | $ 513.40 | $ | $ 513.40 | $ |
| 21,739.41 | | 15,742.41 | | 11,717.41 | |
| 17,124.00 | | 13,003.00 | | 10,936.00 | |
| 6,148.65 | | | | | |
| 1,395.16 | | | | | |
| 84,856.10 | | 43,064.10 | | 44,426.18 | |
| 15,048.00 | | 6,237.00 | | 6,237.00 | |
| 62,571.16 | | 32,493.50 | | 28,812.49 | |
| 32,442.14 | | 11,642.94 | | 10,642.94 | |
| 65,844.27 | | 21,237.58 | | 19,600.38 | |
| 39,145.60 | | 10,700.96 | | 10,700.96 | |
| 1,973.30 | | 600.00 | | | |
| 5,576.66 | | 50.90 | | 23.85 | |
| 354,195.22 | | 155,285.79 | | 143,610.62 | |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| 78,132.71 | | 34,136.93 | | 29,950.96 | |
| 11,164.50 | | 7,068.69 | | 3,032.58 | |
| 23,192.55 | | 9,436.52 | | 9,130.48 | |
| 7,915.92 | | 4,633.63 | | 4,633.63 | |
| 4,756.66 | | 1,397.80 | | 1,397.05 | |
| 3,312.74 | | 107.78 | | 59.78 | |
| 14,361.24 | | 6,394.06 | | 2,884.06 | |
| 7,012.00 | | 1,340.00 | | 1,358.00 | |
| 37,788.13 | | 18,590.41 | | 16,381.79 | |
| 6,221.52 | | 2,090.77 | | 2,031.54 | |
| 12,006.81 | | 4,394.46 | | 4,576.22 | |
| 33,746.23 | | 18,739.15 | | 14,361.13 | |
| 11,781.12 | | 8,241.36 | | 5,697.81 | |
| 31,443.30 | 1,368.33 | 10,149.61 | | 13,250.75 | |
| 19,224.00 | | 8,270.00 | | 9,181.00 | |
| 9,822.02 | | 3,666.47 | | 4,166.47 | |
| 58,169.76 | | 32,148.03 | | 34,756.03 | |
| 3,672.53 | | 2,112.34 | | 557.72 | |
| 17,095.67 | | 4,367.70 | | 1,856.70 | |
| 22,014.31 | | 11,046.65 | | 10,183.90 | |
| 21,835.73 | | 10,796.87 | | 9,688.00 | |
| 23,103.50 | | 7,892.01 | | 7,822.01 | |
| 82,933.86 | | 19,112.24 | | 17,141.57 | |
| 122,070.63 | | 74,517.27 | | 19,824.37 | |
| 3,022.32 | | 3.95 | | 3.95 | |
| 40,309.30 | 2,669.95 | 18,684.19 | 500.00 | 12,525.09 | 500.86 |
| 12,872.31 | | 8,168.53 | | 5,400.91 | |
| 468.17 | | | | | |
| 34,211.23 | | 12,741.62 | | 10,568.90 | |
| 3,227.72 | | 4,631.59 | | 4,631.59 | |
| 19,052.06 | | 12,047.51 | | 8,547.51 | |
| 19,308.23 | | 4,040.37 | | 3,474.37 | |
| 9,906.71 | | 3,025.69 | | 3,064.84 | |
| 21,707.85 | | 13,726.39 | | 13,469.89 | |
| 43,799.55 | | 23,695.67 | | 22,983.17 | |
| 26,214.30 | | 16,032.61 | | 12,652.04 | |
| 25,867.56 | | 10,188.20 | | 8,682.20 | |
| 15,707.97 | | 2,905.64 | | 2,037.72 | |
| 14,084.80 | | 4,621.79 | | 3,926.79 | |
| 19,248.32 | | 5,536.39 | | 3,171.53 | |
| 10,600.31 | | 3,400.11 | | 3,400.11 | |
| 14,560.93 | | 10,193.73 | | 11,760.73 | |

## TABLE No. VI—

## Showing RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES December 31, 1902, by Fire and Marine Insurance

COMPANIES OF

| Name of Company. | Risks Written. | |
|---|---|---|
| | Fire and Tornado. | Marine and Inland. |
| Traders of Chicago | $ 1,229,562.00 | $ |
| United States Fire | 1,019,674.00 | |
| Virginia Fire and Marine | 4,007,897.00 | |
| Virginia State | 1,324,958.00 | |
| Westchester Fire | 1,300,049.00 | |
| Totals | 76,100,642.71 | 934,335.00 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 627,772.00 | |
| Cologne Re-insurance | 555,299.00 | |
| Commercial Union | 3,539,791.00 | |
| Hamburg-Bremen | 1,679,184.00 | |
| Liverpool and London and Globe | 3,080,753.00 | |
| London Assurance Corporation | 630,795.00 | 2,171,678.00 |
| London and Lancashire | 1,532,149.00 | |
| Manchester Fire | 422,578.00 | |
| *Moscow Fire | | |
| *Munich Re-insurance | | |
| North British and Mercantile | 2,235,604.00 | |
| Northern Assurance | 1,392,966.00 | |
| Norwich Union | 1,702,159.00 | |
| Palatine of London | 526,665.00 | |
| Phœnix of London | 975,680.00 | |
| Prussian National | 822,182.00 | |
| Royal | 3,159,075.00 | |
| Royal Exchange Assurance | 614,889.00 | |
| *Salamandra | 494,004.00 | |
| Scottish Union and National | 1,119,499.00 | |
| *Skandia | 183,256.00 | |
| Sun Insurance Office | 1,471,973.00 | |
| Union Assurance Society | 1,506,673.00 | |
| Western Assurance | 2,301,611.00 | |
| Totals | 30,574,557.00 | 2,171,678.00 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 24,600,896.55 | |
| Companies of other States | 76,100,642.71 | 934,335.00 |
| Foreign Companies | 30,574,557.00 | 2,171,678.00 |
| Grand Totals | 131,276,096.26 | 3,106,013.00 |

*Re-insurance only.

## NORTH CAROLINA BUSINESS.

### INCURRED, LOSSES PAID in North Carolina for the year ending
### Companies licensed in this State—*Continued.*

OTHER STATES—CONTINUED.

| PREMIUMS RECEIVED. | | LOSSES INCURRED. | | LOSSES PAID. | |
|---|---|---|---|---|---|
| Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland |
| $ 17,253.00 | $ | $ 7,759.92 | $ | $ 6,906.36 | $ |
| 17,102.01 | | 9,118.63 | | 9,586.29 | |
| 79,699.78 | | 45,510.00 | | 47,154.43 | |
| 31,498.39 | | 14,940.29 | | 12,440.42 | |
| 26,083.74 | | 10,527.11 | | 7,897.88 | |
| 1,166,584.00 | 4,038.28 | 541,268.68 | 500.00 | 438,194.27 | 500.86 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| 15,402.49 | | 11,383.10 | | 12,340.35 | |
| 8,422.33 | | 2,813.41 | | 2,591.41 | |
| 23,774.87 | | 7,249.91 | | 6,229.91 | |
| 36,832.35 | | 17,757.21 | | 20,442.21 | |
| 51,743.21 | | 12,828.90 | | 14,428.90 | |
| 15,205.50 | 13,231.22 | 9,904.62 | 8,008.55 | 7,300.62 | 8,008.55 |
| 16,860.01 | | 365.85 | | 1,820.36 | |
| 10,158.20 | | 1,610.19 | | 4,832.83 | |
| | | | | | |
| | | | | | |
| 19,772.47 | | 5,063.70 | | 4,448.72 | |
| 16,864.17 | | 4,040.47 | | 4,040.47 | |
| 18,833.59 | | 11,602.29 | | 9,301.62 | |
| 8,698.34 | | 3,880.15 | | 1,344.15 | |
| 12,293.53 | | 11,701.06 | | 2,130.81 | |
| 12,977.10 | | 10,379.46 | | 9,316.79 | |
| 34,448.00 | | 11,430.00 | | 10,929.00 | |
| 10,337.07 | | 1,393.87 | | 1,393.87 | |
| 9,081.09 | | 1,536.65 | | 182.67 | |
| 14,719.27 | | 10,493.53 | | 5,622.65 | |
| 2,634.00 | | 1,252.00 | | | |
| 13,681.29 | | 4,105.63 | | 2,473.85 | |
| 16,688.04 | | 5,911.40 | | 8,544.46 | |
| 24,171.68 | | 8,983.43 | | 9,454.13 | |
| 393,608.60 | 13,231.22 | 155,686.83 | 8,008.55 | 139,169.78 | 8,008.55 |

ULATION.

| | | | | | |
|---|---|---|---|---|---|
| 354,195.22 | | 155,285.79 | | 143,610.62 | |
| 1,166,584.00 | 4,038.28 | 541,268.68 | 500.00 | 438,194.27 | 500.86 |
| 393,608.60 | 13,231.22 | 155,686.83 | 8,008.55 | 139,169.78 | 8,008.55 |
| 1,914,387.82 | 17,269.50 | 852,241.30 | 8,508.55 | 720,974.67 | 8,509.41 |

# STATISTICAL TABLES

RELATING TO LIFE INSURANCE COMPANIES.

## TABLE No. VII—

## Showing the Character of the ASSETS of Life Insurance year ending

| NAME OF COMPANY. | Real Estate. | Mortgage Loans. | Collateral Loans. | Premium Notes and Policy Loans. |
|---|---|---|---|---|
| Ætna Life | $ 669,543.12 | $27,303,046.82 | $ 1,009,024.17 | $ 2,776,068.38 |
| Bankers Life | | 84,000.00 | | 46,111.30 |
| Breadwinners Mutual Benevolent | | | | |
| Carolina Benevolent Association | | | | |
| Eastern Life Insurance Company | | | | |
| Equitable Life Assurance Society | 37,193,568.75 | 70,006,274.15 | 17,621,000.00 | 14,108,674.51 |
| Fidelity Mutual Life | 1,396,550.00 | 235,679.45 | 135,813.59 | 530,888.96 |
| Germania Life | 2,830,346.87 | 14,540,604.50 | | 1,634,297.85 |
| Hartford Life | 243,335.00 | 276,275.00 | 11,800.00 | 71,299.75 |
| Home Life of New York | 1,767,236.27 | 4,223,725.00 | 25,950.00 | 1,247,041.00 |
| Illinois Life | 443,047.01 | 936,641.64 | 77,882.10 | 1,093,370.85 |
| Industrial Aid Association | | 5,500.00 | | |
| Life of Virginia | 98,550.00 | 775,380.84 | 79,326.29 | 10,412.78 |
| Manhattan Life | 4,955,283.15 | 6,146,210.00 | 834,024.04 | 1,232,201.73 |
| Maryland Life | 188,103.15 | 158,240.00 | 87,600.00 | 141,547.05 |
| Massachusetts Mutual | 341,484.07 | 13,325,352.69 | | 3,563,071.70 |
| Metropolitan Life | 11,251,482.49 | 25,669,560.40 | | 1,527,502.94 |
| Michigan Mutual | 402,214.85 | 6,066,669.35 | | 732,073.84 |
| Mutual Benefit of Newark | 3,055,693.27 | 42,072,192.44 | 3,174,450.00 | 11,698,537.54 |
| Mutual Life of New York | 32,833,323.45 | 81,566,584.60 | 10,278,000.00 | 14,620,874.79 |
| National Life of Vermont | 1,727,341.19 | 9,854,032.32 | 24,700.00 | 3,338,333.31 |
| New York Life | 12,880,000.00 | 26,125,318.09 | 4,104,000.00 | 24,758,149.53 |
| N. C. Mutual and Provident | | | | |
| Northwestern Mutual | 4,261,545.88 | 76,543,348.60 | | 11,038,410.25 |
| *Pacific Mutual Life | 399,397.92 | 1,180,115.65 | 175,900.00 | 226,889.93 |
| Penn Mutual | 2,907,902.11 | 20,488,000.29 | 3,752,272.73 | 5,390,254.60 |
| People's Benevolent and Relief | | | | |
| People's Mutual and Benevolent | | | | |
| Phœnix Mutual Life | 777,882.01 | 8,977,510.17 | | 957,865.55 |
| Provident Savings | 1,713,000.00 | 524,600.00 | 5,000.00 | 2,035,227.96 |
| Prudential Ins. Co. of America | 11,863,588.51 | 10,996,953.27 | 4,736,750.00 | 1,066,916.83 |
| Security Life and Annuity | | | 450.00 | 3,414.37 |
| Security Mutual Life | 51,800.00 | 349,100.00 | 23,749.30 | 141,966.40 |
| Security Trust and Life | 1,395,000.00 | 119,300.00 | 250.00 | 110,427.05 |
| South Atlantic Life | | 3,845.50 | 65,550.00 | 11,766.80 |
| State Mutual Life | 1,314,650.00 | 3,337,401.00 | 760,875.00 | 1,544,213.00 |
| State Mutual Life and Annuity | 1,196.37 | 2,150.00 | | 40,923.73 |
| State Life of Indiana | | 976,346.12 | 3,850.00 | 225,287.43 |
| Sun Life of Canada | 1,197,150.41 | 2,965,117.37 | 170,095.00 | 1,083,668.48 |
| Travelers | 1,193,531.62 | 7,415,963.86 | 630,043.83 | 1,989,475.00 |
| Union Central | 306,932.73 | 27,360,063.09 | | 4,275,137.69 |
| Union Mutual Life | 1,313,079.00 | 1,122,904.68 | 671,707.50 | 216,586.04 |
| Washington Life of New York | 6,409,479.21 | 7,853,900.00 | 105,000.00 | 1,280,775.00 |
| Totals | 147,383,238.41 | 499,587,906.89 | 48,565,163.55 | 114,569,663.92 |

* Non-ledger Assets Accident Business included.

## ASSETS.

### Companies (licensed to do business in this State) for the December 31, 1902.

| Stocks and Bonds Owned. | Cash in Office and Banks. | Interest and Rents due and Accrued. | Deferred and Unpaid Premiums. | All Other. | Total Assets. |
|---|---|---|---|---|---|
| $ 24,924,364.74 | $ 5,274,463.32 | $ 829,807.99 | $ 614,895.53 | $ | $ 63,401,214.07 |
| 750,228.75 | 89,440.76 | 1,713.60 | 89,293.00 | | 1,060,787.41 |
| | 100.42 | | | | 100.42 |
| | 1,973.13 | | | 696.06 | 2,669.19 |
| 184,087,703.00 | 25,852,441.30 | 2,642,908.04 | 5,601,768.00 | | 357,114,337.75 |
| 1,775,238.15 | 195,417.27 | 27,406.98 | 366,281.69 | | 4,663,276.09 |
| 10,068,022.77 | 688,911.50 | 346,184.94 | 587,212.47 | | 30,695,580.90 |
| 482,433.00 | 575,598.51 | 11,317.05 | 122,579.55 | 1,374,705.25 | 3,169,343.11 |
| 6,383,934.41 | 432,017.96 | 67,180.96 | 220,615.29 | | 14,367,700.89 |
| 1,185,506.75 | 147,939.74 | 60,710.49 | 191,559.12 | | 4,136,657.70 |
| 1,095.00 | 2,860.74 | 36.66 | | 2,000.00 | 11,492.40 |
| 166,028.50 | 79,374.33 | 17,555.20 | 43,726.38 | 1,026.39 | 1,271,380.71 |
| 3,543,648.75 | 146,605.23 | 150,113.29 | 168,610.28 | 14,800.00 | 17,191,496.47 |
| 1,620,225.41 | 40,379.73 | 12,135.26 | 34,508.74 | 1,795.55 | 2,284,534.89 |
| 11,928,014.00 | 604,933.70 | 454,916.76 | 655,741.72 | | 30,873,514.64 |
| 43,175,071.19 | 4,276,865.51 | 490,029.36 | 2,551,660.10 | | 88,942,171.99 |
| 164,750.00 | 145,730.83 | 126,437.82 | 131,166.11 | 8,672.06 | 7,777,714.86 |
| 19,697,114.87 | 838,271.87 | 1,339,569.56 | 883,354.58 | | 82,759,184.13 |
| 220,140,306.02 | 15,677,331.91 | 2,540,777.05 | 4,775,483.48 | | 382,432,681.30 |
| 8,743,091.76 | 591,984.42 | 442,224.37 | 476,069.03 | | 25,197,776.40 |
| 225,039,295.46 | 22,622,057.83 | 1,870,775.44 | 5,441,303.68 | | 322,840,900.03 |
| | 640.56 | | 449.50 | 25.00 | 1,115.06 |
| 65,930,429.33 | 2,834,717.27 | 2,326,009.52 | 2,107,974.48 | | 165,042,435.33 |
| 2,967,372.00 | 165,474.34 | 76,611.95 | 269,887.34 | 133,080.20 | 5,594,729.33 |
| 19,503,570.25 | 357,912.28 | 470,252.51 | 1,291,389.12 | | 54,161,553.89 |
| | 820.00 | | | | 820.00 |
| 4,144,108.60 | 409,174.51 | 181,559.25 | 210,118.99 | | 15,658,219.08 |
| 708,893.64 | 500,132.27 | 64,956.22 | 340,013.00 | 43,649.00 | 5,935,472.09 |
| 24,467,744.45 | 4,916,069.51 | 384,521.34 | 1,812,795.96 | | 60,245,339.87 |
| | 4,153.74 | | 1,598.90 | 102,874.85 | 112,491.86 |
| 482,606.00 | 65,122.04 | 14,373.84 | 78,670.50 | | 1,207,388.08 |
| 230,461.00 | 72,821.88 | 16,475.65 | 89,294.66 | 48,582.76 | 2,082,613.10 |
| 156,123.00 | 22,710.22 | 954.32 | 7,220.66 | 186.51 | 268,357.01 |
| 13,558,735.00 | 398,050.58 | 256,263.95 | 400,076.87 | 49,500.00 | 21,619,765.40 |
| 39,227.50 | 4,689.56 | 391.66 | 15,909.70 | 73,000.23 | 177,488.75 |
| | 146,491.23 | 14,080.16 | 140,981.18 | 20,000.00 | 1,527,036.12 |
| 7,240,189.40 | 254,376.56 | 202,086.72 | 328,948.94 | 33,213.31 | 13,474,846.19 |
| 16,366,261.24 | 1,127,189.64 | 246,694.14 | 690,763.03 | | 29,659,922.36 |
| 10,975.00 | 330,693.24 | 1,087,997.28 | 554,016.88 | | 33,925,815.91 |
| 5,970,538.62 | 43,912.20 | 67,295.56 | 201,907.23 | 185.88 | 9,608,116.71 |
| 369,080.58 | 232,822.37 | 118,661.47 | 174,860.14 | | 16,544,578.77 |
| 926,022,388.24 | 90,172,674.01 | 16,960,986.36 | 31,672,705.83 | 1,907,993.05 | 1,876,842,720.26 |

## TABLE No. VIII—

## Showing the Character of the LIABILITIES of Life Insurance year ending December

| Name of Company. | Net Reserve. | Present Value of Matured Endowment and Installment Policies. | Losses and Claims. | |
|---|---|---|---|---|
| | | | Adjusted and Unadjusted. | Resisted. |
| Ætna Life* | $53,825,139.13 | $ 138,374.00 | $ 153,356.00 | $ 22,820.00 |
| Bankers Life | 770,752.00 | 2,935.88 | 6,200.00 | 19,300.00 |
| Breadwinners Mutual Benevolent | | | | |
| Carolina Benevolent Association | | | | |
| Eastern Life Insurance Company | 2,185.92 | | | |
| Equitable Life Assurance Society | 278,355,371.00 | 1,520,412.79 | 2,214,894.00 | 37,300.00 |
| Fidelity Mutual Life | 3,800,659.00 | 82,869.85 | 83,848.05 | 11,000.00 |
| Germania Life | 26,096,088.00 | 18,466.78 | 116,213.65 | 1,500.00 |
| Hartford Life | 488,949.00 | | 214,319.00 | 6,500.00 |
| Home Life of New York | 12,813,437.00 | 22,466.60 | 65,183.80 | 9,000.00 |
| Illinois Life | 3,899,664.00 | | 38,841.53 | 7,000.00 |
| Industrial Aid Association | | | | |
| Life of Virginia | 981,440.00 | | 13,374.00 | |
| Manhattan Life | 15,198,957.00 | 8,059.00 | 59,846.00 | 20,000.00 |
| Maryland Life | 1,907,675.00 | 669.66 | 22,238.06 | |
| Massachusetts Mutual Life | 27,719,492.00 | 182,538.93 | 85,076.00 | 13,000.00 |
| Metropolitan Life | 76,562,294.00 | 24,513.00 | 233,175.24 | 52,212.20 |
| Michigan Mutual | 7,338,799.72 | 12,957.61 | 10,000.00 | |
| Mutual Benefit of Newark | 74,362,918.37 | 300,988.51 | 402,560.97 | 41,500.00 |
| Mutual Life of New York | 311,303,247.00 | 1,147,623.71 | 1,187,602.53 | 54,272.00 |
| National Life of Vermont | 22,083,858.47 | 74,764.54 | 11,099.00 | 25,000.00 |
| New York Life | 268,344,420.00 | 1,195,448.29 | 1,966,528.85 | 78,740.00 |
| North Carolina Mutual and Provident | | | | |
| Northwestern Mutual | 132,673,994.00 | 572,318.29 | 489,209.95 | 43,042.86 |
| Pacific Mutual* | 4,467,936.15 | 13,785.00 | 59,000.05 | 2,000.00 |
| Penn Mutual | 45,800,114.00 | 780,380.00 | 329,004.00 | |
| People's Benevolent and Relief | | | | |
| People's Mutual Benevolent | | | | |
| Phœnix Mutual Life | 14,688,486.00 | 37,905.00 | 39,582.00 | |
| Provident Savings | 5,059,841.00 | 12,684.69 | 123,500.00 | 43,049.00 |
| Prudential Ins. Co. of America | 49,800,630.00 | 88,688.41 | 235,283.24 | 20,601.04 |
| Security Life and Annuity | 9,658.13 | 13,901.00 | | |
| Security Mutual Life | 534,596.00 | 58,347.47 | 29,500.00 | 1,000.00 |
| Security Trust and Life | 1,388,911.50 | 25,230.00 | 58,896.43 | 17,000.00 |
| South Atlantic Life | 47,882.00 | | | |
| State Mutual Life | 19,082,014.00 | 10,220.00 | 32,102.00 | 4,500.00 |
| State Mutual Life and Annuity | | 20,924.00 | 2,000.00 | 6,000.00 |
| State Life of Indiana | 1,143,517.54 | | 16,500.00 | 10,000.00 |
| Sun Life of Canada | 12,468,798.73 | 46,862.99 | 181,431.81 | 11,150.00 |
| Travelers | 26,543,890.00 | 1,389,359.00 | 92,301.01 | 12,000.00 |
| Union Central | 28,331,178.00 | 126,550.00 | 53,269.00 | 33,000.00 |
| Union Mutual Life | 8,814,811.00 | 32,942.47 | 89,380.22 | |
| Washington Life of New York | 15,717,262.00 | 21,503.58 | 61,397.60 | |
| Totals | 1,552,428,886.66 | 7,970,791.05 | 8,776,693.99 | 602,487.10 |

* Liabilities from Accident included.

## LIABILITIES.

### Companies (licensed to do business in this State) for the 31, 1902.

| Unpaid Dividends. | All Other Liabilities. | Total as to Policy-holders. | Capital Stock. | Gross Divisible Surplus. | Total. |
|---|---|---|---|---|---|
| $ 380,683.34 | $ 3,382,305.21 | $ 57,902,677.68 | $ 1,750,000.00 | $ 3,748,536.39 | $ 63,401,214.07 |
| ---------- | 22,586.66 | 821,774.54 | 100,000.00 | 139,012.87 | 1,060,787.41 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | 4,681.00 | 6,866.92 | ---------- | ---------- | 6,866.92 |
| 600,721.18 | 443,959.98 | 283,172,658.95 | 100,000.00 | 73,841,678.80 | 357,114,337.75 |
| 575.42 | 54,641.36 | 4,033,593.68 | ---------- | 629,682.41 | 4,663,276.09 |
| 1,542,571.17 | 101,737.30 | 27,876,576.90 | 200,000.00 | 2,618,904.00 | 30,695,480.90 |
| 10,507.04 | 1,535,518.20 | 2,255,793.24 | 500,000.00 | 413,549.87 | 3,169,343.11 |
| 6,113.51 | 138,796.85 | 13,054,997.76 | 125,000.00 | 1,187,703.13 | 14,367,700.89 |
| 3,467.00 | 18,677.59 | 3,967,650.12 | 100,000.00 | 69,007.58 | 4,136,657.70 |
| ---------- | 131.66 | 131.66 | ---------- | ---------- | 131.66 |
| ---------- | 24,813.13 | 1,019,627.13 | 100,000.00 | 151,753.58 | 1,271,380.71 |
| 15,778.09 | 132,785.81 | 15,435,425.90 | 100,000.00 | 1,656,070.57 | 17,191,496.47 |
| 4,708.86 | 1,429.63 | 1,936,721.21 | 100,000.00 | 247,813.68 | 2,284,534.89 |
| 254,141.88 | 32,865.16 | 28,287,113.97 | ---------- | 2,586,400.67 | 30,873,514.64 |
| 35,885.54 | 1,670,967.55 | 78,579,047.53 | 2,000,000.00 | 8,363,124.46 | 88,942,171.99 |
| 861.60 | 10,826.03 | 7,373,444.96 | 250,000.00 | 154,269.90 | 7,777,714.86 |
| 279,180.40 | 716,141.05 | 76,103,289.30 | ---------- | 6,655,894.83 | 82,759,184.13 |
| 140,627.50 | 460,085.45 | 314,293,458.19 | ---------- | 68,139,223.11 | 382,432,681.30 |
| 7,618.48 | 424,223.02 | 22,626,563.51 | ---------- | 2,571,212.89 | 25,197,776.40 |
| 185,677.79 | 1,035,966.24 | 272,806,781.17 | ---------- | 50,034,118.86 | 322,840,900.03 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| 1,927,772.71 | 23,859,466.71 | 159,564,804.52 | ---------- | 5,477,630.81 | 165,042,435.33 |
| ---------- | 231,493.62 | 4,774,214.82 | 500,000.00 | 320,514.51 | 5,594,729.33 |
| 124,797.72 | 4,165,240.55 | 51,199,536.27 | ---------- | 2,962,017.62 | 54,161,553.89 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | 820.00 | 820.00 | 4,000.00 | ---------- | 4,820.00 |
| 10,414.00 | 175,199.00 | 14,951,586.00 | ---------- | 706,633.08 | 15,658,219.08 |
| 212.11 | 13,557.73 | 5,252,844.53 | 100,000.00 | 582,627.56 | 5,935,472.09 |
| 254,441.09 | 324,290.76 | 50,723,934.54 | 2,000,000.00 | 7,521,405.33 | 60,245,329.87 |
| ---------- | ---------- | 23,559.13 | 100,000.00 | ---------- | 123,559.13 |
| ---------- | 15,089.65 | 638,533.12 | ---------- | 568,854.96 | 1,207,388.08 |
| ---------- | 88,222.10 | 1,578,260.03 | ---------- | 504,353.07 | 2,082,613.10 |
| ---------- | 1,946.97 | 49,328.97 | 200,000.00 | 18,528.04 | 268,357.01 |
| 71,837.00 | 34,217.00 | 19,234,890.00 | ---------- | 2,384,875.40 | 21,619,765.40 |
| ---------- | 80,859.13 | 109,783.13 | ---------- | ---------- | 109,783.13 |
| 864.48 | 5,367.69 | 1,176,249.71 | ---------- | 350,786.41 | 1,527,036.12 |
| 35,347.60 | 19,073.89 | 12,762,666.02 | 105,000.00 | 607,180.17 | 13,474,846.19 |
| ---------- | 171,355.64 | 28,208,905.65 | ---------- | 1,451,016.71 | 29,659,922.36 |
| 13,848.39 | 320,190.95 | 28,878,036.34 | 100,000.00 | 4,947,779.57 | 33,925,815.91 |
| ---------- | 9,413.23 | 8,946,546.92 | ---------- | 661,569.79 | 9,608,116.71 |
| ---------- | 8,316.27 | 15,808,479.45 | 125,000.00 | 611,099.32 | 16,544,578.77 |
| 5,908,653.90 | 39,737,259.77 | 1,615,424,772.47 | 8,654,000.00 | 252,684,829.95 | 1,876,763,602.42 |

## TABLE No. IX—

## Showing RECEIPTS of Life Insurance Companies

| NAME OF COMPANY. | Premiums. |
|---|---|
| *Ætna Life | $ 10,161,088.03 |
| Bankers Life | 703,592.31 |
| Breadwinners Mutual Benevolent | 1,393.50 |
| Carolina Benevolent Association | 9,465.39 |
| Eastern Life Insurance Company | 53,932,423.44 |
| Equitable Life Assurance Society | 2,716,287.95 |
| Fidelity Mutual Life | 3,868,703.38 |
| Germania Life | 2,442,301.96 |
| Hartford Life | 2,537,270.88 |
| Home Life of New York | 935,190.34 |
| Illinois Life | 210,103.85 |
| Industrial Aid Association | 1,338,518.15 |
| Life of Virginia | 2,254,266.35 |
| Manhattan Life | 276,125.00 |
| Maryland Life | 5,610,735.32 |
| Massachusetts Mutual Life | 39,653,725.03 |
| Metropolitan Life | 1,425,041.15 |
| Michigan Mutual | 11,932,942.39 |
| Mutual Benefit of Newark | 56,874,062.15 |
| Mutual Life of New York | 4,926,022.09 |
| National Life of Vermont | 65,049,944.54 |
| New York Life | 3,201.48 |
| North Carolina Mutual and Provident | 24,578,827.19 |
| Northwestern Mutual | 2,013,645.46 |
| †Pacific Mutual | 10,709,248.47 |
| Penn Mutual | 5,024.01 |
| People's Benevolent and Relief | 18,589.00 |
| People's Mutual Benevolent | 2,763,862.03 |
| Phœnix Mutual Life | 3,644,750.95 |
| Provident Savings | 31,138,717.47 |
| Prudential Insurance Company of America | 44,378.70 |
| Security Life and Annuity | 1,012,348.71 |
| Security Mutual Life | 794,913.40 |
| Security Trust and Life | 82,565.52 |
| South Atlantic Life | 3,558,237.74 |
| State Mutual Life | 110,931.54 |
| State Mutual Life and Annuity | 1,207,828.63 |
| State Life of Indiana | 2,933,546.01 |
| Sun Life of Canada | 3,942,832.72 |
| *Travelers | 6,081,519.22 |
| Union Central | 1,848,279.48 |
| Union Mutual Life | 2,733,960.02 |
| Washington Life of New York | |
| Totals | 366,086,410.96 |

*Premium Income Accident, Health and Liability Business included.

†Premium Income Accident Business included.

## RECEIPTS.

## for the year ending December 31, 1902.

| Interest and Dividends. | Rents. | All Other. | Total Receipts. |
|---|---|---|---|
| $ 2,377,624.26 | $ 37,172.80 | $ 240,915.00 | $ 12,816,800.09 |
| 36,202.43 | | 11,865.27 | 751,660.01 |
| | | | 1,393.50 |
| | | 4,681.00 | 14,146.39 |
| 12,203,651.31 | 1,911,675.07 | 1,418,387.89 | 69,466,137.71 |
| 133,762.56 | 83,143.22 | 22,773.86 | 2,955,967.59 |
| 1,143,722.64 | 223,237.11 | 312,916.47 | 5,548,579.60 |
| 92,899.86 | 14,830.92 | 42,586.27 | 2,592,619.01 |
| 530,253.13 | 99,406.52 | 50,436.78 | 3,217,367.31 |
| 96,341.61 | 7,841.55 | 2,850,394.36 | 3,889,767.86 |
| 470.00 | | | 210,573.85 |
| 44,725.75 | 5,004.26 | | 1,388,248.16 |
| 566,757.59 | 246,171.18 | 59,324.26 | 3,126,519.38 |
| 87,703.67 | 8,682.60 | 4,099.63 | 376,610.90 |
| 1,219,163.65 | 16,269.68 | 57,917.03 | 6,904,085.68 |
| 2,870,217.64 | 548,866.57 | 263,474.37 | 43,336,283.61 |
| 347,732.27 | 21,955.02 | 3,845.21 | 1,798,573.65 |
| 3,469,329.36 | 189, 72.50 | 13,174.29 | 15,605,018.54 |
| 13,423,728.31 | 1,382,943.26 | 1,624,289.02 | 73,305,022.74 |
| 931,096.32 | 137,738.50 | 10,189.22 | 6,005,046.13 |
| 11,886,861.87 | 1,058,590.65 | 1,113,004.28 | 79,108,401.34 |
| | | | 3,201.48 |
| 6,559,481.76 | 447,832.03 | 566,163.68 | 32,152,304.66 |
| 213,065.06 | 21,599.35 | 29,050.06 | 2,277,359.93 |
| 2,250,443.70 | 194,384.95 | 286,490.78 | 13,440,567.90 |
| | | | 5,024.01 |
| | | | 18,589.00 |
| 681,208.27 | 41,768.48 | 80,468.51 | 3,567,307.30 |
| 161,713.74 | 153,277.02 | 150,673.36 | 4,110,415.07 |
| 1,648,264.82 | 644,148.82 | 221,188.77 | 33,652,319.88 |
| 21.49 | | 13,694.95 | 58,095.14 |
| 36,935.04 | 866.36 | 29,046.83 | 1,079,196.94 |
| 22,276.25 | 200,028.67 | 13,074.43 | 1,030,292.75 |
| 11,391.18 | | | 93,956.70 |
| 756,666.39 | 103,277.11 | 40,725.46 | 4,458,906.70 |
| 4,203.57 | | 31,303.59 | 146,438.70 |
| 52,012.28 | | 842.62 | 1,260,683.53 |
| 556,045.42 | 29,078.70 | 42,839.21 | 3,561,509.34 |
| 1,232,843.69 | 101,161.67 | 321,268.91 | 5,598,106.99 |
| 1,804,672.42 | 17,633.70 | 131,110.37 | 8,034,935.71 |
| 336,472.35 | 52,868.61 | 7,090.80 | 2,244,711.24 |
| 495,243.51 | 343,549.59 | 8,617.22 | 3,581,370.34 |
| 68,285,305.17 | 8,444,576.47 | 10,067,923.76 | 452,884,216.36 |

## TABLE No. X—

## Showing DISBURSEMENTS of Life Insurance

| NAME OF COMPANY. | Claims Paid. | Paid Annuitants. | For Policies Surrendered, etc. |
|---|---|---|---|
| *Ætna Life | $ 4,527,770.37 | $ | $ 435,766.72 |
| Bankers Life | 266,361.04 | | 25,646.43 |
| Breadwinners Mutual Benevolent | | | |
| Carolina Benevolent Association | 829.75 | | |
| Eastern Life Insurance Company | 115.00 | | |
| Equitable Life Assurance Society | 17,523,066.08 | 768,095.09 | 6,437,338.98 |
| Fidelity Mutual Life | 1,149,748.85 | 771.87 | 50,257.86 |
| Germania Life | 1,876,320.02 | 29,985.25 | 327,827.30 |
| Hartford Life | 1,727,006.40 | | 13,384.13 |
| Home Life of New York | 947,029.70 | 28,470.98 | 152,697.84 |
| Illinois Life | 206,065.06 | 300.00 | 150,587.39 |
| Industrial Aid Association | 54,113.55 | | |
| Life of Virginia | 394,799.73 | | 60,699.39 |
| Manhattan Life | 1,445,250.23 | 9,524.52 | 236,537.74 |
| Maryland Life | 133,623.84 | 2,573.97 | 18,428.54 |
| Massachusetts Mutual Life | 1,858,218.96 | | 318,845.47 |
| Metropolitan Life | 11,356,363.44 | 42,874.49 | 409,470.11 |
| Michigan Mutual | 538,938.22 | | 179,315.83 |
| Mutual Benefit of Newark | 5,421,165.59 | 93,263.91 | 1,353,226.56 |
| Mutual Life of New York | 21,631,138.93 | 1,805,506.68 | 3,186,221.18 |
| National Life of Vermont | 1,235,158.42 | 54,263.99 | 481,120.47 |
| New York Life | 20,014,887.94 | 1,626,605.44 | 4,713,829.94 |
| North Carolina Mutual and Provident | 1,080.94 | | |
| Northwestern Mutual | 7,529,536.43 | 36,412.72 | 1,861,976.74 |
| *Pacific Mutual | 390,499.10 | 6,423.33 | 89,380.51 |
| Penn Mutual | 3,422,033.77 | 129,926.72 | 687,491.35 |
| People's Benevolent and Relief | 3,191.15 | | |
| People's Mutual Benevolent | 2,858.00 | | |
| Phœnix Mutual Life | 989,167.30 | 7,559.61 | 286,029.44 |
| Provident Savings | 1,265,712.86 | 10,307.40 | 206,889.54 |
| Prudential Insurance Company of America | 8,122,805.17 | 29,827.64 | 722,922.79 |
| Security Life and Annuity | 13,694.95 | 500.00 | |
| Security Mutual Life | 356,002.22 | | 14,571.37 |
| Security Trust and Life | 400,508.47 | | 29,462.79 |
| South Atlantic Life | 11,969.63 | | |
| State Mutual Life | 931,519.94 | | 364,854.19 |
| State Mutual Life and Annuity | 7,100.00 | | |
| State Life of Indiana | 153,905.96 | | 19,305.55 |
| Sun Life of Canada | 755,292.73 | 52,294.47 | 153,338.39 |
| Travelers | 1,668,316.59 | 17,484.97 | 186,476.26 |
| Union Central | 1,794,878.86 | 19,969.67 | 397,709.71 |
| Union Mutual Life | 812,033.27 | 1,333.23 | 106,687.35 |
| Washington Life of New York | 1,680,958.40 | 37,877.91 | 172,202.77 |
| Totals | 122,610,096.68 | 4,811,153.86 | 23,848,498.63 |

*Accident, Health and Liability Business included.

## DISBURSEMENTS.

### Companies for the year ending December 31, 1902.

| Dividends to Policy-holders. | Dividends to Stockholders. | Commissions. | Salaries, Medical and Employees' Fees. | All Other. | Total. |
|---|---|---|---|---|---|
| $ 714,443.26 | $ 175,000.00 | $ 1,004,967.06 | $ 312,382.70 | $ 2,038,359.44 | $ 9,208,689.55 |
| 21,034.77 | 6,000.00 | 139,837.64 | 90,243.26 | 64,652.05 | 613,775.19 |
| | | 78.00 | 105.85 | 279.48 | 1,293.08 |
| | | 4,424.57 | 4,214.07 | 2,723.56 | 11,477.20 |
| 4,477,924.15 | 7,000.00 | 7,389,015.24 | 2,447,538.72 | 3,657,248.65 | 42,707,226.91 |
| 31,590.82 | | 389,956.52 | 349,131.11 | 262,275.04 | 2,233,732.07 |
| 189,723.76 | 24,000.00 | 476,844.17 | 337,554.45 | 285,638.94 | 3,547,893.90 |
| 61,132.02 | 40,000.00 | 315,551.17 | 147,556.81 | 115,871.48 | 2,420,502.01 |
| 211,734.94 | 15,000.00 | 372,095.21 | 280,051.20 | 176,671.20 | 2,183,751.07 |
| 12,724.82 | 7,000.00 | 173,125.63 | 87,911.19 | 65,782.77 | 703,496.86 |
| | | 98,582.52 | 4,493.17 | 10,873.23 | 168,062.47 |
| 9,028.19 | 12,000.00 | 346,203.45 | 274,146.91 | 90,016.74 | 1,186,894.41 |
| 51,384.56 | 16,000.00 | 344,297.63 | 278,101.41 | 307,301.05 | 2,688,397.14 |
| 12,019.82 | 6,000.00 | 30,862.33 | 31,613.58 | 21,829.58 | 256,951.66 |
| 785,138.19 | | 659,666.43 | 279,777.14 | 281,565.95 | 4,183,212.14 |
| 555,360.50 | 140,000.00 | 7,851,221.57 | 6,044,067.51 | 2,097,751.24 | 28,497,108.86 |
| 33,675.11 | 25,000.00 | 267,039.81 | 129,061.57 | 118,663.86 | 1,291,694.40 |
| 1,801,228.03 | | 1,188,175.44 | 456,375.25 | 854,516.30 | 11,167,951.08 |
| 2,486,790.32 | | 8,590,550.92 | 2,800,336.03 | 3,649,763.52 | 44,150,307.58 |
| 129,426.38 | | 695,852.15 | 251,831.36 | 300,843.18 | 3,148,495.95 |
| 4,240,514.90 | | 8,369,787.33 | 4,829,896.35 | 3,130,069.57 | 46,925,591.47 |
| | | | 1,338.74 | 401.24 | 2,820.92 |
| 4,180,268.13 | | 2,870,593.08 | 638,487.20 | 1,207,423.65 | 18,324,697.95 |
| 134,699.50 | 26,775.00 | 377,286.87 | 119,484.73 | 609,561.85 | 1,754,110.89 |
| 699,570.06 | | 1,572,175.90 | 453,927.91 | 678,172.71 | 7,643,298.42 |
| | | 1,422.45 | 612.97 | 836.76 | 6,063.33 |
| | | 6,427.05 | 4,477.78 | 4,826.17 | 18,589.00 |
| 248,474.40 | | 341,473.08 | 183,097.30 | 232,120.94 | 2,287,922.07 |
| 129,203.95 | 6,974.80 | 516,755.90 | 461,113.76 | 371,194.15 | 2,968,152.36 |
| 615,903.82 | 200,000.00 | 6,238,515.35 | 4,507,113.44 | 2,424,305.99 | 22,861,394.20 |
| | | 26,075.93 | 6,024.76 | 4,885.59 | 51,181.23 |
| 1,891.96 | | 282,177.57 | 115,591.73 | 137,169.25 | 907,404.10 |
| | | 133,831.61 | 68,909.88 | 239,368.85 | 872,081.60 |
| | | 21,849.99 | 27,388.95 | 12,731.47 | 73,940.04 |
| 419,995.65 | | 434,806.82 | 158,021.12 | 220,286.84 | 2,529,484.56 |
| | | 49,065.83 | 22,439.50 | 6,348.58 | 84,953.91 |
| 30,491.80 | | 294,371.58 | 150,365.86 | 61,026.78 | 709,467.53 |
| 103,550.43 | 15,750.00 | 432,114.78 | 251,041.69 | 125,525.06 | 1,888,907.55 |
| | | 451,614.08 | 169,638.90 | 292,859.63 | 2,786,390.43 |
| 374,769.13 | 10,000.00 | 860,513.67 | 262,527.59 | 463,691.16 | 4,184,059.79 |
| 60,152.02 | | 278,983.88 | 216,011.02 | 202,037.63 | 1,677,238.40 |
| 155,669.02 | 8,750.00 | 381,193.84 | 338,675.35 | 377,696.13 | 3,153,023.42 |
| 22,977,514.41 | 740,249.80 | 54,278,284.24 | 27,592,719.82 | 25,206,169.26 | 282,064,686.70 |

## TABLE No. XI—BUSINESS

### Showing BUSINESS IN NORTH CAROLINA of Life

| Name of Company. | Policies in Force at Beginning of Year. | | Policies Issued During the Year. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Ætna Life | 2,632 | $ 3,983,390.00 | 525 | $ 786,572.00 |
| Bankers Life | 355 | 1,252,200.00 | 243 | 562,670.00 |
| Breadwinners Mutual Benevolent | 375 | 23,006.00 | 142 | |
| Carolina Benevolent Association | 260 | 260,000.00 | 12 | 12,000.00 |
| Eastern Life Insurance Company | | | 283 | 416,000.00 |
| Equitable Life Assurance Society | 4,084 | 8,756,335.00 | 812 | 1,514,933.00 |
| Fidelity Mutual Life | 832 | 1,483,834.00 | 290 | 476,042.00 |
| Germania Life | 3 | 3,000.00 | 91 | 126,500.00 |
| Hartford Life | 646 | 1,457,500.00 | 141 | 320,778.00 |
| Home Life of New York | 82 | 106,758.00 | 205 | 294,600.00 |
| Illinois Life | 367 | 653,798.00 | 118 | 682,500.00 |
| Industrial Aid Association | 2,695 | 53,900.00 | 17,652 | 353,040.00 |
| Life of Virginia | 48,883 | 5,396,665.00 | 39,305 | 4,374,279.00 |
| Manhattan Life | 165 | 256,928.00 | 34 | 48,268.00 |
| Maryland Life | 253 | 376,420.00 | 61 | 77,720.00 |
| Massachusetts Mutual Life | 165 | 302,778.00 | 89 | 151,000.00 |
| Metropolitan Life | 49 | 138,581.00 | 1,186 | 191,317.00 |
| Michigan Mutual | 306 | 359,046.34 | 235 | 214,136.20 |
| Mutual Benefit of Newark | 3,319 | 5,688,182.00 | 822 | 1,118,065.00 |
| Mutual Life of New York | 3,845 | 10,353,719.00 | 775 | 934,000.00 |
| National Life of Vermont | | | 82 | 135,872.00 |
| New York Life | 3,401 | 7,418,280.00 | 939 | 1,490,900.00 |
| North Carolina Mutual and Provident | 1,785 | 53,550.00 | 7,215 | 216,450.00 |
| Northwestern Mutual | 1,314 | 2,937,145.00 | 336 | 586,000.00 |
| Pacific Mutual Life | 129 | 162,305.00 | 160 | 185,381.00 |
| Penn Mutual | 2,484 | 4,826,085.00 | 1,014 | 1,857,197.00 |
| People's Benevolent and Relief | 3,000 | 290.20 | 3,000 | 290.20 |
| People's Mutual Benevolent Association | 7,852 | | 2,850 | |
| Phœnix Mutual Life | 1,177 | 1,695,839.00 | 192 | 261,224.00 |
| Provident Savings | 1,109 | 2,715,072.00 | 229 | 461,517.00 |
| Prudential Insurance Company of America | 222 | 467,255.00 | 651 | 1,094,380.00 |
| Security Life and Annuity | 233 | 601,800.00 | 433 | 1,061,100.00 |
| Security Mutual Life | 209 | 558,813.00 | 69 | 88,901.00 |
| Security Trust and Life | 298 | 442,938.00 | 124 | 182,467.00 |
| South Atlantic Life | 96 | 177,500.00 | 76 | 141,500.00 |
| State Mutual Life | 463 | 795,446.00 | 122 | 209,008.00 |
| State Mutual Life and Annuity | | | 35 | 64,000.00 |
| State Life of Indiana | 491 | 1,004,000.00 | 467 | 769,950.00 |
| Sun Life of Canada | 1,036 | 552,612.40 | 287 | 186,010.30 |
| Travelers | 548 | 1,814,284.00 | 103 | 250,475.00 |
| Union Central | 2,985 | 4,173,648.00 | 403 | 496,513.00 |
| Union Mutual Life | 107 | 188,822.84 | 11 | 18,037.92 |
| Washington Life of New York | 395 | 497,462.00 | 218 | 273,089.00 |
| Totals | 98,650 | 72,089,087.78 | 82,137 | 22,634,682.62 |

## IN NORTH CAROLINA.

### Insurance Companies for the year ending December 31, 1902.

| Policies Ceased During the Year. | | Policies in Force December 31, 1902. | | Losses. | | | Total Premiums Received During the Year. |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | Unpaid at Beginning of Year. | Incurred During the Year. | Paid During the Year. | |
| 221 | $ 282,988.00 | 2,936 | $ 4,486,974.00 | $ 3,327.00 | $ 53,559.00 | $ 55,327.00 | $ 140,499.64 |
| 129 | 305,100.00 | 469 | 1,509,770.00 | ---------- | 16,500.00 | 16,500.00 | 42,510.98 |
| 385 | ---------- | 132 | 3,912.00 | ---------- | ---------- | 33.15 | 303.70 |
| 24 | 24,000.00 | 248 | 248,000.00 | ---------- | 829.75 | 829.75 | 1,393.55 |
| 73 | 95,000.00 | 210 | 321,000.00 | ---------- | 115.00 | ---------- | 9,465.39 |
| 408 | 954,360.00 | 4,488 | 9,316,908.00 | ---------- | 71,870.00 | 70,589.00 | 319,946.84 |
| 120 | 210,393.00 | 1,002 | 1,749,483.00 | ---------- | 21,000.00 | 21,000.00 | 52,520.16 |
| 4 | 6,000.00 | 90 | 123,500.00 | ---------- | ---------- | ---------- | 4,289.45 |
| 196 | 450,168.00 | 591 | 1,328,110.00 | ---------- | 28,500.00 | 28,500.00 | 49,353.34 |
| 71 | 104,376.00 | 216 | 296,982.00 | ---------- | 1,000.00 | 1,000.00 | 12,213.85 |
| 11 | 42,096.00 | 474 | 1,244,202.00 | ---------- | 1,096.00 | 1,096.00 | 30,577.38 |
| 11,586 | 231,720.00 | 8,761 | 175,220.00 | ---------- | 670.60 | 670.60 | 17,969.30 |
| 19,764 | 2,295,302.00 | 68,424 | 7,475,642.00 | 1,220.00 | 99,423.27 | 84,900.49 | 273,471.47 |
| 16 | 31,450.00 | 183 | 273,746.00 | ---------- | 300.00 | 300.00 | 8,611.42 |
| 56 | 76,000.00 | 258 | 378,140 00 | 2,500.00 | 1,000.00 | 3,500.00 | 12,690.09 |
| 30 | 74,180.00 | 224 | 379,598.00 | ---------- | ---------- | ---------- | 13,918.73 |
| 192 | 53,822.00 | 1,043 | 276,076.00 | ---------- | ---------- | ---------- | 2,814.76 |
| 153 | 135,834.11 | 388 | 437,348.43 | ---------- | ---------- | ---------- | 13,333.85 |
| 282 | 433,714.00 | 3,859 | 6,372,533.00 | 3,391.00 | 63,079.00 | 45,004.00 | 228,080.06 |
| 408 | 842,173.00 | 4,212 | 10,445,546.00 | ---------- | 59,311.00 | 59,311.00 | 243,928.19 |
| 10 | 19,320.00 | 72 | 116,552.00 | ---------- | ---------- | ---------- | 3,500.88 |
| 265 | 510,598.00 | 4,075 | 8,398,582.00 | 8,513.32 | 94,575.53 | 94,741.65 | 271,871.67 |
| 4,495 | 135,310.00 | 4,505 | 134,850.00 | ---------- | ---------- | 1,080.94 | 3,201.48 |
| 78 | 204,183.00 | 1,572 | 3,318,962.00 | 288.00 | 48,570.00 | 47,662.00 | 115,109.73 |
| 56 | 66,500.00 | 233 | 281,186.00 | ---------- | ---------- | ---------- | 9,421.81 |
| 298 | 823,435.00 | 3,200 | 5,859,847.00 | 4,275.00 | 42,310.00 | 33,585.00 | 212,164.66 |
| 800 | 50.00 | 2,200 | 240.00 | ---------- | ---------- | 2,391.28 | ---------- |
| 1,854 | ---------- | 8,838 | ---------- | ---------- | ---------- | ---------- | 18,589.80 |
| 147 | 252,420.00 | 1,222 | 1,704,643.00 | ---------- | 4,046.00 | 4,046.00 | 61,936.00 |
| 147 | 409,476.00 | 1,191 | 2,767,113.00 | ---------- | 57,805.00 | 54,805.00 | 80,543.73 |
| 64 | 102,805.00 | 809 | 1,458,830.00 | 6,958.84 | 4,184.15 | 11,142.99 | 59,441.98 |
| 75 | 185,900.00 | 591 | 1,477,000.00 | ---------- | 6,000.00 | 6,000.00 | 52,495.02 |
| 20 | 64,554.00 | 258 | 583,160.00 | 4,400.00 | ---------- | 1,200.00 | 12,556.79 |
| 206 | 165,500.00 | 216 | 459,905.00 | ---------- | 6,000.00 | 6,000.00 | 20,876.51 |
| 50 | 102,500.00 | 122 | 216,500.00 | ---------- | ---------- | ---------- | 6,271.81 |
| 43 | 102,526.00 | 542 | 901,928.00 | ---------- | 2,660.12 | 1,634.78 | 31,834.50 |
| 8 | 13,000.00 | 27 | 51,000.00 | ---------- | ---------- | ---------- | 2,017.03 |
| 226 | 388,300.00 | 732 | 1,385,650.00 | ---------- | 12,500.00 | 10,000.00 | 32,561.81 |
| 315 | 185,890.50 | 1,008 | 552,732.20 | 1,000.00 | 5,988.32 | 6,988.32 | 18,464.44 |
| 80 | 323,766.00 | 571 | 1,740,993.00 | 298.00 | 8,790.00 | 9,088.00 | 41,513.19 |
| 268 | 360,750.00 | 3,120 | 4,309,411.00 | 2,000.00 | 48,500.00 | 41,500.00 | 145,303.69 |
| 33 | 69,035.00 | 85 | 137,825.76 | ---------- | 4,000.00 | 4,000.00 | 4,408.05 |
| 147 | 215,272.00 | 466 | 555,279.00 | 2,000.00 | 3,666.58 | 5,266.58 | 20,578.24 |
| 43,814 | 11,347,766.61 | 125,862 | 83,254,879.39 | 40,171.16 | 767,849.32 | 730,693.41 | 2,602,804.97 |

# STATISTICAL TABLES

RELATING TO FRATERNAL ORDERS.

## TABLE No. XII—

## Showing INCOME, DISBURSEMENTS, ASSETS AND

| NAME OF ORDER. | RECEIPTS. | | | DIS |
|---|---|---|---|---|
| | From Members. | Miscellaneous. | Total. | To Members. |
| American Guild | $ 237,314.22 | $169,804.37 | $ 407,118.59 | $ 197,999.57 |
| Ancient Order United Workmen | 77,781.44 | 44,100.68 | 121,882.12 | 100,000.00 |
| Endowment Rank Knights of Pythias | 1,940,237.03 | 58,615.04 | 1,998,852.07 | 1,432,995.18 |
| Family Protective Union | 15,493.94 | 142.65 | 15,636.59 | 5,802.88 |
| Fraternities Accident Order | 56,375.43 | 363.58 | 56,739.01 | 25,990.13 |
| Grand Fraternity | 121,175.23 | 8,097.86 | 129,273.09 | 48,535.57 |
| Home Circle | | | | |
| Improved Order Heptasophs | 1,273,389.73 | 5,807.62 | 1,279,197.35 | 955,968.76 |
| Knights of Honor | 3,170,728.52 | 6,579.17 | 3,177,307.69 | 3,066,482.35 |
| Knights and Ladies of Honor | | | | |
| Ladies of the Maccabees of the World | 889,838.48 | 13,588.72 | 903,427.20 | 470,819.96 |
| Masonic Mutual Relief Association | 40,896.10 | 2,891.75 | 43,787.85 | 34,557.24 |
| Modern Puritans | 20,432.65 | 22,153.15 | 42,585.80 | 300.00 |
| National Union | 1,907,272.82 | 3,089.20 | 1,910,362.02 | 1,791,843.83 |
| Order of Select Knights | 49,692.71 | 6,498.78 | 56,191.49 | 36,575.15 |
| Ridgely Protective Association | 147,940.00 | 1,685.52 | 149,625.52 | 60,780.46 |
| Royal Arcanum | 7,335,291.22 | 77,493.95 | 7,412,785.17 | 6,899,883.23 |
| Royal Benefit Society | 64,952.99 | 47.80 | 65,000.79 | 27,918.40 |
| Sovereign Camp Woodmen of the World | 2,703,388.45 | 35,873.97 | 2,739,262.42 | 1,952,497.26 |
| Supreme Ruling Mystic Circle | 301,840.14 | 19,266.17 | 321,106.31 | 261,858.89 |
| Totals | 20,354,041.10 | 476,099.98 | 20,830,141.08 | 17,370,808.86 |

## FRATERNAL ORDERS.

## LIABILITIES for the year ending December 31, 1902.

| BURSEMENTS. | | ASSETS IN FUNDS. | | | | | Total Assets. | Total Liabilities. |
|---|---|---|---|---|---|---|---|---|
| Miscellaneous. | Total. | Mortuary. | Reserve. | Disability. | Emergency. | Expense. | | |
| $198,096.09 | $ 396,095.66 | $ 77,981.16 | $42,892.74 | $-------- | $---------- | $ 2,916.16 | $123,793.06 | $116,220.31 |
| 22,655.63 | 122,655.63 | ---------- | ---------- | ---------- | ---------- | ---------- | 1,909.40 | ---------- |
| 316,498.34 | 1,749,493.52 | 112,741.59 | ---------- | ---------- | ---------- | 125,743.68 | 469,738.90 | 238,485.27 |
| 8,718.46 | 14,521.34 | 1,417.49 | 1,149.40 | 245.23 | ---------- | 573.33 | ---------- | ---------- |
| 30,494.93 | 56,485.06 | ---------- | ---------- | ---------- | ---------- | ---------- | 16,255.52 | 16,105.52 |
| 55,909.18 | 104,444.75 | ---------- | 176,277.83 | ---------- | ---------- | ---------- | 179,532.36 | 3,254.53 |
| 85,229.74 | 1,041,198.50 | 70,062.08 | ---------- | ---------- | 247,775.93 | 23,446.07 | 449,244.50 | 133,672.81 |
| 102,834.34 | 3,169,316.69 | 11,041.11 | ---------- | ---------- | 32,766.61 | 2,271.92 | 366,525.84 | 353,051.67 |
| 151,317.11 | 622,137.07 | ---------- | ---------- | ---------- | 620,454.28 | 7,849.89 | 719,133.74 | 90,829.57 |
| 10,579.22 | 45,136.46 | ---------- | ---------- | ---------- | ---------- | ---------- | 14,740.09 | 7,850.00 |
| 34,742.99 | 35,042.99 | 11,800.00 | ---------- | ---------- | ---------- | 129.15 | 11,929.15 | ---------- |
| 117,269.88 | 1,909,113.71 | 163,836.51 | ---------- | ---------- | ---------- | 68,552.62 | 399,389.13 | 167,000.00 |
| 15,828.00 | 52,403.15 | 2,512.56 | 9,200.42 | ---------- | ---------- | 784.55 | 12,607.92 | 2,090.52 |
| 85,451.75 | 146,232.21 | 10,813.00 | ---------- | 26,813.00 | 13,555.00 | 8,918.51 | 60,129.87 | 150.00 |
| 213,918.91 | 7,113,802.14 | 565,962.65 | ---------- | ---------- | 1,804,638.01 | 122,089.28 | 3,205,727.31 | 713,037.37 |
| 39,919.90 | 67,838.30 | ---------- | ---------- | ---------- | ---------- | 3,200.61 | 9,659.61 | 2,582.25 |
| 312,176.62 | 2,264,673.88 | 225,991.05 | ---------- | ---------- | 505,298.19 | 88,351.90 | 1,077,974.48 | 258,333.34 |
| 69,788.97 | 331,647.86 | 14,479.27 | ---------- | ---------- | 48,819.78 | 93.31 | 131,437.26 | 67,250.00 |
| 1,870,430.06 | 19,241,238.92 | 1,268,638.47 | 229,520.39 | 27,058.23 | 3,273,307.80 | 454,920.98 | 7,249,729.14 | 2,169,913.16 |

## TABLE No. XIII—

## Showing EXHIBIT OF CERTIFICATES

| Name of Order. | In Force December, 31, 1901. | | Issued During 1902. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| American Guild | 8,908 | $ 120,955.00 | 11,780 | $ 111,165.00 |
| Ancient Order United Workmen | 2,122 | 3,994,000.00 | 809 | 1,316,000.00 |
| Endowment Rank Knights of Pythias | 57,075 | 101,265,500.00 | 11,348 | 13,910,500.00 |
| Family Protective Union | 1,538 | 1,192,250.00 | 1,034 | 697,250.00 |
| Fraternities Accident Order | 8,130 | 21,054,000.00 | 4,385 | 10,636,000.00 |
| Grand Fraternity | 4,493 | 8,192,500.00 | 743 | 550,750.00 |
| Home Circle | | | | |
| Improved Order Heptasophs | 50,304 | 83,017,500.00 | 5,846 | 6,079,500.00 |
| Knights of Honor | 55,773 | 96,852,500.00 | 4,093 | 4,147,000.00 |
| Ladies of the Maccabees of the World | 77,223 | 70,739,852.00 | 18,754 | 13,217,500.00 |
| Masonic Mutual Relief Association | 1,435 | 1,460,500.00 | 213 | 226,500.00 |
| Modern Puritans | 300 | 1,007,200.00 | 547 | 1,474,600.00 |
| National Union | 61,946 | 147,994,000.00 | 8,319 | 11,868,000.00 |
| Order of Select Knights | 4,081 | 4,028,500.00 | 2,583 | 1,852,000.00 |
| Ridgely Protective Association | 11,664 | 1,210,700.00 | 5,613 | 561,300.00 |
| Royal Arcanum | 231,132 | 585,704,000.00 | 33,216 | 50,854,000.00 |
| Royal Benefit Society | 6,028 | 1,029,500.00 | 6,426 | 1,013,215.00 |
| Sovereign Camp Woodmen of the World | 153,017 | 248,871,000.00 | 53,250 | 65,349,000.00 |
| Supreme Ruling Mystic Circle | 15,908 | 23,421,966.00 | 2,381 | 2,205,250.00 |
| Totals | 751,077 | 1,401,156,423.00 | 171,340 | 186,079,530.00 |

## FRATERNAL ORDERS.

### for the year ending December 31, 1902.

| Terminated During 1902. | | In Force December 31, 1902. | | Increase. | | Decrease. | |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| 5,226 | $ 56,250.00 | 15,462 | $ 175,870.00 | 6,554 | $ 54,915.00 | ------- | $------- |
| 428 | 661,000.00 | 2,503 | 4,694,000.00 | 381 | 655,000.00 | ------- | ------- |
| 7,713 | 11,465,000.00 | 60,710 | 103,711,000.00 | 3,635 | 2,445,500.00 | ------- | ------- |
| 566 | 418,500.00 | 2,006 | 1,471,000.00 | 468 | 278,750.00 | ------- | ------- |
| 3,970 | 9,409,500.00 | 8,545 | 22,280,500.00 | 415 | 1,226,500.00 | ------- | ------- |
| 2,106 | 4,049,050.00 | 3,130 | 4,694,200.00 | ------- | ------- | 1,363 | 3,498,300.00 |
| 3,148 | 4,372,500.00 | 53,002 | 84,724,500.00 | 2,698 | 1,707,000.00 | ------- | ------- |
| 6,286 | 9,133,500.00 | 53,580 | 91,866,000.00 | ------- | ------- | 2,193 | 4,986,500.00 |
| 6,398 | 5,927,560.00 | 89,579 | 78,029,791.00 | 12,356 | 7,289,939.00 | ------- | ------- |
| 203 | 225,500.00 | 1,445 | 1,461,500.00 | 10 | 1,000.00 | ------- | ------- |
| 167 | 505,800.00 | 680 | 1,976,000.00 | 380 | 968,800.00 | ------- | ------- |
| 5,305 | 9,521,000.00 | 64,960 | 150,341,000.00 | 3,014 | 2,347,000.00 | ------- | ------- |
| 1,856 | 1,774,750.00 | 4,808 | 4,105,750.00 | 727 | 77,250.00 | ------- | ------- |
| 3,169 | 337,500.00 | 14,108 | 1,434,500.00 | 2,444 | 223,800.00 | ------- | ------- |
| 10,026 | 21,229,000.00 | 254,322 | 615,329,000.00 | 23,190 | 29,625,000.00 | ------- | ------- |
| 5,372 | 846,811.00 | 7,082 | 1,195,904.00 | 1,054 | 166,404.00 | ------- | ------- |
| 30,239 | 38,662,700.00 | 176,028 | 275,557,300.00 | 23,011 | 26,686,300.00 | ------- | ------- |
| 4,788 | 5,515,016.00 | 13,501 | 20,112,200.00 | ------- | ------- | 2,402 | 3,309,766.00 |
| 106,966 | 124,110,937.00 | 828,451 | 1,463,115,015.00 | 77,337 | 73,753,158.00 | 5,958 | 11,794,566.00 |

## TABLE No. XIV—

## Showing BUSINESS IN NORTH CAROLINA

| Name of Order. | Certificates in Force December 31, 1901. | | Certificates Issued in 1902. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| American Guild | 144 | $ 266,500.00 | 171 | $ 203,500.00 |
| Ancient Order United Workmen | 139 | 270,000.00 | 196 | 256,000.00 |
| Endowment Rank Knights of Pythias | 1,534 | 2,837,000.00 | 530 | 675,500.00 |
| Family Protective Union | 158 | 150,000.00 | 155 | 106,000.00 |
| Fraternities Accident Order | 83 | 217,000.00 | 101 | 297,500.00 |
| Grand Fraternity | | | | |
| Home Circle | | | | |
| Improved Order Heptasophs | 878 | 1,676,500.00 | 62 | 78,500.00 |
| Knights of Honor | 804 | 1,468,500.00 | 52 | 47,000.00 |
| Ladies of the Maccabees of the World | | | | |
| Masonic Mutual Relief Association | 42 | 45,000.00 | 119 | 115,500.00 |
| Modern Puritans | 6 | 107,700.00 | 168 | 486,800.00 |
| National Union | 634 | 1,087,000.00 | 251 | 352,000.00 |
| Order of Select Knights | | | 1,328 | 984,250.00 |
| Ridgely Protective Association | 102 | 10,200.00 | 18 | 1,800.00 |
| Royal Arcanum | 2,369 | 6,134,000.00 | 328 | 637,000.00 |
| Royal Benefit Society | 1,212 | 208,520.00 | 1,386 | 221,515.00 |
| Sovereign Camp Woodmen of the World | 1,287 | 2,218,700.00 | 623 | 816,300.00 |
| Supreme Ruling Mystic Circle | 371 | 761,600.00 | 12 | 14,100.00 |
| Totals | 9,763 | 17,458,220.00 | 5,500 | 5,293,865.00 |

## FRATERNAL ORDERS.

### for the year ending December 31, 1902.

| Certificates Terminated in 1902. | | Certificates in Force Dec. 31, 1902. | | Assessments Collected. | | Losses. | |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | No. | Amount. | Incurred. | Paid. |
| 135 | $ 149,500.00 | 280 | $ 320,500.00 | 12 | $ 5,344.05 | $ 4,550.64 | $ 4,550.64 |
| 117 | 142,000.00 | 218 | 484,000.00 | | | 3,000.00 | 3,000.00 |
| 256 | 399,500.00 | 1,808 | 3,113,000.00 | 12 | 51,723.38 | 38,000.00 | 35,000.00 |
| 77 | 60,500.00 | 236 | 195,500.00 | 7 | 1,002.57 | 858.75 | 858.75 |
| 164 | 433,500.00 | 20 | 81,000.00 | 4 | 278.20 | 445.14 | 445.14 |
| 53 | 104,000.00 | 887 | 1,651,000.00 | 12 | 21.278.10 | 14,000.00 | 13,000.00 |
| 66 | 110,500.00 | 790 | 1,405,000.00 | 12 | 49,030.50 | 56,809.00 | 56,809.00 |
| 22 | 21,500.00 | 139 | 139,000.00 | | 1,489.38 | | |
| 21 | 62,700.00 | 153 | 531,000.00 | | | | |
| 170 | 233,000.00 | 715 | 1,206,000.00 | 12 | 11.240.30 | 13,000.00 | 13,000.00 |
| 97 | 85,250.00 | 1,231 | 899,000.00 | | | | |
| 25 | 2,500.00 | 95 | 9,500.00 | | | 325.00 | 325.00 |
| 86 | 205,000.00 | 2,611 | 6,566,000.00 | 12 | 79,462.46 | 70,000.00 | 77,000.00 |
| 521 | 86,530.00 | 2,077 | 343,505.00 | 11 | 13,187.28 | 2,137.50 | 1,912.50 |
| 281 | 366,200.00 | 1,623 | 2,668,800.00 | 12 | 19,850.70 | 11,969.00 | 16,869.00 |
| 63 | 133,000.00 | 321 | 642,700.00 | 12 | 7,904.93 | 5,500.00 | 8,500.00 |
| 2,254 | 2,595,180.00 | 13,204 | 20,253,505.00 | 117 | 261,791.85 | 219,595.03 | 231,270.03 |

# STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES.

## TABLE No. XV—

## Showing ASSETS of Fidelity and Casualty

| NAME OF COMPANY. | Real Estate. | Mortgage Loans. | Collateral Loans. |
|---|---|---|---|
| Ætna Indemnity | $ | $ | $ |
| *Ætna Life (Accident) | | | |
| American Bonding Company | 69,569.26 | 46,461.19 | 189,275.61 |
| American Credit-Indemnity | | | |
| American Surety of New York | 3,013,217.16 | 2,500.00 | 128,154.62 |
| City Trust, Safe Deposit and Surety Company | 623,350.00 | 37,300.00 | 1,633,198.74 |
| Employers' Liability | | | |
| Fidelity and Casualty Company | 621,160.53 | | 285,000.00 |
| Fidelity and Deposit of Maryland | 670,000.00 | | |
| Hartford Steam-boiler | 24,450.00 | 598,220.00 | |
| Maryland Casualty | | | |
| National Surety Company | 139,383.55 | 2,973.00 | |
| New York Plate-glass Insurance Company | | | |
| Ocean Accident and Guarantee | | | |
| Park Region Mutual Hail | | | |
| Pennsylvania Casualty | | | 1,250.00 |
| Preferred Accident | | | |
| *Pacific Mutual Life (Accident) | | | |
| Standard Life and Accident | 61,321.45 | 441,803.63 | |
| Travelers (Accident) | | | |
| Union Surety and Guaranty | 73,516.20 | 154,516.41 | 33,534.38 |
| United States Fidelity and Guaranty | 116,909.56 | 54,100.00 | 144,935.00 |
| United States Casualty | 5,000.00 | 5,000.00 | |
| Wachovia Loan and Trust | | | |
| Totals | 5,412,877.71 | 1,342,874.23 | 2,415,348.35 |

* Assets shown in Life Tables.

## ASSETS.

## Companies for the year ending December 31, 1902.

| Bonds and Stocks Owned. | Cash. | Interest and Rents Due and Accrued. | Unpaid Premiums. | Miscellaneous. | Total. |
|---|---|---|---|---|---|
| $ 326,125.82 | $ 299,704.62 | $ 4,276.88 | $ 21,055.08 | $ 478.69 | $ 651,641.09 |
| 1,090,303.97 | 46,953.98 | 15,851.70 | 85,528.35 | 155,364.18 | 1,699,308.24 |
| 680,512.50 | 203,290.17 | 3,449.14 | 88,444.12 | 867,489.11 | 1,843,185.04 |
| 1,789,697.63 | 431,194.28 | 22,177.85 | 136,786.40 | ---------- | 5,523,727.94 |
| 406,728.00 | 396,284.56 | 18,598.97 | 13,485.82 | 297,381.77 | 3,426,327.86 |
| 1,478,576.25 | 2,589.29 | 12,101.25 | 289,089.13 | 201,737.03 | 1,984,092.95 |
| 3,840,641.00 | 82,522.61 | 4,074.97 | 419,573.76 | 15,707.75 | 5,268,680.62 |
| 4,782,700.00 | 235,058.63 | ---------- | 102,807.25 | ---------- | 5,790,565.88 |
| 2,001,905.00 | 155,986.20 | 15,337.91 | 313,692.19 | ---------- | 3,109,591.30 |
| 2,202,849.17 | 88,115.38 | 11,262.84 | 298,114.02 | 97,066.68 | 2,787,408.09 |
| 1,155,215.75 | 216,451.91 | 6,600.00 | 71,239.17 | 21,863.80 | 1,613,727.18 |
| 451,550.00 | 32,151.45 | ---------- | 62,030.00 | ---------- | 545,731.45 |
| 1,852,804.90 | 119,090.39 | 18,466.24 | 105,255.68 | ---------- | 2,095,617.21 |
| ---------- | 238.07 | ---------- | ---------- | 32,043.31 | 32,281.38 |
| 16,650.00 | 14,463.20 | 160.00 | 22,657.70 | 104,948.53 | 160,129.43 |
| 826,142.50 | 127,914.87 | 6,026.25 | 104,877.50 | ---------- | 1,064,961.12 |
| 745,005.00 | 103,761.12 | 14,962.26 | 182,371.25 | 77.43 | 1,549,302.14 |
| 7,058,580.61 | 308,129.94 | 51,735.07 | ---------- | ---------- | 7,418,445.62 |
| 1,715.00 | 33,273.33 | 9,453.05 | 19,310.62 | 45,631.64 | 370,950.63 |
| 2,245,188.59 | 137,908.59 | 24,794.51 | 229,031.55 | ---------- | 2,952,867.80 |
| 1,187,709.46 | 182,238.55 | 8,608.69 | 90,378.75 | ---------- | 1,478,935.45 |
| 34,035,502.05 | 3,317,421.24 | 247,937.58 | 2,655,728.34 | 1,839,789.92 | 51,267,479.42 |

## TABLE No. XVI—

## Showing LIABILITIES o Fidelity and Casualty

| Name of Company. | Total Claims | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Health. | Employers' Liability. | Burglary. | Fidelity and Surety. | Plate-glass. |
| Ætna Indemnity | $ | $ | $ | $ | $ 17,322.15 | $ 906.09 |
| *Ætna Life (Accident) | | | | | | |
| American Bonding Company | | | | | 70,885.70 | |
| American Credit-Indemnity | | | | | | |
| American Surety of New York | | | | | 356,562.39 | |
| City Trust, Safe Deposit and Surety Co. | | | | | 85,993.25 | |
| Employers' Liability | 40,275.00 | 1,060.00 | 416,270.00 | | 6,765.00 | |
| Fidelity and Casualty | 163,766.00 | | 632,247.04 | 39,586.01 | 56,472.58 | 7,654.85 |
| Fidelity and Deposit of Maryland | | | | | 197,034.44 | |
| Hartford Steam-boiler | | | | | | |
| Maryland Casualty | 35,947.39 | 4,058.13 | 366,137.09 | | | 10,131.15 |
| National Surety Company | | | | | 78,444.84 | |
| New York Plate-glass Insurance Company | | | | | | 6,946.32 |
| Ocean Accident and Guarantee | 14,351.00 | | 219,815.00 | 22,360.00 | | |
| Park Region Mutual Hail | | | | | | |
| Pennsylvania Casualty | 1,375.83 | 2,821.81 | 4,628.50 | | | 41.70 |
| Preferred Accident | 73,312.50 | | | | | |
| *Pacific Mutual Life (Accident) | | | | | | |
| Standard Life and Accident | 77,050.00 | 3,800.00 | 249,724.02 | | | |
| Travelers (Accident) | 95,084.53 | | 1,005,118.62 | | | |
| Union Surety and Guaranty | | | | | 8,531.13 | |
| United States Fidelity and Guaranty | | | | 8,256.58 | 169,067.47 | |
| United States Casualty | 23,152.00 | 103.00 | 95,897.00 | | | |
| Wachovia Loan and Trust | | | | | | |
| Totals | 524,314.25 | 11,842.94 | 2,990,677.27 | 70,202.59 | 1,047,078.95 | 24,780.61 |

*Shown in Life Table.

## LIABILITIES.

### Companies for the year ending December 31, 1902.

| Paid. | | | | Unearned Premiums. | All Other Liabilities. | Cash Capital. | Surplus. | Total. |
|---|---|---|---|---|---|---|---|---|
| Steam-boiler. | Sprinkler. | Credit. | Total. | | | | | |
| $---------- | $------ | $---------- | $ 18,228.24 | $ 110,410.78 | $ 2,184.59 | $ 500,000.00 | $ 20,817.48 | $ 651,641.09 |
| ---------- | ------- | ---------- | 70,885.70 | 294,888.76 | 1,083.20 | 1,000,000.00 | 332,450.58 | 1,699,308.24 |
| ---------- | ------- | 53,662.00 | 53,662.00 | 694,490.76 | ---------- | 800,000.00 | 295,032.28 | 1,843,185.04 |
| ---------- | ------- | ---------- | 356,562.39 | 667,651.27 | ---------- | 2,500,000.00 | 1,999,514.28 | 5,523,727.94 |
| ---------- | ------- | ---------- | 85,993.25 | 138,928.56 | 2,437,416.03 | 500,000.00 | 263,990.02 | 3,426,327.86 |
| 14,968.00 | ------- | ---------- | 464,310.00 | 858,784.88 | 9,339.91 | 200,000.00 | 451,658.16 | 1,984,092.95 |
| ---------- | ------- | ---------- | 914,694.48 | 2,364,551.64 | 285,563.94 | 250,000.00 | 1,453,870.56 | 5,268,680.62 |
| ---------- | ------- | ---------- | 197,034.44 | 717,297.87 | ---------- | 2,000,000.00 | 2,876,233.57 | 5,790,565.88 |
| 73,322.65 | ------- | ---------- | 73,322.65 | 1,795,010.91 | ---------- | 500,000.00 | 741,257.74 | 3,109,591.30 |
| 550.00 | 600.00 | ---------- | 417,423.76 | 822,202.92 | 75,000.00 | 750,000.00 | 722,781.41 | 2,787,408.09 |
| ---------- | ------- | ---------- | 78,444.84 | 374,673.16 | 115,036.28 | 500,000.00 | 545,572.90 | 1,613,727.18 |
| ---------- | ------- | ---------- | 6,946.82 | 230,012.55 | 8,972.23 | 100,000.00 | 199,799.85 | 545,731.45 |
| 555.00 | ------- | 3,470.00 | 260,551.00 | 560,103.52 | 46,290.14 | ---------- | 1,228,672.55 | 2,095,617.21 |
| ---------- | ------- | ---------- | ---------- | ---------- | 10,000.00 | ---------- | 22,281.38 | 32,281.38 |
| ---------- | ------- | ---------- | 8,867.84 | 51,004.22 | ---------- | 100,000.00 | 257.37 | 160,129.43 |
| ---------- | ------- | ---------- | 73,312.50 | 506,969.88 | ---------- | 200,000.00 | 284,678.74 | 1,064,961.12 |
| ---------- | ------- | ---------- | 330,574.02 | 592,357.10 | 59,984.62 | 250,000.00 | 316,386.40 | 1,549,302.14 |
| ---------- | ------- | ---------- | 1,100,203.15 | 1,949,930.81 | 485,000.00 | 1,000,000.00 | 2,883,311.66 | 7,418,445.62 |
| ---------- | ------- | ---------- | 8,531.13 | 66,205.71 | 1,828.87 | 250,000.00 | 44,384.92 | 370,950.63 |
| ---------- | ------- | ---------- | 177,324.05 | 799,544.83 | ---------- | 1,650,900.00 | 325,098.92 | 2,952,867.80 |
| ---------- | ------- | ---------- | 119,152.00 | 438,740.92 | 71,042.53 | 300,000.00 | 550,000.00 | 1,478,935.45 |
| 89,395.65 | 600.00 | 57,132.00 | 4,816,024.26 | 13,609,087.89 | 3,983,415.50 | 13,310,900.00 | 15,548,051.77 | 51,267,479.42 |

## TABLE No. XVII—

## Showing RECEIPTS of Fidelity and Casualty

| Name of Company. | Premiums | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Health. | Employers' Liability. | Liability. | Burglary. | Fidelity and Surety. |
| Ætna Indemnity | $ | $ | $ | $ | | $ 149,124.18 |
| Ætna Life (Accident) | 1,418,752.69 | 101,290.81 | | 236,577.79 | | |
| American Bonding Company | | | | | | 579,187.63 |
| American Credit-Indemnity | | | | | | |
| American Surety of New York | | | | | | 1,093,606.69 |
| City Trust, Safe Deposit and Surety Co. | | | | | | 223,184.76 |
| Employers' Liability | | | 1,950,060.53 | | | |
| Fidelity and Casualty Company | 1,461,846.97 | | 1,791,563.33 | | 385,824.72 | 284,580.31 |
| Fidelity and Deposit of Maryland | | | | | | 1,227,994.24 |
| Hartford Steam-boiler | | | | | | |
| Maryland Casualty | 208,246.61 | 33,287.85 | 1,417,378.67 | | 5,859.85 | |
| National Surety Company | | | | | | 760,868.59 |
| New York Plate-glass Insurance Company | | | | | | |
| Ocean Accident and Guarantee | 81,436.45 | | 1,000,696.68 | | 91,443.02 | |
| Park Region Mutual Hail | | | | | | |
| Pennsylvania Casualty | 33,479.65 | 23,344.03 | 12,381.42 | | | |
| Preferred Accident | 1,167,377.40 | | | | | |
| Pacific Mutual Life (Accident) | 540,409.61 | | | | | |
| Standard Life and Accident | 701,261.52 | 76,802.96 | 547,783.05 | | | |
| Travelers (Accident) | 2,259,480.72 | 120,951.99 | 1,961,636.45 | | | 140,833.24 |
| Union Surety and Guaranty | | | | | 257,494.14 | 1,258,418.78 |
| United States Fidelity and Guaranty | | | | | | |
| United States Casualty | 425,306.12 | 5,516.13 | 417,863.67 | | | |
| Wachovia Loan and Trust | | | | | | |
| Totals | 8,296,597.74 | 361,191.77 | 9,098,364.60 | 236,577.99 | 740,621.73 | 5,717,798.42 |

## RECEIPTS.

### Companies for the year ending December 31, 1902.

| RECEIVED. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Plate-glass. | Steam-boiler. | Sprink-ler. | Hail. | Elevator. | Credit. | Total Premium Income. | Rents, Interest and Dividends. | All Other. | Total Income. |
| $52,605.34 | $ | $ | $ | $ | $ | $ 201,729.52 | $ 12,728.08 | $25,000.00 | $ 239,457.60 |
| | | | | | | 1,756,621.29 | 2,414,797.06 | 177,742.10 | 4,349,160.45 |
| | | | | | | 579,187.63 | 72,915.57 | 6,579.74 | 658,682.94 |
| | | | | | 1,396,367.49 | 1,396,367.49 | 19,984.99 | 155,503.26 | 1,571,855.74 |
| | | | | | | 1,093,606.69 | 316,891.75 | | 1,410,498.44 |
| | | | | | | 223,184.76 | 141,693.83 | 6,957.40 | 371,835.99 |
| 255,912.94 | 309,807.66 | | | | | 1,950,060.53 | 47,791.27 | | 1,997,851.80 |
| | 1,224,011.37 | | | | | 4,489,535.93 | 198,781.80 | 66,486.27 | 4,754,804.00 |
| 110,162.71 | 68,931.76 | 54,232.93 | | | | 1,227,994.24 | 219,142.18 | 95,635.73 | 1,542,772.15 |
| | | | | | | 1,224,011.37 | 118,211.66 | 29,483.36 | 1,371,706.39 |
| 411,395.35 | | | | | | 1,898,100.38 | 84,293.47 | 56,539.04 | 2,038,932.89 |
| | 34,147.10 | | | | 295,665.43 | 760,868.59 | 45,637.64 | 13,123.66 | 819,629.89 |
| | | | 63,862.49 | | | 411,395.35 | 14,002.77 | 19,158.50 | 444,556.62 |
| 2,946.99 | 6,468.74 | | | 2,764.67 | | 1,503,388.68 | 32,709.52 | 20,024.65 | 1,556,122.85 |
| | | | | | | 63,862.49 | | 10,000.00 | 73,862.49 |
| | | | | | | 81,385.50 | 3,525.86 | 33.34 | 84,944.70 |
| | | | | | | 1,167,377.40 | 20,113.75 | | 1,187,491.15 |
| | | | | | | 540,409.61 | | | 540,409.61 |
| | | | | | | 1,325,847.53 | 51,164.42 | 774.92 | 1,377,786.87 |
| | | | | | | 4,342,069.16 | 271,014.33 | | 4,613,083.49 |
| | | | | | | 140,833.24 | 16,399.91 | 3,306.27 | 160,539.42 |
| | 39,133.29 | 22,690.63 | | | | 1,515,912.92 | 70,586.99 | 35,859.86 | 1,622,359.77 |
| | | | | | | 910,509.84 | 40,282.95 | | 950,792.79 |
| $33,023.33 | $1,682,499.92 | $76,923.56 | $63,862.49 | $2,764.67 | $1,692,032.92 | $28,804,260.14 | $4,212,669.90 | $722,208.10 | $33,739,138.14 |

## TABLE No. XVIII—

### Showing DISBURSEMENTS of Fidelity and Casualty

| Name of Company. | Losses | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Hea th. | Employers' Liability. | Lia-bility. | Burglary. | Fidelity and Surety. | Plate-glass. |
| Ætna Indemnity | $ | $ | $ | $ | $ | $ 29,159.23 | $ 18,038.47 |
| Ætna Life (Accident) | 633,665.05 | 51,450.02 | | 5,004.34 | | | |
| American Bonding Co. | | | | | | 154,403.57 | |
| American Credit-Indemnity | | | | | | | |
| American Surety of New York | | | | | | 265,529.75 | |
| City Trust, Safe Deposit and Surety Co. | | | | | | 65,644.85 | |
| Employers' Liability | 87,675.33 | 10,086.57 | 666,272.59 | | | 13,672.56 | |
| Fidelity and Casualty | 512,114.10 | | 809,651.26 | | 105,761.15 | 45,267.41 | 75,344.49 |
| Fidelity and Deposit of Maryland | | | | | | 454,906.97 | |
| Hartford Steam-boiler | | | | | | | |
| Maryland Casualty | 90,592.60 | 15,925.62 | 704,015.57 | | 169.80 | | 49,689.22 |
| National Surety Co. | | | | | | 217,634.35 | |
| New York Plate-glass Insurance Co. | | | | | | | 116,704.65 |
| Ocean Accident and Guarantee | 22,985.64 | | 353,604.04 | | 27,046.29 | | |
| Park Region Mutual Hail | | | | | | | |
| Pennsylvania Casualty | 10,264.16 | 17,682.61 | 22,714.81 | | | | 639.14 |
| Preferred Accident | 412,815.49 | | | | | | |
| Pacific Mutual Life (Accident) | 214,965.06 | | | | | | |
| Standard Life and Accident | 344,183.60 | 42,433.07 | 209,271.02 | | | | |
| Travelers (Accident) | 1,029,908.70 | 56,121.95 | 527,486.60 | | | | |
| Union Surety and Guaranty | | | | | | 35,594.28 | |
| United States Fidelity and Guaranty | | | | | 70,891.34 | 455,394.40 | |
| United States Casualty | 151,975.90 | | 183,102.04 | | | | |
| Wachovia Loan and Trust | | | | | | | |
| Totals | 3,511,145.63 | 193,699.84 | 3,476,117.93 | 5,004.34 | 203,868.58 | 1,737,207.37 | 260,415.97 |

## ISBURSEMENTS.

### ompanies for the year ending December 31, 1902.

| ID. | | | | | | Dividends. | Salaries and Commissions of Officers and Agents. | All Other. | Total Disbursements. |
|---|---|---|---|---|---|---|---|---|---|
| Steam-boiler. | Sprinkler. | Hail. | Elevator. | Credit. | Total Losses. | | | | |
| | $ | $ | $ | $ | $ 47,197.70 | $ | $ 114,899.36 | $ 44,108.39 | $ 206,205 |
| | | | | | 690,119.41 | 43,750.00 | 668,042.70 | 125,776.43 | 1,527,688 |
| | | | | | 154,403.57 | 80,000.00 | 234,297.64 | 133,958.54 | 602,659 |
| | | | | 635,258.24 | 635,258.24 | 86,000.00 | 440,252.80 | 96,696.71 | 1,258,207 |
| | | | | | 265,529.75 | 200,000.00 | 492,835.79 | 294,405.20 | 1,252,770 |
| | | | | | 65,644.85 | 29,952.00 | 185,792.56 | 63,475.36 | 344,864 |
| | | | | | 777,707.05 | | 751,968.13 | 271,386.64 | 1,801,061 |
| 6,188.56 | | | | | 1,594,326.97 | 62,500.00 | 1,808,262.27 | 502,327.73 | 3,967,416 |
| | | | | | 454,906.97 | 279,993.00 | 486,413.52 | 242,587.09 | 1,463,900 |
| 8,164.96 | | | | | 108,164.96 | 60,000.00 | 970,188.17 | 89,552.22 | 1,227,905 |
| 5,656.69 | 10,365.64 | | | | 886,415.14 | 75,000.00 | 736,319.85 | 90,970.50 | 1,788,705 |
| | | | | | 217,634.35 | 50,000.00 | 300,695.74 | 174,153.02 | 742,483 |
| | | | | | 116,704.65 | 10,000.00 | 194,369.67 | 31,232.81 | 352,307 |
| 0,905.14 | | | | 110,755.90 | 525,297.01 | | 512,366.19 | 255,539.56 | 1,293,202 |
| | | 38,689.16 | | | 38,689.16 | | 33,219.21 | 4,410.76 | 76,319 |
| 500.00 | | | 234.44 | | 52,035.16 | | 42,090.22 | 14,527.57 | 108,652 |
| | | | | | 412,815.49 | 12,000.00 | 508,018.47 | 138,771.73 | 1,071,605 |
| | | | | | 214,965.06 | | 250,130.84 | 40,209.94 | 505,305 |
| | | | | | 595,887.69 | 25,000.00 | 482,661.83 | 91,630.11 | 1,195,129 |
| | | | | | 1,613,517.25 | 150,000.00 | 1,591,089.72 | 538,831.23 | 3,893,438 |
| | | | | | 35,594.28 | | 59,332.91 | 43,901.26 | 138,828 |
| | | | | | 526,285.74 | 115,536.00 | 674,753.42 | 248,863.29 | 1,565,438 |
| 308.31 | 10,967.96 | | | | 346,354.21 | | 372,600.12 | 75,839.93 | 794,794 |
| | | | | | | | | | |
| 1,723.66 | 21,333.60 | 38,689.16 | 234.44 | 746,014.14 | 10,375,454.66 | 1,279,831.00 | 11,910,451.13 | 3,613,156.02 | 27,178,892 |

## TABLE No. XIX—

## Showing RISKS AND PREMIUMS of Fidelity and

| Name of Company. | Accident. | | Employers' Liability. | |
|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. |
| Ætna Indemnity | $ | $ | $ | $ |
| Ætna Life (Accident) | 196,661,204.00 | 883,556.20 | | 228,825.73 |
| American Bonding Co. | | | | |
| American Credit-Indemnity | | | | |
| American Surety of New York | | | | |
| City Trust, Safe Deposit and Surety Co. | | | | |
| Employers' Liability | 42,990,000.00 | 191,066.59 | | 1,432,879.70 |
| Fidelity and Casualty | 431,964,783.66 | 1,578,059.09 | 215,382,833.00 | 1,528,282.19 |
| Fidelity and Deposit of Maryland | | | | |
| Hartford Steam-boiler | | | | |
| Maryland Casualty | 39,619,683.00 | 176,984.86 | 60,965,333.00 | 1,096,236.90 |
| National Surety Co. | | | | |
| New York Plate-glass Insurance Co. | | | | |
| Ocean Accident and Guarantee | 15,200,000.00 | 77,440.82 | | 585,882.58 |
| Park Region Mutual Hail | | | | |
| Pennsylvania Casualty | 7,679,250.00 | 42,619.13 | 1,270,000.00 | 11,482.28 |
| Preferred Accident | 425,676,000.00 | 879,807.14 | | |
| Pacific Mutual Life (Accident) | 87,741,154.00 | 428,487.24 | | |
| Standard Life and Accident | 92,845,600.00 | 654,166.39 | | 456,848.45 |
| Travelers (Accident) | 298,928,795.00 | 1,516,576.72 | 171,608,333.00 | 1,449,324.99 |
| Union Surety and Guaranty | | | | |
| United States Fidelity and Guaranty | | | | |
| United States Casualty | 267,195,596.00 | 348,248.70 | | 387,791.13 |
| Wachovia Loan and Trust | | | | |
| Totals | 1,906,502,065.62 | 6,777,012.88 | 449,226,499.00 | 7,177,553.95 |

*Weekly Indemnity.

## RISKS AND PREMIUMS.

### Casualty Companies for the year ending December 31, 1902.

| BURGLARY. | | ELEVATOR. | | HEALTH. | |
|---|---|---|---|---|---|
| Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| $ | $ | $ | $ | $ | $ |
| | | | | * | 95,855.87 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | 3,848,800.00 | 17,105.87 |
| 59,288,331.63 | 404,897.56 | | | | |
| | | | | | |
| | | | | | |
| 2,251,640.00 | 10,827.78 | | | 8,680,775.00 | 34,037.73 |
| | | | | | |
| | | | | | |
| 21,895,533.24 | 101,304.75 | | | | |
| | | | | | |
| | | 575,000.00 | 2,786.75 | * | 29,493.45 |
| | | | | | |
| | | | | | |
| | | | | 4,769,400.00 | 73,699.35 |
| | | | | 6,401,657.00 | 103,837.98 |
| | | | | | |
| 31,016,434.44 | 294,170.48 | | | | |
| | | | | 880,192.00 | 12,514.51 |
| | | | | | |
| 114,451,939.31 | 811,200.57 | 575,000.00 | 2,786.75 | 24,580,824.00 | 366,544.76 |

## TABLE No. XIX—

## Showing RISKS AND PREMIUMS of Fidelity and Casualty

| Name of Company. | Fidelity and Surety. | | Plate-glass. | |
|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. |
| Ætna Indemnity | $ 35,047,712.70 | $ 164,432.71 | $ | $ |
| Ætna Life (Accident) | | | | |
| American Bonding Co. | 144,417,995.92 | 589,777.52 | | |
| American Credit-Indemnity | | | | |
| American Surety of New York | 344,821,138.00 | 1,317,332.01 | | |
| City Trust, Safe Deposit and Surety Co. | 69,495,830.87 | 277,446.40 | | |
| Employers' Liability | 11,380,900.00 | 50,581.97 | | |
| Fidelity and Casualty | 63,284,060.17 | 288,700.29 | 10,477,089.50 | 260,028.34 |
| Fidelity and Deposit of Maryland | 316,557,694.00 | 1,434,595.73 | | |
| Hartford Steam-boiler | | | | |
| Maryland Casualty | | | 1,842,763.85 | 112,293.69 |
| National Surety Co. | 299,127,108.00 | 749,346.32 | | |
| New York Plate-glass Insurance Co. | | | 18,714,316.00 | 460,107.82 |
| Ocean Accident and Guarantee | | | | |
| *Park Region Mutual Hail | | | | |
| Pennsylvania Casualty | | | | 3,876.25 |
| Preferred Accident | | | | |
| Pacific Mutual Life (Accident) | | | | |
| Standard Life and Accident | | | | |
| Travelers (Accident) | | | | |
| Union Surety and Guaranty | 20,113,174.52 | 132,411.44 | | |
| United States Fidelity and Guaranty | 329,369,213.06 | 1,292,088.84 | | |
| United States Casualty | | | | |
| Wachovia Loan and Trust | | | | |
| Totals | 1,633,614,827.24 | 6,296,713.23 | 31,034,169.35 | 836,306.10 |

*Hai Premiums not given.

## RISKS AND PREMIUMS.

### Companies for the year ending December 31, 1902—*Continued.*

| Steam-boiler. | | Hail. | Sprinkler. | | Credit. | |
|---|---|---|---|---|---|---|
| Amount. | Premiums. | Amount. | Amount. | Premiums. | Amount. | Premiums. |
| $ | $ | $ | $ | $ | $ | $ |
| | | | | | | |
| | | | | | | |
| | | | | | 24,998,509.00 | 1,388,981.52 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 129,121,769.03 | 601,088.17 | | | | | |
| | | | | | | |
| 387,437,622.00 | 3,358,269.94 | | | | | |
| 36,483,383.00 | 132,034.43 | | 4,539,822.00 | 55,642.75 | | |
| | | | | | | |
| | | | | | | |
| 11,089,800.00 | 56,790.51 | | | | 4,689,000.00 | 289,184.59 |
| | | 1,971,099.00 | | | | |
| 2,100,400.00 | 10,776.75 | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 15,007,000.00 | 78,866.75 | | 1,991,535.00 | 24,389.76 | | |
| | | | | | | |
| 581,239,974.03 | 3,237,826.55 | 1,971,099.00 | 6,531,357.00 | 80,032.51 | 29,687,509.00 | 1,678,166.11 |

## TABLE No. XX—BUSINESS

## Showing RISKS AND PREMIUMS for

| Name of Company. | Accident. | | Hail. | |
|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. |
| Ætna Indemnity | $ | $ | $ | $ |
| Ætna Life (Accident) | 2,175,750.00 | 17,447.64 | | |
| American Bonding Co. | | | | |
| American Credit Indemnity | | | | |
| American Surety of N. Y. | | | | |
| City Trust, Safe Deposit and Surety Co. | | | | |
| Employers' Liability | 93,105.00 | 413.80 | | |
| Fidelity and Casualty | 3,589,500.00 | 11,150.12 | | |
| Fidelity and Deposit of Md. | | | | |
| Hartford Steam-boiler | | | | |
| Maryland Casualty | 3,360,050.00 | 7,622.05 | | |
| National Surety Co. | | | | |
| New York Plate-glass Insurance Co. | | | | |
| Ocean Accident and Guarantee | 61,000.00 | 375.00 | | |
| Park Region Mutual Hail | | | 720,996.00 | 22,274.02 |
| Pennsylvania Casualty | 392,000.00 | 838.21 | | |
| Preferred Accident | 2,343,500.00 | 4,253.00 | | |
| Pacific Mutual Life (Accident) | 491,200.00 | 1,356.72 | | |
| Standard Life and Accident | 1,249,800.00 | 11,990.87 | | |
| Travelers (Accident) | 4,075,450.00 | 17,160.50 | | |
| Union Surety and Guaranty | | | | |
| United States Fidelity and Guaranty | | | | |
| United States Casualty | 57,500.00 | 156.26 | | |
| Wachovia Loan and Trust | | | | |
| Totals | 17,888,855.00 | 72,764.17 | 720,996.00 | 22,274.02 |

## IN NORTH CAROLINA.

### the year ending December 31, 1902.

| EMPLOYERS' LIABILITY. | | BURGLARY. | | FIDELITY AND SURETY. | | PLATE-GLASS. | |
|---|---|---|---|---|---|---|---|
| Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| $---------- | $---------- | $---------- | $---------- | $ 168,050.00 | $ 501.00 | $---------- | $---------- |
| ---------- | ---------- | ---------- | ---------- | 2,944,600.00 | 9,814.88 | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | 1,791,100.00 | 2,462.75 | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | 59,250.00 | 87.00 | ---------- | ---------- |
| ---------- | 6,627.06 | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| 1,420,000.00 | 11,740.39 | 385,250.00 | 2,063.75 | 14,400.00 | 39.90 | 70,450.00 | 1,776.11 |
| ---------- | ---------- | ---------- | ---------- | 1,017,210.00 | 6,266.00 | ---------- | ---------- |
| 195,000.00 | 5,232.03 | 222,900.00 | 853.13 | ---------- | ---------- | 8,469.00 | 511.85 |
| ---------- | ---------- | ---------- | ---------- | 1,862,250.00 | 7,442.72 | ---------- | ---------- |
| 376,792.86 | 1,106.60 | 236,000.00 | 961.44 | ---------- | ---------- | 17,459.00 | 446.82 |
| 230,000.00 | 695.22 | ---------- | ---------- | ---------- | ---------- | ---------- | 296.83 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | 81.00 | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| 1,370,000.00 | 10,261.80 | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | 501,587.49 | 2,670.19 | ---------- | ---------- |
| ---------- | ---------- | 272,600.00 | 893.42 | 4,821,334.57 | 14,413.14 | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| 3,591,792.86 | 42,744.10 | 1,116,750.00 | 4,771.74 | 13,179,782.06 | 43,697.58 | 96,378.00 | 3,031.61 |

## TABLE No. XX—BUSINESS

## Showing RISKS AND PREMIUMS for the

| Name of Company. | Health. | | Steam-boiler. | |
|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. |
| Ætna Indemnity | $ | $ | $ | $ |
| Ætna Life (Accident) | | 1,941.46 | | |
| American Bonding Co. | | | | |
| American Credit-Indemnity | | | | |
| American Surety of N. Y. | | | | |
| City Trust, Safe Deposit and Surety Co. | | | | |
| Employers Liability | 155,228.00 | 689.90 | | |
| Fidelity and Casualty | | | 884,000.00 | 3,027.87 |
| Fidelity and Deposit of Md. | | | | |
| Hartford Steam-boiler | | | 1,835,636.00 | 17,394.48 |
| Maryland Casualty | 875,675.00 | 3,541.83 | 240,000.00 | 714.52 |
| National Surety Co | | | | |
| New York Plate-glass Insurance Co. | | | | |
| Ocean Accident and Guarantee | | | | |
| Park Region Mutual Hail | | | | |
| Pennsylvania Casualty | | 2,742.74 | | |
| Preferred Accident | | | | |
| Pacific Mutual Life (Accident) | | | | |
| Standard Life and Accident | 110,500.00 | 1,459.74 | | |
| Travelers (Accident) | 192,140.00 | 3,134.32 | | |
| Union Surety and Guaranty | | | | |
| United States Fidelity and Guaranty | | | | |
| United States Casualty | | | | |
| Wachovia Loan and Trust | | | | |
| Totals | 1,433,543.00 | 13,509.99 | 2,959,636.00 | 21,136.87 |

## IN NORTH CAROLINA.

### year ending December 31, 1902—*Continued.*

| Credit. | | Elevator. | | Losses Paid. | Losses Incurred. |
|---|---|---|---|---|---|
| Amount. | Premiums. | Amount. | Premiums. | | |
| $ | $ | $ | $ | $ | $ |
| | | | | 14,178.48 | 14,693.02 |
| | | | | 1,003.63 | 1,253.63 |
| 234,000.00 | 13,460.00 | | | 15,407.23 | 15,407.23 |
| | | | | 3,508.56 | 4,374.54 |
| | | | | 149.43 | 10.00 |
| | | | | 4,445.24 | 4,225.24 |
| | | | | 9,757.75 | 9,757.75 |
| | | | | 638.51 | 638.51 |
| | | | | 127.75 | 275.00 |
| | | | | 13,726.95 | 13,726.95 |
| | | | | 1,453.87 | 1,453.87 |
| | | | | 353.20 | 353.20 |
| 12,000.00 | 675.00 | | | 206.75 | 206.75 |
| | | | | 15,130.68 | 15,130.68 |
| | | 50,000.00 | 20.00 | 2,443.30 | 3,267.95 |
| | | | | 2,476.86 | 2,626.86 |
| | | | | 461.31 | 461.31 |
| | | | | 3,908.21 | 3,908.21 |
| | | | | 17,973.22 | 17,973.22 |
| | | | | | |
| | | | | 3,306.96 | 4,180.96 |
| | | | | 2.26 | 2.26 |
| | | | | | |
| 246,000.00 | 14,135.00 | 50,000.00 | 20.00 | 110,660.15 | 113,927.14 |

# REPORTS

OF

# INSURANCE COMPANIES.

# LIFE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS FILED IN THIS DEPARTMENT, SHOWING THEIR TRANSACTIONS FOR THE YEAR OF 1902 AND THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1902.

# ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. J. L. ENGLISH, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 1,750,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 56,160,854.22 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $316.25 for first year's re-insurance | $ 1,144,782.30 | |
| Surrender values applied to pay first year's premiums | 2,808.49 | |
| Total first year's premiums on original policies | $ 1,147,590.79 | |
| Dividends applied to purchase paid-up additions and annuities | 5,438.71 | |
| Surrender values applied to purchase paid-up insurance and annuities | 277,529.24 | |
| Consideration for supplementary contracts involving life contingencies | 9,788.13 | |
| Total new premiums | $ 1,440,346.87 | |
| Renewal premiums without deduction for commissions or other expenses, less $6,030.44 for re-insurance on renewals | 6,457,241.39 | |
| Dividends applied to pay renewal premiums | 506,878.48 | |
| Total renewal premiums | $ 6,964,119.87 | |
| Total premium income | | 8,404,466.74 |
| Consideration for supplementary contracts not involving life contingencies | | 62,949.00 |
| Premium notes, loans or liens restored by revival of policies | | 223.90 |
| Interest on mortgage loans | $ 1,194,972.18 | |
| Interest on collateral loans | 36,292.10 | |
| Interest on bonds and dividends on stocks | 913,135.46 | |
| Interest on premium notes, policy loans or liens | 161,429.30 | |
| Interest on other debts due the company | 69,219.07 | |
| Discount on claims paid in advance | 2,576.15 | |
| Rent from company's property, including $16,000.00 for company's own occupancy | 37,172.80 | |
| Total interest and rents | | 2,414,797.06 |
| Profit on sale or maturity of ledger assets | | 177,527.51 |
| From other sources, viz.: | | |
| Revenue stamps redeemed | | 214.59 |
| Premium income—accident, health and liability business | | 1,756,621.29 |
| Total income | | $ 12,816,800.09 |
| Sum of both amounts | | 68,977,654.31 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, less $540.00 re-insurance | $ 2,738,976.37 | |
| For matured endowments | 1,788,794.00 | |
| Net amount paid for losses and matured endowments | $ 4,527,770.37 | |
| Surrender values paid in cash | 155,428.99 | |
| Surrender values applied to pay new premiums | 2,808.49 | |
| Surrender values applied to purchase paid-up insurance and annuities | 277,529.24 | |

| | | |
|---|---|---|
| Dividends paid to policy-holders in cash | $ 202,126.07 | |
| Dividends applied to pay renewal premiums | 506,878.38 | |
| Dividends applied to purchase paid-up additions and annuities | 5,438.71 | |
| Total paid policy-holders | $ 5,677,980.35 | |
| Paid stockholders for interest or dividends | 175,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $613,034.38; renewal premiums, $391,932.68 | 1,004,967.06 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 28,876.53 | |
| Agency supervision, traveling and all other expenses | 20,165.36 | |
| Medical examiners' fees | 73,049.50 | |
| Inspection of risks | 9,736.97 | |
| Salaries and all other compensation of officers and Home Office employees | 180,554.34 | |
| Rent, including $16,000.00 for company's own occupancy | 39,760.40 | |
| Advertising, $11,880.44; printing and stationery, $24,586.31; postage, $36,510.46 | 72,977.21 | |
| Legal expenses | 10,656.55 | |
| Furniture, fixtures and safes | 10,996.36 | |
| Insurance, taxes, licenses and department fees | 275,024.14 | |
| Taxes on real estate | 8,718.74 | |
| Repairs and expenses (other than taxes) on real estate | 31,175.09 | |
| All other disbursements, viz.: | | |
| Exchange, supplies, express, telegraph and incidentals | 61,362.41 | |
| Accident, health and liability business | 1,527,688.54 | |
| Total disbursements | | $ 9,208,689.55 |
| Balance | | $ 59,768,964.76 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 669,543.12 | |
| Mortgage loan on real estate | 27,303,046.82 | |
| Loans secured by pledge of bonds, stocks or other collateral | 1,009,024.17 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 2,379,915.00 | |
| Premium notes on policies in force | 396,153.38 | |
| Book value of bonds and stocks | 22,692,301.57 | |
| Deposited in trust companies and banks on interest | 3,003,570.99 | |
| Cash in company's office | 428,369.08 | |
| Deposited in banks (not on interest) | 1,865,170.95 | |
| Bills receivable | 25,384.22 | |
| Total | $59,772,479.30 | |
| Deduct ledger liabilities— | | |
| Agents' balances, $1,263.52; all other, $2,251.02 | 3,514.54 | |
| Total ledger assets | | $ 59,768,964.76 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 423,789.26 | |
| Interest due and accrued on bonds and stocks | 147,513.36 | |
| Interest due and accrued on collateral loans | 11,292.94 | |
| Interest due and accrued on premium notes, policy loans or liens | 244,646.34 | |
| Interest due and accrued on other assets | 220.76 | |
| Rent due and accrued on company's property or lease | 2,345.33 | |
| Total rents and interest due and accrued | | 829,807.99 |
| Market value of bonds and stocks over book value | | 2,232,063.17 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 9,348.60 | $ 395,700.04 | |
| Gross deferred premiums on policies in force December 31, 1902 | 48,392.63 | 315,178.14 | |
| Total | $ 57,741.23 | $ 710,878.18 | |
| Deduct loading, 20 per cent. | 11,548.25 | 142,175.63 | |
| Net amount uncollected and deferred premiums | $ 46,192.98 | $ 568,702.55 | $ 614,895.53 |
| Gross assets | | | $ 63,445,731.45 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 18,373.28 | |
| Bills receivable | | 25,384.22 | |
| Premium notes or loans on policies in excess of net value of their policies | | 759.88 | |
| Total | | | 44,517.38 |
| Total admitted assets | | | $ 63,401,214.07 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest on old business and on 3½ per cent. basis on business issued in 1901 and 1902 | $53,879,691.13 | |
| Total | $53,879,691.13 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 54,552.00 | |
| Net reserve | | 53,825,139.13 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 62,833.00 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 17,781.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 121,185.00 | |
| Claims for death losses which have been reported and no proofs received | 32,171.00 | |
| Claims for matured endowments due and unpaid | 57,635.00 | |
| Claims for death losses and other policy claims resisted by the company, | 22,820.00 | |
| Total policy claims | | 233,811.00 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 125.00 |
| Premiums paid in advance | | 21,042.84 |
| Commissions due to agents on premium notes when paid | | 2,423.22 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 10,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 89,983.20 |
| Dividends apportioned, payable to policy-holders during 1903 | | 290,700.14 |
| Dividends apportioned, payable to policy-holders subsequent to 1903 | | 445,904.27 |
| Special reserve in addition to reserve above given | | 2,113,933.00 |
| Total liabilities—life business | | $ 57,113,675.80 |
| Total liabilities—accident, health and liability business | | 787,001.88 |
| Capital stock | | 1,750,000.00 |
| Unassigned funds—surplus | | 3,748,536.39 |
| Total liabilities | | $ 63,401,214.07 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of Previous year.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 40,904 | $ 63,466,118.00 |
| Endowment policies | 65,326 | 112,889,547.00 |
| All other policies | 9,840 | 22,062,968.00 |
| *New policies taking effect.* | | |
| Whole life policies | 4,996 | 9,695,393.00 |
| Endowment policies | 8,264 | 13,684,074.00 |
| All other policies | 879 | 1,991,760.00 |
| *Old policies revived.* | | |
| Whole life policies | 14 | 31,835.00 |
| Endowment policies | 26 | 60,813.00 |
| All other policies | 4 | 6,500.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 5 | 8,310.00 |
| Endowment policies | 5 | 36,521.00 |
| All other policies | 266 | 476,100.00 |
| Total | 130,529 | $ 224,409,939.00 |
| Deduct policies ceased to be in force | 7,527 | 13,227,874.00 |
| Outstanding at end of year 1902 | 123,002 | $ 211,182,065.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 1,585 | $ 2,713,285.00 |
| By maturity | 1,288 | 1,788,317.00 |
| By expiry | 140 | 279,400.00 |
| By surrender | 1,048 | 1.756,726.00 |
| By lapse | 3,143 | 5,937,049.00 |
| By change and decrease | 323 | 753,097.00 |
| Total terminated | 7,527 | $ 13,227,874.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 2,632 | $ 3,983,390.00 |
| Policies issued during the year | 525 | 786,572.00 |
| Total | 3,157 | $ 4,769,962.00 |
| Deduct ceased to be in force during the year | 221 | 282,988.00 |
| Policies in force December 31, 1902 | 2,936 | $ 4,486,974.00 |
| Losses and claims unpaid December 31, 1901 | 5 | 3,327.00 |
| Losses and claims incurred during the year | 38 | 53,559.00 |
| Total | 43 | $ 56,886.00 |
| Losses and claims settled during the year in cash | 40 | 55,327.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 1,559.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 140,499.64 |

# BANKERS LIFE INSURANCE COMPANY OF NEW YORK.

Re-incorporated October 28, 1899. Commenced Business March, 1869.

FOSTER M. VOORHEES, President. CHARLES S. GAUBERT, Secretary.

Home Office, 31 Nassau Street, New York, N. Y.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 856,695.42 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $1,486.03 for first year's re-insurance | $ 159,800.71 | |
| Surrender values applied to pay first year's premiums | 53.64 | |
| Dividends applied to purchase paid-up additions and annuities | 47.96 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,713.88 | |
| Total new premiums | $ 161,616.19 | |
| Renewal premiums without deduction for commission or other expenses, less $713.41 for re-insurance on renewals | 523,693.98 | |
| Dividends applied to pay renewal premiums | 16,481.44 | |
| Surrender values applied to pay renewal premiums | 1,800.70 | |
| Total renewal premiums | $ 541,976.12 | |
| Total premium income | | $ 703,592.31 |
| Consideration for supplementary contracts not involving life contingencies | | 3,000.00 |
| Interest on mortgage loans | $ 4,077.68 | |
| Interest on bonds and dividends on stocks | 27,670.26 | |
| Interest on premium notes, policy loans or liens | 2,406.86 | |
| Interest on other debts due the company | 2,047.63 | |
| Total interest on rents | | 36,202.43 |
| Profit on sale or maturity of ledger assets | | 862.17 |
| From other sources | | 8,003.10 |
| Total income | | $ 751,660.01 |
| Sum of both amounts | | 1,608,355.43 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 266,161.04 | |
| Net amount paid for losses | 266,161.04 | |
| Premium notes voided by lapse | 3,016.91 | |
| Surrender values paid in cash | 19,061.30 | |
| Surrender values applied to pay new premiums | 53.64 | |
| Surrender values applied to pay renewal premiums | 1,800.70 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,713.88 | |
| Dividends paid to policy-holders in cash | 4,505.37 | |
| Dividends applied to pay renewal premiums | 16,481.44 | |
| Dividends applied to purchase paid-up additions and annuities | 47.96 | |
| Total paid policy-holders | $ 312,842.24 | |
| Paid for claims on supplementary contracts not involving life contingencies | 200.00 | |
| Paid stockholders for interest or dividends | 6,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $99,396.55; renewal premiums, $40,441.09 | 139,837.64 | |

| | | |
|---|---|---|
| Salaries and allowances for agencies, including managers, agents and clerks | $ 17,787.60 | |
| Agency supervision, traveling and all other expenses | 3,744.35 | |
| Medical examiners' fees | 14,570.50 | |
| Inspection of risks | 29.00 | |
| Salaries and all other compensation of officers and Home Office employees | 54,111.81 | |
| Rent | 13,789.05 | |
| Advertising, $5,294.65; printing and stationery, $10,390.77; postage, $2,537.11 | 18,222.53 | |
| Legal expenses | 3,099.91 | |
| Insurance taxes, licenses and department fees | 10,867.92 | |
| All other disbursements | 18,672.64 | |
| Total disbursements | | $ 613,775.19 |
| Balance | | 994,580.24 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate | $ 84,000.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 35,704.91 | |
| Premium notes on policies in force | 10,406.39 | |
| Book value of bonds and stocks | 736,957.15 | |
| Deposited in trust companies and banks on interest | 84,449.74 | |
| Cash in company's office | 5,135.64 | |
| Deposited in banks, not on interest | 1,151.64 | |
| Bills receivable | 1,210.73 | |
| Agents' balances | 27,323.90 | |
| All other, viz.: Furniture and fixtures | 8,240.14 | |
| Total ledger assets | | $ 994,580.24 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 971.99 | |
| Interest due and accrued on bonds and stocks | 583.33 | |
| Interest due and accrued on premium notes, policy loans or liens | 44.01 | |
| Interest due and accrued on other assets | 114.27 | |
| Total rents and interest due and accrued | | 1,713.60 |
| Market value of bonds and stocks over book value | | 13,271.60 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 1,940.00 | $ 28,913.00 | |
| Gross deferred premiums on policies in force December 31, 1902 | 20,714.00 | 57,823.00 | |
| Total | $ 22,654.00 | $ 86,736.00 | |
| Deduct loading 60 and 7½ per cent. respectively | 13,592.00 | 6,505.00 | |
| Net amount of uncollected and deferred premiums | $ 9,062.00 | $ 80,231.00 | 89,293.00 |
| Gross assets | | | $ 1,098,858.44 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Furniture, fixtures, etc. | $ 8,240.14 | |
| Agents' debit balances | 27,323.90 | |
| Bills receivable | 1,210.73 | |
| Premium notes or loans on policies in excess of net value of their policies | 1,296.26 | |
| Total | | $ 38,071.03 |
| Total admitted assets | | $ 1,060,787.41 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New York Insurance Department on the Actuaries' and American Table of Mortality, with 4 and 3½ per cent. interest, respectively | $ 770,752.00 | |
| Net reserve | | $ 770,752.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 135.88 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 2,800.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 4,000.00 | |
| Claims for death losses which have been reported and no proofs received | 2,200.00 | |
| Claims for death losses and other policy claims resisted by the company, | 19,300.00 | |
| Total policy claims | | 25,500.00 |
| Premiums paid in advance | | 652.25 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 16,323.05 |
| Agents' credit balances | | 4,964.21 |
| Interest prepaid on bonds and stocks | | 300.00 |
| Premiums paid on policies applied for | | 347.15 |
| Total | | $ 821,774.54 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 139,012.87 |
| Total liabilities | | $ 1,060,787.41 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 8,557 | $ 12,330,193.00 |
| Endowment policies | 613 | 682,800.00 |
| All other policies | 3,020 | 8,097,500.00 |
| *New policies taking effect.* | | |
| Whole life policies | 5,355 | 4,079,802.00 |
| Endowment policies | 482 | 447,400.00 |
| All other policies | 409 | 757,000.00 |
| *Old policies revived.* | | |
| Whole life policies | 282 | 115,600.00 |
| Endowment policies | 13 | 8,500.00 |
| All other policies | 6 | 19,000.00 |
| *Additions by dividends.* | | |
| Return premiums and reversionary additions | 5 | 36.00 |
| Total | 18,737 | $ 26,537,831.00 |
| Deduct policies ceased to be in force | 7,302 | 4,383,800.00 |
| Outstanding at end of year, 1902 | 11,435 | $ 22,154,031.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 166 | 267,400.00 |
| By expiry | 17 | 59,000.00 |
| By surrender | 234 | 767,600.00 |
| By lapse | 6,885 | 3,289,800.00 |
| Total terminated | 7,302 | $ 4,383,800.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 355 | $ 1,252,200.00 |
| Policies issued during the year | 243 | 562,670.00 |
| Total | 598 | $ 1,814,870.00 |
| Deduct ceased to be in force during the year | 129 | 305,100.00 |
| Policies in force December 31, 1902 | 469 | $ 1,509,770.00 |
| Losses and claims incurred during the year | 5 | 16,500.00 |
| Losses and claims settled during the year in cash, $15,500.00; by compromise, $1,000.00 | 5 | 16,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 42,510.98 |

# CAROLINA BENEVOLENT ASSOCIATION OF NORTH CAROLINA.

Incorporated 1901. Commenced Business September 13, 1901.

N. B. BROUGHTON, President. J. H. SMITH, Secretary.

Home Office, Raleigh, N. C.

## INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:

| | | |
|---|---|---|
| First year's assessments or premiums—expense, $78.00; mortuary, $24.00 | $ 120.00 | |
| Subsequent year's assessments or premiums—expense, $295.90; mortuary, $977.60 | 1,273.50 | |
| Total paid by members | $ 1,393.50 | |
| Total income during the year | | $ 1,393.50 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | 829.75 | |
| Total paid to members | $ 829.75 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums | 78.00 | |
| Salaries and allowances of managers and agents not paid by commissions | 105.85 | |
| Medical examiners' fees | 13.50 | |
| Taxes on premiums, $42.98; Insurance Department fees and licenses, $60.00 | 102.98 | |
| Rent | 60.00 | |
| Furniture, $35.00; advertising and printing, $68.00 | 103.00 | |
| Total disbursements | | 1,293.08 |
| Balance | | $ 100.42 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Deposited in banks | $ 100.42 | |
| Bills receivable | 89.43 | |
| Total | $ 189.85 | |
| Deduct ledger liabilities | 89.43 | |
| Total net ledger assets | | $ 100.42 |

NON-LEDGER LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessment | $ 100.42 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1901 | 260 | $ 260,000.00 |
| Policies or certificates written or increased during the year | 12 | 12,000.00 |
| Total | 272 | $ 272,000.00 |
| Deduct decreased or ceased to be in force during the year | 24 | 24,000.00 |
| Total policies or certificates in force December 31, 1902 | 248 | $ 248,000.00 |
| Losses and claims paid, scaled down, dropped and compromised during the year | 2 | ---------- |
| Losses and claims outstanding unpaid December 31, 1902 | 2 | ---------- |
| Premiums and assessments collected during the year | ---------- | Not given. |

# EASTERN INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1901. Commenced Business July 20, 1902.

D. T. TAYLOR, President. STEPHEN G. BRAGAW, Secretary.

Home Office, Washington, N. C.

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 9,465.39 | |
| Total premium income | | $ 9,465.39 |
| From other sources, viz.: | | |
| Premiums paid in advance | | 95.03 |
| Advanced by H. Susman | | 4,585.97 |
| Total income | | $ 14,146.39 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 115.00 | |
| Total paid policy-holders | $ 115.00 | |
| Commissions and bonuses to agents' first year's premiums | 4,424.57 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 154.50 | |

| | | |
|---|---|---|
| Agency supervision, traveling and all other expenses | $ 154.50 | |
| Medical examiners' fees | 855.50 | |
| Salaries and all other compensation of officers and Home Office employees | 1,737.51 | |
| Rent | 152.50 | |
| Advertising, printing, stationery and postage | 900.05 | |
| Legal expenses | 535.00 | |
| Furniture, fixtures and safes | 905.40 | |
| Insurance, taxes, licenses and department fees | 151.00 | |
| All other disbursements, viz.: | | |
| Incidental expenses | 45.29 | |
| Cost of collecting and exchange | 34.32 | |
| Total disbursements | | $ 11,477.20 |
| Balance | | $ 2,669.19 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Deposited in banks, not on interest | $ 1,973.13 | |
| Bills receivable | 696.06 | |
| Total ledger assets | | $ 2,669.19 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| All other assets, viz.: | | |
| Stationery and supplies | $ 475.00 | |
| Furniture and fixtures | 905.40 | |
| | | 1,380.40 |
| Gross assets | | $ 4,049.59 |
| Deduct assets not admitted— | | |
| Supplies, furniture, fixtures, etc. | $ 1,380.40 | |
| Total | | 1,380.40 |
| Total admitted assets | | $ 2,669.19 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed | $ 2,185.92 | |
| Net reserve | | $ 2,185.92 |
| Premiums paid in advance | | 95.03 |
| Advances by officers or others on account of expenses of organization | | 4,585.97 |
| Total liabilities | | $ 6,866.92 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*New policies taking effect.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 146 | $ 236,500.00 |
| Endowment policies | 1 | 2,500.00 |
| All other policies | 83 | 118,000.00 |
| Total | 230 | $ 357,000.00 |
| Deduct policies ceased to be in force | 20 | 36,000.00 |
| Outstanding at end of year 1902 | 210 | $ 321,000.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 1 | $ 1,000.00 |
| By lapse | 19 | 35,000.00 |
| Total terminated | 20 | $ 36,000.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies issued during the year | 283 | $ 416,000.00 |
| Total | 283 | $ 416,000.00 |
| Deduct ceased to be in force during the year | 73 | 95,000.00 |
| Policies in force December 31, 1902 | 210 | $ 321,000.00 |
| Losses and claims incurred during the year | 1 | 115.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 9,465.39 |

# EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Incorporated July 26, 1859. Commenced Business July 28, 1859.

JAMES W. ALEXANDER, President. WILLIAM ALEXANDER, Secretary.

Home Office, 120 Broadway, New York City, N. Y.

## CAPITAL STOCK.

| | |
|---|---|
| Amount of capital paid up in cash | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | 307,291,048.88 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 7,930,949.87 | |
| Dividends applied to purchase paid-up additions and annuities | 785,729.45 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,687,108.00 | |
| Consideration for original annuities involving life contingencies | 1,489,746.11 | |
| Consideration for supplementary contracts involving life contingencies | 73,605.00 | |
| Total new premiums | $11,967,138.43 | |
| Renewal premiums without deduction for commission or other expenses, less $34,589.56 for re-insurance on renewals | 41,965,285.01 | |
| Total renewal premiums | $41,965,285.01 | |
| Total premium income | | 53,932,423.44 |
| Consideration for supplementary contracts not involving life contingencies | | 225,633.32 |
| Interest on mortgage loans | $ 2,822,554.89 | |
| Interest on collateral loans | 550,196.18 | |
| Interest on bonds and dividends on stock | 7,137,716.83 | |
| Interest on premium notes, policy loans or liens | 696,265.27 | |
| Interest on other debts due the company | 996,918.14 | |
| Rent from company's property, including $293,192.00 for company's own occupancy | 1,911,675.07 | |
| Total interest and rents | | 14,115,326.38 |
| Profit on sale or maturity of ledger assets | | 1,192,754.57 |
| Total income | | $ 69,466,137.71 |
| Sum of both amounts | | 376,757,186.59 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $10,000.00 re-insurance), $14,891,475.49; additions $390,486.24 | $15,281,961.73 | |
| For matured endowments, $2,176,414.93; additions $49,515.91 | 2,225,930.84 | |
| Net amount paid for losses and matured endowments | $17,507,892.57 | |
| For annuities involving life contingencies | 768,095.09 | |
| Surrender values paid in cash | 4,750,230.98 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,687,108.00 | |
| Dividends paid to policy-holders in cash | 3,692,194.70 | |
| Dividends applied to purchase paid-up additions and annuities | 785,729.45 | |
| Total paid policy-holders | $29,191,250.79 | |
| Paid for claims on supplementary contracts not involving life contingencies | 15,173.51 | |
| Paid stockholders for interest or dividends | 7,000.00 | |
| Commissions and bonuses to agents (less commissions on re-insurance), first year's premiums, $3,131,823.96; renewal premiums, $3,134,253,79; annuities, $46,933.54 | 6,313,011.29 | |
| Commuting renewal commissions | 1,076,003.95 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 477,903.05 | |
| Agency supervision, traveling and all other expenses | 411,343.55 | |
| Medical examiners' fees | 468,837.12 | |
| Inspection of risks | 101,455.49 | |
| Salaries and all other compensation of officers and Home Office employees | 987,999.51 | |
| Rent | 293,192.00 | |
| Advertising, $257,082.63; printing and stationery, $197,282.72; postage, $129,836.35 | 584,201.70 | |
| Legal expenses | 122,542.16 | |
| Furniture, fixtures and safes | 23,924.52 | |
| Insurance taxes, licenses and department fees | 543,753.20 | |
| Taxes on real estate | 373,357.38 | |
| Repairs and expenses (other than taxes) on real estate | 565,873.59 | |
| Loss on sale or maturity of ledger assets | 459,125.46 | |
| All other disbursements, viz.: | | |
| Reduction book value bonds purchased at a premium | 344,206.00 | |
| Clerical expenses, express, telegraph, cable, freight, telephone and general expenses | 347.072.64 | |
| Total disbursements | | $ 42,707,226.91 |
| Balance | | $ 334,049,959.68 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $37,193,568.75 | |
| Mortgage loans on real estate | 70,006,274.15 | |
| Loans secured by pledge of bonds, stocks or other collateral | 17,621,000.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 14,108,674.51 | |
| Book value of bonds and stocks | 168,289,748.00 | |
| Deposited in trust companies and banks on interest | 25,842,619.66 | |
| Cash in company's office | 9,821.64 | |
| Agents' balances | 978,252.97 | |
| Total ledger assets | | $ 334,049,959.68 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 323,718.28 | |
| Interest due and accrued on bonds and stocks | 2,275,407.00 | |
| Interest due and accrued on collateral loans | 86,708.00 | |

| | | | |
|---|---|---|---|
| Interest due and accrued on bank balances | | $ 135,720.64 | |
| Rent due and accrued on company's property or lease | | 160,512.78 | |
| Total | | $ 2,982,066.70 | |
| Less paid in advance | | 339,158.66 | |
| Total rent and interest due and accrued | | | $ 2,642,908.04 |
| Market value of bonds and stocks over book value | | | 15,797,955.00 |
| | *New Business.* | *Renewals.* | |
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 75,123.00 | $ 4,047,064.00 | |
| Gross deferred premiums on policies in force December 31, 1902 | 272,127.00 | 2,607,896.00 | |
| Total | $ 347,250.00 | $ 6,654,960.00 | |
| Deduct loading 20 per cent. | 69,450.00 | 1,330,992.00 | |
| Net amount of uncollected and deferred premiums | $ 277,800,00 | $ 5,323,968.00 | 5,601,768.00 |
| Gross assets | | | $ 358,092,590.72 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 978,252.97 | |
| Total | | | 978,252.97 |
| Total admitted assets | | | $ 357,114,337.75 |

LIABILITIES.

| | | | |
|---|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Society on the Actuaries' Table of Mortality, with 4 per cent. interest, and the American Experience Table of Mortality, with 3 and 3½ per cent. interest | | $264,975,473.00 | |
| Same for reversionary additions | | 4,287,277.00 | |
| Same for annuities, including those in reduction of premiums | | 9,092,621.00 | |
| Net reserve | | | $ 278,355,371.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | | 1,250,594.00 |
| Claims for death losses due and unpaid | | $ 108,823.00 | |
| Claims for death losses in proeess of adjustment or adjusted and not due | | 360,987.00 | |
| Claims for death losses which have been reported and no proofs received | | 1,745,084.00 | |
| Claims for matured endowments due and unpaid | | 269,253.53 | |
| Claims for death losses and other policy claims resisted by the company, | | 37,300.00 | |
| Due and unpaid on annuity claims involving life contingencies | | 65,165.98 | |
| Total policy claims | | | 2,586,613.51 |
| Due and unpaid on supplementary contracts not involving life contingencies | | | 565.26 |
| Premiums paid in advance | | | 378,794.00 |
| Dividends or other profits due to policy-holders, includlng those contingent on payment of outstanding and deferred premiums | | | 600,721.18 |
| Total | | | $ 283,172,658.95 |
| Capital stock | | | 100,000.00 |
| Unassigned funds—surplus | | | 73,841,678.80 |
| Total liabilities | | | $ 357,114,337.75 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

| | Number. | Amount. |
|---|---|---|
| *At end of previous year.* | | |
| Whole life policies | 300,654 | $ 867,616,060.00 |
| Endowment policies | 92,262 | 258,053,403.00 |
| All other policies | 6,602 | 15,282,331.00 |
| Return premiums and reversionary additions | ---------- | 6,628,149.00 |
| *New policies taking effect.* | | |
| Whole life policies | 45,637 | 114,379,167.00 |
| Endowment policies | 30,759 | 72,555,010.00 |
| All other policies | 4,723 | 14,237,688.00 |
| *Old policies revived.* | | |
| Whole life policies | 1,289 | 4,088,857.00 |
| Endowment policies | 684 | 1,647,172.00 |
| All other policies | 16 | 35,460.00 |
| *Additions by dividends.* | | |
| Reversionary additions | ---------- | 1,174,676.00 |
| Total | 482,626 | $1,355,697,973.00 |
| Deduct policies ceased to be in force | 35,945 | 96,648,393.00 |
| Outstanding at end of year 1902 | 446,681 | $1,259,049,580.00 |
| *Policies ceased to be in force during the year.* | | |
| By death | 4,742 | 15,504,841.00 |
| By maturity | 644 | 2,320,709.00 |
| By expiry | 2,345 | 7,730,913.00 |
| By surrender | 7,280 | 25,681,147.00 |
| By lapse | 20,918 | 44,389,360.00 |
| By change and decrease | 16 | 1,021,423.00 |
| Total terminated | 35,945 | $1,259,049,580.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 4,084 | $ 8,756,335.00 |
| Policies issued during the year | 812 | 1,514,933.00 |
| Total | 4,896 | $ 10,271,268.00 |
| Deduct ceased to be in force during the year | 408 | 954,360.00 |
| Policies in force December 31, 1902 | 4,488 | $ 9,316,908.00 |
| Losses and claims incurred during the year | 50 | 71,870.00 |
| Losses and claims settled during the year in cash | 48 | 70,589.00 |
| Losses and claims unpaid December 31, 1902 | 2 | $ 1,281.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 319,946.84 |

# THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 10, 1860. Commenced Business July 16, 1860.

CORNELIUS DOREMUS, President. CARL HEYE, Secretary.

Home Office, 20 Nassau Street, New York, N. Y.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 200,000.00 |
| Amount of ledger assets (as per balance) December 31st of previous year | | 27,754,447.45 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deductions for commissions or other expenses | $ 527,866.54 | |
| Dividends applied to purchase paid-up additions and annuities | 29,739.52 | |
| Surrender values applied to purchase paid-up insurance and annuities | 114,668.15 | |
| Consideration for original annuities involving life contingencies | 30,078.14 | |
| Consideration for supplementary contracts involving life contingencies | 69.65 | |
| Total new premiums | $ 702,422.00 | |
| Renewal premiums without deduction for commissions or other expenses, less $5,699.50 for re-insurance on renewals | 3,039,944.73 | |
| Dividends applied to pay renewal premiums | 125,958.16 | |
| Consideration for annuities involving life contingencies | 378.49 | |
| Total renewal premiums | $ 3,166,281.38 | |
| Total premium income | | 3,868,703.38 |
| Consideration for supplementary contracts not involving life contingencies | | 4,045.25 |
| Interest on mortgage loans | $ 683,787.55 | |
| Interest on bonds and dividends on stocks | 357,567.75 | |
| Interest on premium notes, policy loans or liens | 92,436.86 | |
| Interest on other debts due the company | 9,930.48 | |
| Rent from company's property, including $27,760.00 for company's own occupancy | 223,237.11 | |
| Total interest and rent | | 1,366,959.75 |
| Profit on sale or maturity of ledger assets | | 306,867.24 |
| Policy fees | | 2,003.98 |
| Total income | | $ 5,548,579.60 |
| Sum of both amounts | | 33,303,027.05 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,100,162.59; additions, $19,580.19 | $ 1,119,742.78 | |
| For matured endowments, $743,165.86; additions, $13,136.38 | 756,302.24 | |
| Net amount paid for losses and matured endowments | $ 1,876,045.02 | |
| For annuities involving life contingencies | 29,985.25 | |
| Surrender values paid in cash | 213,159.15 | |
| Surrender values applied to purchase paid-up insurance and annuities | 114,668.15 | |
| Dividends paid to policy-holders in cash | 34,026.08 | |
| Dividends applied to pay renewal premiums | 125,958.16 | |
| Dividends applied to purchase paid-up additions and annuities | 29,739.52 | |
| Total paid policy-holders | $ 2,423,581.33 | |

| | | |
|---|---|---|
| Paid for claims on supplementary contracts not involving life contingencies | $ 275.00 | |
| Paid stockholders for interest or dividends | 24,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $326,468.91; renewal premiums, $149,543.65; annuities, $635.78; renewals, $15.13 | 476,663.47 | |
| Commuting renewal commissions | 180.70 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 89,838.60 | |
| Agency supervision, traveling and all other expenses | 102,566.54 | |
| Medical examiners' fees | 41,189.35 | |
| Inspection of risks | 525.32 | |
| Salaries and all other compensation of officers and Home Office employees | 103,434.65 | |
| Rent | 27,760.00 | |
| Advertising, $20,874.11; printing and stationery, $18,031.82; postage, $13,618.27 | 52,524.20 | |
| Legal expenses | 5,729.60 | |
| Furniture, fixtures and safes | 6,039.46 | |
| Insurance taxes, licenses and department fees | 40,550.98 | |
| Taxes on real estate | 35,736.98 | |
| Repairs and expenses (other than taxes) on real estate | 86,223.19 | |
| All other disbursements | 31,074.53 | |
| Total disbursements | | $ 3,547,893.90 |
| Balance | | $ 29,755,133.15 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 2,830,346.87 | |
| Mortgage loans on real estate | 14,540,604.50 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,634,297.85 | |
| Book value of bonds and stocks | 9,472,004.38 | |
| Deposited in trust companies and banks on interest | 590,013.27 | |
| Cash in company's office | 2,802.33 | |
| Deposited in banks, not on interest | 96,095.90 | |
| Total ledger assets | | $ 29,466,165.10 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 263,044.82 | |
| Interest due and accrued on bonds and stocks | 75,771.38 | |
| Interest due and accrued on premium notes, policy loans or liens | 153.74 | |
| Rent due and accrued on company's property or lease | 7,215.00 | |
| Total rent and interest due and accrued | | 346,184.94 |
| Market value of bonds and stocks over book value | | 296,018.39 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 14,776.50 | $ 386,347.34 | |
| Gross deferred premiums on policies in force December 31, 1902 | 38,061.97 | 318,507.69 | |
| Totals | $ 52,838.47 | $ 704,855.03 | |
| Deduct loading 22½ per cent. | 11,888.65 | 158,592.38 | |
| Net amount of uncollected and deferred premiums | $ 40,949.82 | $ 546,262.65 | 587,212.47 |
| Total admitted assets | | | $ 30,695,580.90 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New York Insurance Department on the following tables of mortality, with 4, 3½ and 3 per cent. interest, respectively: Policies issued before January 1, 1901, Combined Experience, 4 per cent.; policies issued after January 1, 1901, American Experience, 3½ and 3 per cent., respectively; reversionary additions and reductions of premiums, American Experience, 3½ per cent. | $25,281,845.00 | |
| Same for reversionary additions | 479,730.00 | |
| Same for annuities, including those in reduction of premiums | 372,542.00 | |
| Total | $26,134,117.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 38,029.00 | |
| Net reserve | | $ 26,096,088.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 6,222.54 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 3,879.02 |
| Claims for death losses | $ 2,055.13 | |
| Claims for death losses in process of adjustment or adjusted and not due | 25,797.43 | |
| Claims for death losses which have been reported and no proofs received | 88,461.09 | |
| Claims for matured endowments due and unpaid | 8,365.22 | |
| Claims for death losses and other policy claims resisted by the company | 1,500.00 | |
| Due and unpaid on annuity claims involving life contingencies | 2,059.33 | |
| Total policy claims | | 128,238.20 |
| Premiums paid in advance | | 8,874.93 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 41,599.73 |
| Dividends apportioned, payable to policy-holders during 1903 | | 201,161.79 |
| Dividends apportioned, payable to policy-holders subsequent to 1903 | | 1,299,809.65 |
| Extra reserve for absolute dividends, accumulations war and world policies | | 90,803.04 |
| Total | | $ 27,876,676.90 |
| Capital stock | | 200,000.00 |
| Unassigned funds—surplus | | 2,618,904.00 |
| Total liabilities | | $ 30,695,580.90 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 19,537 | $ 36,893,453.00 |
| Endowment policies | 31,570 | 47,454,861.00 |
| All other policies | 63 | 178,087.00 |
| Reversionary additions and return premiums | | 866,593.00 |

*New policies taking effect.*

| | | |
|---|---|---|
| Whole life policies | 3,038 | 6,008,724.00 |
| Endowment policies | 4,077 | 6,487,782.00 |
| All other policies | 60 | 201,986.00 |
| Return premiums | | 4,962.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 11 | 16,007.00 |
| Endowment policies | 21 | 49,625.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Return premiums | | 35,134.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Reversionary additions | | $ 43,532.00 |
| Total | 58,377 | $ 98,240,746.00 |
| Deduct policies ceased to be in force | 3,892 | 6,570,732.00 |
| Outstanding at end of year 1902 | 54,485 | $ 91,670,014.00 |

*Policies ceased to be in force during the year.*

| | | |
|---|---|---|
| By death | 653 | $ 1,115,543.00 |
| By maturity | 543 | 748,284.00 |
| By expiry | 52 | 88,666.00 |
| By surrender | 754 | 1,194,631.00 |
| By lapse | 1,890 | 3,069,935.00 |
| By change and decrease | | 353,673.00 |
| Total terminated | 3,892 | $ 6,570,732.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 (revived) | 3 | $ 3,000.00 |
| Policies issued and increased by change of residence during the year | 91 | 126,500.00 |
| Total | 94 | $ 129,500.00 |
| Deduct ceased to be in force during the year | 4 | 6,000.00 |
| Policies in force December 31, 1902 | 90 | $ 123,500.00 |
| Premiums collected or secured in cash | | 4,289.45 |

---

# HARTFORD LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated 1866. Commenced Business 1867

GEORGE E. KEENEY, President. CHARLES H. BACALL, Secretary.

Home Office, 252 Asylum Street, Hartford, Conn.

---

CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 500,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 2,687,283.81 |

INCOME.

| | | |
|---|---|---|
| First year's premium on original policies without deduction for commissions or other expenses, less $350.18 for first year's re-insurance | | 344,902.45 |
| Renewal premiums without deduction for commissions or other expenses, less $660.80 for re-insurance on renewals | $ 2,036,267.49 | |
| Dividends applied to pay renewal premiums | 61,132.02 | |
| Total renewal premiums | | 2,097,399.51 |
| Total premium income | | $ 2,442,301.96 |
| Interest on mortgage loans | $ 12,276.18 | |
| Interest on collateral loans | 316.00 | |
| Interest on bonds and dividends on stocks | 20,130.73 | |

| | | |
|---|---|---|
| Interest on premium notes, policy loans or liens | $ 2,886.68 | |
| Interest on other debts due the company | 57,290.27 | |
| Rent from company's property, including $5,000.00 for company's own occupancy | 14,830.92 | |
| Total interest and rent | | $ 107,730.78 |
| Profit on sale or maturity of ledger assets | | 908.17 |
| From other sources, viz.: | | |
| Overpayment, 1901 death loss, returned | | 50.00 |
| Safety fund deposits | | 12,728.04 |
| Advance payment made, $10,578.97; taxes collected, $17,121.09 | | 27,700.06 |
| Agents' surety deposits | | 1,200.00 |
| Total income | | $ 2,592,619.01 |
| Sum of both amounts | | 5,280,002.82 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,726,463.40; additions, $543.00 | $ 1,727,006.40 | |
| Premium notes voided by lapse | 6,673.48 | |
| Surrender values paid in cash | 6,710.65 | |
| Dividends applied to pay renewal premiums | 61,132.02 | |
| Total paid policy-holders | $ 1,801,522.55 | |
| Paid stockholders for interest or dividends | 40,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $229,123.37; renewal premiums, $86,427.80 | 315,551.17 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 10,637.62 | |
| Agency supervision, traveling and all other expenses | 8,822.71 | |
| Medical examiners' fees | 30,375.95 | |
| Inspection of risks | 6,294.63 | |
| Salaries and all other compensation of officers and Home Office employees | 91,425.90 | |
| Rent, including $5,000.00 for company's own occupancy | 12,066.22 | |
| Advertising, $9,373.50; printing and stationery, $8,669.22; postage, $9,529.97 | 27,572.69 | |
| Legal expenses | 6,071.57 | |
| Furniture, fixtures and safes | 11,476.60 | |
| Insurance taxes, licenses and department fees | 33,979.54 | |
| Taxes on real estate | 3,693.04 | |
| Repairs and expenses (other than taxes) on real estate | 974.67 | |
| Loss on sale or maturity of ledger assets | 9,307.92 | |
| All other disbursements, viz.: | | |
| Advance payments applied | 10,729.23 | |
| Total disbursements | | 2,420,502.01 |
| Balance | | $ 2,859,500.81 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 235,621.08 | |
| Mortgage loans on real estate | 276,275.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 11,800.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 13,635.19 | |
| Premium notes on policies in force | 57,664.56 | |
| Book value of bonds and stocks | 477,014.24 | |
| Deposited in trust companies and banks on interest | 546,965.94 | |
| Cash in company's office | 16,783.74 | |
| Deposited in banks, not on interest | 11,848.83 | |
| Bills receivable | 1,000.00 | |
| Safety funds in security company, Hartford | 1,210,892.23 | |
| Total ledger assets | $ 2,859,500.81 | |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 4,040.73 | |
| Interest due and accrued on bonds and stocks | 5,457.78 | |
| Interest due and accrued on collateral loans | 140.45 | |
| Interest due and accrued on premium notes, policy loans or liens | 102.68 | |
| Interest due and accrued on other assets | 756.17 | |
| Rent due and accrued on company's property or lease | 819.24 | |
| Total rent and interest due and accrued | | $ 11,317.05 |
| Market value of real estate over book value | | 7,713.92 |
| Market value of bonds and stocks over book value | | 5,418.76 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 10,311.96 | $ 47,033.22 | |
| Gross deferred premiums on policies in force December 31, 1902 | 27,850.55 | 67,120.55 | |
| Totals | $ 38,162.51 | $ 114,153.77 | |
| Deduct loading 60 and 6 per cent. | 22,897.51 | 6,849.22 | |
| Net amount of uncollected and deferred premiums | $ 15,275.00 | $ 107,304.55 | 122,579.55 |
| All other assets, viz.: | | | |
| Premiums in course of collection, safety fund department | | | 198,250.00 |
| Gross assets | | | $ 3,204,780.09 |
| Deduct assets not admitted— | | | |
| Bills receivable | | $ 1,000.00 | |
| Premium notes or loans on policies in excess of net value of their policies | | 106.00 | |
| Depreciation in safety fund | | 34,330.98 | |
| Total | | | 35,436.98 |
| Total admitted assets | | | $ 3,169,343.11 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Connecticut Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest | $ 486,906.00 | |
| Same for reversionary additions | 3,235.00 | |
| Total | 490,141.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 1,192.00 | |
| Net reserve | | $ 488,949.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 117,819.00 | |
| Claims for death losses which have been reported and no proofs received | 96,500.00 | |
| Claims for death losses and other policy claims resisted by the company | 6,500.00 | |
| Total policy claims | | 220,819.00 |
| Premiums paid in advance | | 2,116.03 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 3,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 583.74 |
| Dividends apportioned, payable to policy-holders during 1903 | | 1,298.86 |
| Dividends apportioned, payable to policy-holders subsequent to 1903 | | 8,624.44 |
| Other liabilities, viz.: | | |
| Safety fund | | 1,176,561.25 |
| Special reserve and surplus on safety fund policies | | 352,640.92 |
| Agents' surety deposits | | 1,200.00 |
| Total | | $ 2,255,793.24 |

| | |
|---|---|
| Capital stock | $ 500,000.00 |
| Unassigned funds—surplus | 413,549.87 |
| Total liabilities | $ 3,169,343.11 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

| | Number. | Amount. |
|---|---|---|
| *At end of previous year.* | | |
| Whole life policies | 3,524 | $ 5,525,297.00 |
| Endowment policies | 879 | 1,198,661.00 |
| All other policies | 36,142 | 67,446,154.00 |
| Return premiums and reversionary additions | | 17,368.00 |
| *New policies taking effect.* | | |
| Whole life policies | 162 | 259,188.00 |
| Endowment policies | 2,561 | 3,803,419.00 |
| All other policies | 3,616 | 5,106,693.00 |
| Return premiums and reversionary additions | | 13,845.00 |
| *Old policies revived.* | | |
| Whole life policies | 89 | 133,930.00 |
| Endowment policies | 35 | 41,893.00 |
| All other policies | 184 | 454,493.00 |
| Return premiums and reversionary additions | | 202.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 12 | 31,797.00 |
| Endowment policies | 51 | 77,307.00 |
| All other policies | 13 | 31,532.00 |
| Return premiums and reversionary additions | | 128.00 |
| Total | 47,268 | $ 84,141,407.00 |
| Deduct policies ceased to be in force | 8,193 | 14,369,608.00 |
| Outstanding at end of year 1902 | 39,075 | $ 69,771,799.00 |
| *Policies ceased to be in force during the year.* | | |
| By death | 763 | 1,585,412.00 |
| By surrender | 11 | 14,480.00 |
| By lapse | 6,787 | 11,280,345.00 |
| By change and decrease | 632 | 1,489,371.00 |
| Total terminated | 8,193 | $ 14,369,608.00 |
| Industrial policies in force December 31, 1902 | 16,714 | 2,197,342.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | | |
|---|---|---|
| Policies in force December 31, 1901 | 646 | $ 1,457,500.00 |
| Policies issued during the year | 141 | 320,778.00 |
| Total | 787 | $ 1,778,278.00 |
| Deduct ceased to be in force during the year | 196 | 450,168.00 |
| Policies in force December 31, 1902 | 591 | $ 1,328,110.00 |
| Losses and claims incurred during the year | 11 | 28,500.00 |
| Total | 11 | $ 28,500.00 |
| Losses and claims settled during the year, in cash, $22,484.00; by compromise, $16.00 | 8 | 22,500.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 6,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 49,353.34 |

# HOME LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 30, 1860. Commenced Business May 1, 1860.

GEORGE E. IDE, President. ELLIS W. GLADWIN, Secretary.

Home Office, 256 Broadway, New York, N. Y.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 125,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 12,722,598.68 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $4,062.18 for first year's re-insurance | $ 420,137.68 | |
| Dividends applied to purchase paid-up additions and annuities | 159,161.74 | |
| Surrender values applied to purchase paid-up insurance and annuities | 461.00 | |
| Consideration for original annuities involving life contingencies | 54,533.79 | |
| Consideration for supplementary contracts involving life contingencies | 6,651.16 | |
| Total new premiums | | 640,945.37 |
| Renewal premiums without deduction for commissions or other expenses, less $13,000.65 for re-insurance on renewals | 1,840,334.42 | |
| Dividends applied to pay renewal premiums | 27,857.00 | |
| Consideration for annuities involving life contingencies | 28,134.09 | |
| Total renewal premiums | | 1,896,325.51 |
| Total premium income | | $ 2,537,270.88 |
| Consideration for supplementary contracts not involving life contingencies | | 7,355.00 |
| Interest on mortgage loans | $ 186,630.69 | |
| Interest on collateral loans | 1,178.16 | |
| Interest on bonds and dividends on stocks | 258,434.89 | |
| Interest on premium notes, policy loans or liens | 84,009.39 | |
| Rent from company's property, including $24,000 for company's own occupancy | 99,406.52 | |
| Total interest and rent | | 629,659.65 |
| Profit on sale or maturity of ledger assets | | 43,081.78 |
| Total income | | $ 3,217,367.31 |
| Sum of both amounts | | 15,939,965.99 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $717,006.91; additions, $1,129.00 | $ 718,135.91 | |
| For matured endowment, $191,670.00; additions, $34,973.79 | 226,643.79 | |
| Net amount paid for losses and matured endowments | $ 944,779.70 | |
| For annuities involving life contingencies | 28,470.98 | |
| Surrender values paid in cash | 152,236.84 | |
| Surrender values applied to purchase paid-up insurance and annuities | 461.00 | |
| Dividends paid to policy-holders in cash | 24,716.20 | |
| Dividends applied to pay renewal premiums | 27,857.00 | |
| Dividends applied to purchase paid-up additions and annuities | 159,161.74 | |
| Total paid policy-holders | $ 1,337,683.46 | |
| Paid for claims on supplementary contracts not involving life contingencies | 2,250.00 | |
| Paid stockholders for interest or dividends | 15,000.00 | |

| | | |
|---|---|---|
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $217,257.40; renewal premiums, $130,731.59; annuities, $1,486.22 | $ 349,475.21 | |
| Commuting renewal commissions | 22,620.00 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 129,826.58 | |
| Agency supervision, traveling and all other expenses | 2,488.05 | |
| Medical examiners' fees | 35,017.35 | |
| Inspection of risks | 2,247.89 | |
| Salaries and all other compensation of officers and Home Office employees | 110,471.33 | |
| Rent | 24,000.00 | |
| Advertising, $19,089.89; printing and stationery, $17,185.12; postage, $3,092.00 | 39,367.01 | |
| Legal expenses | 12,490.11 | |
| Insurance taxes, licenses and department fees | 36,847.22 | |
| Taxes on real estate | 16,102.36 | |
| Repairs and expenses (other than taxes) on real estate | 34,835.45 | |
| All other disbursements | 13,029.05 | |
| Total disbursements | | $ 2,183,751.07 |
| Balance | | $ 13,756,214.92 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,671,719.59 | |
| Mortgage loans on real estate | 4,223,725.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 25,950.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 742,707.30 | |
| Premium notes on policies in force | 504,333.70 | |
| Book value of bonds and stocks | 6,124,505.39 | |
| Deposited in trust companies and banks on interest | 403,664.09 | |
| Cash in company's office | 1,988.37 | |
| Deposited in banks, not on interest | 26,635.50 | |
| Agents' balances | 31,255.98 | |
| Total ledger assets | | $ 13,756,214.92 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 15,797.20 | |
| Interest due and accrued on bonds and stocks | 46,552.25 | |
| Interest due and accrued on collateral loans | 463.75 | |
| Interest due and accrued on other assets | 500.00 | |
| Rent due and accrued on company's property or lease | 3,867.76 | |
| Total rent and interest due and accrued | | 67,180.96 |
| Market value of real estate over book value | | 95,516.68 |
| Market value of bonds and stocks over book value | | 259,429.02 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ | $ 129,255.61 | |
| Gross deferred premiums on policies in force December 31, 1902 | 19,095.48 | 130,908.77 | |
| Totals | $ 19,095.48 | $ 260,164.38 | |
| Deduct 21 per cent. | 4,010.05 | 54,634.52 | |
| Net amount of uncollected and deferred premiums | $ 15,085.43 | $ 205,529.86 | 220,615.29 |
| Gross assets | | | $ 14,398,956.87 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' debit balances | $ 31,255.98 | |
| Total | | $ 31,255.98 |
| Total admitted assets | | $ 14,367,700.89 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New York Insurance Department on the Combined Experience and American Tables of Mortality, with 4 and 3½ per cent. interest | $11,543,896.00 | |
| Same for reversionary additions | 1,003,877.00 | |
| Same for annuities, including those in reduction of premiums | 319,562.00 | |
| Total | $12,867,335.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 53,898.00 | |
| Net reserve | | $ 12,813,437.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 20,422.00 |
| Claims for death losses which have been reported and no proofs received | $ 65,183.80 | |
| Claims for matured endowments due and unpaid | 2,044.60 | |
| Claims for death losses and other policy claims resisted by the company | 9,000.00 | |
| Total policy claims | | 76,228.40 |
| Premiums paid in advance | | 38,796.85 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 6,113.51 |
| Reserve to meet fluctuations on the price of securities and other contingencies | | 100,000.00 |
| Total | | $ 13,054,997.76 |
| Capital stock | | 125,000.00 |
| Unassigned funds—surplus | | 1,187,703.13 |
| Total liabilities | | $ 14,367,700.89 |

EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life polices | 24,895 | $ 44,767,403.00 |
| Endowment policies | 5,035 | 8,442,678.00 |
| All other policies | 1,339 | 2,960,201.00 |
| Return premiums and reversionary additions | | 1,404,482.00 |
| *New policies taking effect.* | | |
| Whole life policies | 4,454 | 7,869,231.01 |
| Endowment policies | 1,576 | 2,260,526.00 |
| All other policies | 427 | 840,260.90 |
| Return premiums and reversionary additions | | 206,858.79 |
| *Old policies revived.* | | |
| Whole life policies | 70 | 138,000.00 |
| Endowment policies | 19 | 23,000.00 |
| All other policies | 8 | 16,000.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | ---------- | $ 55,704.00 |
| Endowment policies | 20 | 41,194.00 |
| All other policies | ---------- | 2,000.00 |
| Total | 37,843 | $ 69,027,538.70 |
| Deduct policies ceased to be in force | 3,224 | 5,714,394.70 |
| Outstanding at end of year 1902 | 34,619 | $ 63,313,144.00 |

*Policies ceased to be in force during the year.*

| | | |
|---|---|---|
| By death | 351 | $ 718,135.91 |
| By maturity | 114 | 226,643.79 |
| By expiry | 23 | 77,000.00 |
| By surrender | 401 | 804,647.00 |
| By lapse | 2,315 | 3,581,144.00 |
| By change and decrease | 20 | 306,824.00 |
| Total terminated | 3,224 | $ 5,714,394.70 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 82 | $ 106,758.00 |
| Policies issued during the year | 205 | 294,600.00 |
| Total | 287 | $ 401,358.00 |
| Deduct ceased to be in force during the year | 71 | 104,376.00 |
| Policies in force December 31, 1902 | 216 | $ 296,982.00 |
| Losses and claims incurred during the year | 1 | 1,000.00 |
| Losses and claims settled during the year, in cash | 1 | 1,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | $ 12,213.85 |

---

# FIDELITY MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated December 2, 1878. Commenced Business January 1, 1879.

S. G. FOUSE, President. W. S. CAMPBELL, Secretary.

Home Office, 112-116 North Broad Street, Philadelphia, Pa.

---

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 3,740,456.73 |

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $247.75 for first year's re-insurance | $ 521,884.54 | |
| Consideration for original annuities involving life contingencies | 10,504.80 | |
| Consideration for supplementary contracts involving life contingencies | 127.39 | |
| Total new premiums | | $ 532,516.73 |

| | | |
|---|---|---|
| Renewal premiums without deduction for commissions or other expenses, less $2,442.31 for re-insurance on renewals | $ 2,167,494.73 | |
| Dividends applied to pay renewal premiums | 16,011.66 | |
| Consideration for annuities involving life contingencies | 264.83 | |
| Total renewal premiums | 2,183,771.22 | |
| Total premium income | | $ 2,716,287.95 |
| Consideration for supplementary contracts commuted value of installment policies | | 17,201.75 |
| Interest on mortgage loans | $ 12,128.99 | |
| Interest on collateral loans | 4,235.65 | |
| Interest on bonds and dividends on stocks | 60,113.41 | |
| Interest on premium notes, policy loans or liens | 28,384.19 | |
| Interest on other debts due the company | 28,900.32 | |
| Rent from company's property, including $32,500.00 for company's own occupancy | 83,143.22 | |
| Total interest and rents | | 216,905.78 |
| Profit on sale or maturity of ledger assets | | 4,911.92 |
| From other sources, viz.: | | |
| Fees for alteration of policies | | 115.50 |
| Ledger liabilities of previous year | | 544.69 |
| Total income | | $ 2,955,967.59 |
| Sum of both amounts | | 6,696,424.82 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, less $10,000 re-insurance | $ 1,149,748.85 | |
| Net amount paid for losses | $ 1,149,748.85 | |
| For annuities involving life contingencies | 771.87 | |
| Surrender values paid in cash | 50,257.86 | |
| Dividends paid to policy-holders in cash | 15,579.16 | |
| Dividends applied to pay renewal premiums | 16,011.66 | |
| Total paid policy-holders | $ 1,232,369.40 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $311,223.15; renewal premiums, $75,935.48; annuities, $138.42 | 387,297.05 | |
| Commuting renewal commissions | 2,659.47 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 97,931.73 | |
| Agency supervision, traveling and all other expenses | 41,901.83 | |
| Medical examiners' fees | 41,269.25 | |
| Inspection of risks | 16,746.78 | |
| Salaries and all other compensation of officers and Home Office employees | 151,281.52 | |
| Rent, including $32,500 for company's own occupancy | 50,021.75 | |
| Advertising, $25,137.09; printing and stationery, $29,212.17; postage, $17,334.09 | 71,683.35 | |
| Legal expenses | 11,242.81 | |
| Furniture, fixtures and safes | 5,941.46 | |
| Insurance taxes, licenses and department fees | 48,019.43 | |
| Taxes on real estate | 15,810.48 | |
| Repairs and expenses (other than taxes) on real estate | 23,748.33 | |
| All other disbursements | 35,807.43 | |
| Total disbursements | | 2,233,732.07 |
| Balance | | $ 4,462,692.25 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,348,427.34 | |
| Mortgage loans on real estate | 235,679.45 | |
| Loans secured by pledge of bonds, stocks or other collateral | 135,813.59 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 359,834.80 | |
| Premium notes on policies in force | 171,054.16 | |
| Book value of bonds and stocks | 1,706,821.86 | |
| Deposited in trust companies and banks on interest | 190,504.36 | |
| Cash in company's office | 1,406.92 | |
| Deposited in banks, not on interest | 10,778.30 | |
| Bills receivable | 15,547.81 | |
| Agents' balances | 286,823.66 | |
| Total ledger assets | | $ 4,462,692.25 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 5,907.60 | |
| Interest due and accrued on bonds and stocks | 20,518.35 | |
| Interest due and accrued on collateral loans | 432.83 | |
| Rent | 548.20 | |
| Total rent and interest due and accrued | | 27,406.98 |
| Market value of real estate over book value | | 48,122.66 |
| Market value of bonds and stocks over book value | | 68,416.29 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 26,254.96 | $ 74,101.73 | |
| Gross deferred premiums on policies in force December 31, 1902 | 78,999.18 | 278,496.24 | |
| Totals | $ 105,254.14 | $ 352,597.97 | |
| Deduct loading 20 per cent. | 21,050.83 | 70,519.59 | |
| Net amount of uncollected and deferred premiums | $ 84,203.31 | $ 282,078.38 | 366,281.69 |
| Gross assets | | | $ 4,972,919.87 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 286,823.66 | |
| Bills receivable | | 15,547.81 | |
| Premium notes or loans on policies in excess of net value of their policies | | 7,272.31 | |
| Total | | | 309,643.78 |
| Total admitted assets | | | $ 4,663,276.09 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Insurance Department of Pennsylvania on the Actuaries' Table of Mortality, with 4 per cent. interest, and American Table with 3½ per cent. interest | $ 3,793,065.00 | |
| Same for annuities, including those in reduction of premiums | 9,766.00 | |
| Total | $ 3,802,831.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 2,172.00 | |
| Net reserve | | $ 3,800,659.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies computed by the company | | 71,957.23 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 10,912.62 |

| | | |
|---|---|---|
| Claims for death losses in process of adjustment, proof not complete | $ 27,500.00 | |
| Claims for death losses which have been reported and no proofs received | 56,348.05 | |
| Claims for death losses and other policy claims resisted by the company | 11,000.00 | |
| Total policy claims | | $ 94,848.05 |
| Premiums paid in advance | | 2,084.63 |
| Commissions due to agents on premium notes when paid | | 29,394.33 |
| Salaries, rent, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 23,162.40 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 575.42 |
| Total | | $ 4,033,593.68 |
| Unassigned funds—surplus | | 629,682.41 |
| Total liabilities | | $ 4,663,276.09 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 17,049 | $ 33,251,055.00 |
| Endowment policies | 1,822 | 3,359,813.00 |
| All other policies | 20,223 | 47,695,580.00 |
| *New policies taking effect.* | | |
| Whole life policies | 5,444 | 9,086,276.00 |
| Endowment policies | 2,083 | 3,241,579.00 |
| All other policies | 2,330 | 5,421,702.00 |
| *Old policies revived.* | | |
| Whole life policies | 237 | 489,752.00 |
| Endowment policies | 46 | 77,048.00 |
| All other policies | 238 | 720,577.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 421 | 937,321.00 |
| Endowment policies | 81 | 198,776.00 |
| All other policies | 309 | 754,674.00 |
| Total | 50,283 | $ 105,234,153.00 |
| Deduct policies ceased to be in force | 6,619 | 15,136,581.00 |
| Outstanding at end of year 1902 | 43,664 | $ 90,097,572.00 |
| *Policies ceased to be in force during the year.* | | |
| By death | 453 | $ 1,138,847.00 |
| By expiry | 153 | 450,376.00 |
| By surrender | 97 | 155,091.00 |
| By lapse | 5,108 | 11,227,822.00 |
| By change and decrease | 808 | 2,164,445.00 |
| Total terminated | 6,619 | $ 15,136,581.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 832 | $ 1,483,834.00 |
| Policies issued during the year | 290 | 476,042.00 |
| Total | 1,122 | $ 1,959,876.00 |
| Deduct ceased to be in force during the year | 120 | 210,393.00 |
| Policies in force December 31, 1902 | 1,002 | $ 1,749,483.00 |

| | *Number.* | *Amount.* |
|---|---|---|
| Losses and claims incurred during the year | 13 | $ 21,000.00 |
| Losses and claims settled during the year in cash | 13 | 21,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 52,520.16 |

## ILLINOIS LIFE INSURANCE COMPANY OF ILLINOIS.

Incorporated July 7, 1899. Commenced Business October 8, 1899.

JAMES W. STEVENS, President. OSWALD J. ARNOLD, Secretary.

Home Office, 134 Monroe Street, Chicago, Ill.

### CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 749,645.40 |

### INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $3,111.64 for first year's re-insurance | $ 219,824.34 | |
| Surrender values applied to purchase paid-up insurance and annuities | 16,473.40 | |
| Consideration for original annuities involving life contingencies | 18,500.00 | |
| Total new premiums | $ 254,797.74 | |
| Renewal premiums without deduction for commissions or other expenses, less $2,334.87 for re-insurance on renewals | 669,666.50 | |
| Dividends applied to pay renewal premiums | 10,722.03 | |
| Surrender values applied to pay renewal premiums | 4.07 | |
| Total renewal premiums | $ 680,392.60 | |
| Total premium income | | 935,190.34 |
| Ledger assets, other than premiums, received from other companies for assuming their risks | | 2,846,850.08 |
| Interest on mortgage loans | $ 26,942.00 | |
| Interest on collateral loans and deferred premiums | 10,767.03 | |
| Interest on bonds and dividends on stocks | 24,926.56 | |
| Interest on premium notes, policy loans or liens | 31,029.53 | |
| Interest on other debts due the company | 2,023.16 | |
| Discount on claims paid in advance | 653.33 | |
| Rents from company's property, including $1,225.00 for company's own occupancy | 7,841.55 | |
| Total interest and rents | | 104,183.16 |
| Profit on sale or maturity of ledger assets | | 3,426.16 |
| From other sources, viz.: | | |
| Profit and loss | | 118.12 |
| Total income | | $ 3,889,767.86 |
| Sum of both amounts | | $ 4,639,413.26 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $183,187.88; additions, $4,141.18 | $ 187,329.06 | |
| For matured endowments, $17,867.00; additions, $869.00 | 18,736.00 | |
| Net amount paid for losses and matured endowments | $ 206,065.06 | |
| For annuities involving life contingencies | 300.00 | |
| Premium notes and liens voided by lapse | 57,664.11 | |
| Surrender values paid in cash | 76,445.81 | |
| Surrender values applied to pay renewal premiums | 4.07 | |
| Surrender values applied to purchase paid-up insurance and annuities | 16,473.40 | |
| Dividends paid to policy-holders in cash | 902.79 | |
| Dividends applied to pay renewal premiums | 10,722.03 | |
| Total disability claims | 1,100.00 | |
| Total paid policy-holders | $ 369,677 27 | |
| Paid stockholders for interest or dividends | 7,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $150,846.03; renewal premiums, $22,279.60 | 173,125.63 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 5,450.70 | |
| Agency supervision, traveling and all other expenses | 4,815.78 | |
| Medical examiners' fees | 8,535.48 | |
| Inspection of risks | 8,519.38 | |
| Salaries and all other compensation of officers and Home Office employees | 60,589.85 | |
| Rents, including $1,225.00 for company's own occupancy | 6,716.49 | |
| Advertising, $12,751.37; printing and stationery, $5,535.72; postage, $4,701.61 | 22,988.70 | |
| Legal expenses | 4,405,58 | |
| Insurance taxes, licenses and department fees | 7,225.22 | |
| Taxes on real estate | 2,097.13 | |
| Repairs and expenses (other than taxes) on real estate | 1,653.25 | |
| Loss on sale or maturity of ledger assets | 250.00 | |
| All other disbursements | 20,446.40 | |
| Total disbursements | | $ 703,496.86 |
| Balance | | $ 3,935,916.40 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 375,068.01 | |
| Mortgage loans on real estate | 936,641.64 | |
| Loans secured by pledge of bonds, stocks or other collateral | 77,882.10 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 1,059,808.63 | |
| Premium notes on policies in force | 33,562.22 | |
| Book value of bonds and stocks | 1,185,506.75 | |
| Deposited in trust companies and banks on interest | 103,000.00 | |
| Cash in company's office | 5,325.17 | |
| Deposited in banks not on interest | 45,347.03 | |
| Furniture and fixtures | 8,538.10 | |
| Agents' balances | 53,968.09 | |
| Commuted commissions | 43,600.00 | |
| Suspense account | 7,668.66 | |
| Total ledger assets | | $ 3,935,916.40 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | $ 31,828.98 |
| Interest due and accrued on bonds and stocks | 4,994.98 |
| Interest due and accrued on collateral loans | 7,848.81 |

| | | |
|---|---|---|
| Interest due and accrued on premium notes, policy loans or liens | $ 14,371.90 | |
| Rents due and accrued on company's property or lease | 1,665.82 | |
| Total rents and interest due and accrued | | $ 60,710.49 |
| Market value of real estate over book value | | 67,979.00 |
| Due from other companies for losses or claims on policies of this company re-insured | | 2,500.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 61,480.20 | $ 107,590.34 | |
| Gross deferred premiums on policies in force December 31, 1902 | 14,895.56 | 71,446.06 | |
| Totals | $ 76,375.76 | $ 179,036.40 | |
| Deduct loading 25 per cent. | 19,093.94 | 44,759.10 | |
| Net amount of uncollected and deferred premiums | $ 57,281.82 | $ 134,277.30 | 191,559.12 |
| Gross assets | | | $ 4,258,665.01 |
| Deduct assets not admitted— | | | |
| Furniture, fixtures, etc. | | $ 8,538.10 | |
| Commuted commissions | | 43,600.00 | |
| Agents' debit balances | | 9,940.27 | |
| Suspense account | | 7,668.66 | |
| Premium notes or loans on policies in excess of net value of their policies | | 52,260.28 | |
| Total | | | 122,007.31 |
| Total admitted assets | | | $ 4,136,657.70 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Insurance Department of Illinois on the Actuaries' Table of Mortality, with 4 per cent. interest | $ 3,851,942.00 | |
| Same for reversionary additions | 51,300.00 | |
| Total | $ 3,903,242.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | $ 3,578.00 | |
| Net reserve | | $ 3,899,664.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 38,841.53 | |
| Claims for death losses and other policy claims resisted by the company | 7,000.00 | |
| Total policy claims | | 45,841.53 |
| Premiums paid in advance | | 579.62 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 18,097.97 |
| Dividends apportioned, payable to policy-holders during 1903 | | 3,467.00 |
| Total | | $ 3,967,650.12 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 69,007.58 |
| Total liabilities | | $ 4,136,657.70 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 4,262 | $ 9,400,097.87 |
| Endowment policies | 255 | 405,000.00 |
| All other policies | 2,815 | 5,257,518.70 |
| Return premiums and reversionary additions | ---------- | 152,779.52 |

*New policies taking effect.*

| | | |
|---|---|---|
| Whole life policies | 1,491 | 2,293,601.18 |
| Endowment policies | 240 | 323,000.00 |
| All other policies | 55 | 202,500.00 |
| Return premiums and reversionary additions | ---------- | 267,913.50 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 129 | 212,367.88 |
| Endowment policies | 8 | 14,000.00 |
| All other policies | 13 | 12,500.00 |

*Old policies changed and re-insured.*

| | | |
|---|---|---|
| Whole life policies | 949 | 1,792,242.00 |
| Endowment policies | 17 | 33,500.00 |
| All other policies | 375 | 592,000.00 |

*Additions, Mutual Life Insurance Company of Kentucky assumed.*

| | | |
|---|---|---|
| Whole life policies | 9,193 | 13,090,542.00 |
| Endowment policies | 817 | 1,241,840.00 |
| All other policies | 233 | 435,500.00 |
| Reversionary additions | ---------- | 92,057.00 |
| Total | 20,852 | $ 35,818,959.65 |
| Deduct policies ceased to be in force | 3,451 | 7,116,983.89 |
| Outstanding at end of year 1902 | 17,401 | $ 28,701,975.76 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 115 | $ 214,318.54 |
| By surrender | 1,557 | 2,788,434.72 |
| By lapse | 1,779 | 4,114,230.63 |
| Total terminated | 3,451 | $ 7,116,983.89 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force Mutual Life Insurance Company of Kentucky assumed | 367 | $ 653,798.00 |
| Policies issued during the year | 118 | 632,500.00 |
| Total | 485 | $ 1,286,298.00 |
| Deduct ceased to be in force during the year | 11 | 42,096.00 |
| Policies in force December 31, 1902 | 474 | $ 1,244,202.00 |
| Losses and claims incurred during the year | 2 | 1,096.00 |
| Losses and claims settled during the year in cash | 2 | 1,096.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 30,577.38 |

# INDUSTRIAL AID ASSOCIATION OF GEORGIA.

Incorporated October 3, 1891. Commenced Business October 19, 1892.

J. N. MCEACHERN, President. I. M. SHEFFIELD, Secretary.

Home Office, 503-509 Austell Building, Atlanta, Ga.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 10,870.13 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 9,298.25 | |
| First year's assessments or premiums | 200,805.60 | |
| Total paid by members | $ 210,103.85 | |
| Interest from mortgages, $440.00; bonds, $30.00 | 470.00 | |
| Total income during the year | | 210,573.85 |
| Sum of both amounts | | $ 221,443.98 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 10,498.10 | |
| Disability, sick or accident benefits | 43,029.10 | |
| Advance payments returned to rejected applicants | 586.35 | |
| Total paid to members | $ 54,113.55 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums | 98,582.52 | |
| Salaries and allowances of managers and agents not paid by commissions | 915.17 | |
| Salaries and other compensation of office employees | 2,730.00 | |
| Medical examiners' fees | 848.00 | |
| Taxes on premiums, $1,446.67; Insurance Department fees and licenses, $690.00; municipal licenses, $700.51 | 2,837.18 | |
| Rent | 3,338.10 | |
| Furniture, $278.55; legal expenses, $110.00; advertising and printing, $2,303.02 | 2,691.57 | |
| All other items | 2,006.38 | |
| Total disbursements | | 168,062.47 |
| Balance | | $ 53,381.51 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages of real estate | $ 5,500.00 | |
| Book value of bonds and stocks | 1,000.00 | |
| Cash in office | 344.64 | |
| Deposited in banks | 2,516.10 | |
| Agents' debit balances | 1,750.00 | |
| Other assets | 2,000.00 | |
| Total | $ 13,110.74 | |
| Deduct ledger liabilities— | | |
| Agents' credit balances | 1,750.00 | |
| Total net ledger assets | | $ 11,360,74 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due on mortgages | $ 36.66 | |
| Market value of bonds (not including interest) and stocks over book value | 95.00 | |
| Mortuary assessments, annual premiums in process of collection, less 20 per cent. | 96,276.00 | |
| Other items | 6,270.00 | |
| Total non-ledger assets | | $ 102,677.66 |
| Gross assets | | $ 114,038.40 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, $4,270.00; supplies, printed matter, stationery, $2,000.00 | $ 6,270.00 | |
| Annual dues in process of collection | 96,276.00 | |
| Total | | 102,546.00 |
| Total admitted assets | | $ 11,492.40 |

NON-LEDGER LIABILITIES.

| | | |
|---|---|---|
| Premiums on bonds | $ 95.00 | |
| Interest accrued | 36.66 | |
| Total liabilities | | 131.66 |
| Balance on hand to protect contracts in addition to the right of assessment | | $ 11,360.74 |

EXHIBIT OF POLICIES.

| | TOTAL BUSINESS OF THE YEAR. | | BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|---|---|
| | *Number.* | *Amount.* | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1901 | 37,926 | $ 788,520.00 | 2,695 | $ 53,900.00 |
| Policies or certificates written or increased during the year | 74,547 | 1,490,940.00 | 17,652 | 353,040.00 |
| Total | 112,473 | $ 2,249,460.00 | 20,347 | $ 406,940.00 |
| Deduct decreased or ceased to be in force during the year | 57,807 | 1,156,140.00 | 11,586 | 231,720.00 |
| Total policies or certificates in force December 31, 1902 | 54,666 | $ 1,093,320.00 | 8,761 | $ 175,220.00 |
| Losses and claims incurred during the year | 760 | 15,200.00 | 100 | 670.60 |
| Premiums and assessments collected during the year | ---------- | 210,103.85 | ---------- | 17,969.30 |

# THE LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 21, 1871. Commenced Business April, 1871.

J. G. WALKER, President. W. L. T. ROGERSON, Secretary.

Home Office, 909 East Broad Street, Richmond, Va.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 978,852.96 |

## INCOME.

| | | |
|---|---|---|
| First year's and renewal premiums on original policies without deduction for commissions or other expenses, less $695.98 for first year's and renewal re-insurance | $ 1,334,354.69 | |
| Surrender values applied to purchase paid-up insurance and annuities | 3,806.48 | |
| Dividends applied to pay renewal premiums | 356.98 | |
| Total premium income | | 1,338,518.15 |
| Interest on mortgage loans | $ 35,493.49 | |
| Interest on collateral loans and policy loans | 4,889.70 | |
| Interest on bonds and dividends on stocks | 4,342.56 | |
| Rents from company's property | 5,004.26 | |
| Total interest and rents | | 49,730.01 |
| Total income | | $ 1,388,248.16 |
| Sum of both amounts | | $ 2,367,101.12 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 391,854.11 | |
| For matured endowments | 1,802.92 | |
| Net amount paid for losses and matured endowments | 393,657.03 | |
| Weekly indemnity claims | 1,142.70 | |
| Surrender values paid in cash | 56,892.91 | |
| Surrender values applied to purchase paid-up insurance and annuities | 3,806.48 | |
| Dividends paid to policy-holders in cash | 7,153.99 | |
| Dividends applied to pay renewal premiums | 356.98 | |
| Dividends paid on annuities | 1,517.22 | |
| Total paid policy-holders | $ 464,527.31 | |
| Paid stockholders for interest or dividends | 12,000.00 | |
| Commissions and bonuses to agents, first year's premiums | 346,203.45 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 152,116.64 | |
| Medical examiners' fees | 38,916.05 | |
| Salaries and all other compensation of officers and Home Office employees | 83,114.22 | |
| Rent | 10,617.60 | |
| Advertising, $8,221.98; printing and stationery, $13,762.08; postage, $2,910.52 | 24,894.58 | |
| Legal expenses | 3,764.16 | |
| Furniture, fixtures and safes | 1,247.11 | |
| Insurance taxes, licenses and department fees | 316.44 | |
| Taxes on real estate | 927.13 | |
| Loss on sale or maturity of ledger assets | 1,460.30 | |

| | | |
|---|---|---|
| Repairs and expenses (other than taxes) on real estate | $ 1,482.01 | |
| Taxes on premiums | 16,216.10 | |
| General expenses | 18,350.31 | |
| Municipal licenses | 5,213.31 | |
| All other disbursements | 5,527.69 | |
| Total disbursements | | $ 1,186,894.41 |
| Balance | | 1,180,206.71 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 77,663.43 | |
| Mortgage loans on real estate | 775,380.84 | |
| Loans secured by pledge of bonds, stocks or other collateral | 79,326.29 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 10,412.78 | |
| Book value of bonds and stocks | 152,982.52 | |
| Cash in company's office | 3,690.72 | |
| Deposited in banks, not on interest | 75,683.61 | |
| Bills receivable | 5,242.02 | |
| All other | 50.50 | |
| Total | 1,180,432.71 | |
| Deduct ledger liabilities— | | |
| Agents' cash bonds unpaid, $100; Stockholders' dividends, $126 | 226.00 | |
| Total ledger assets | | $ 1,180,206.71 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 9,278.17 | |
| Interest due and accrued on bonds and stocks | 3,030.42 | |
| Interest due and accrued on collateral loans | 1,623.57 | |
| Interest due and accrued on premium notes, policy loans or liens | 179.10 | |
| Interest due and accrued on other assets | 2,377.36 | |
| Rents due and accrued on company's property or lease | 1,066.58 | |
| Total rents and interest due and accrued | | 17,555.20 |
| Market value of real estate over book value | | 20,886.57 |
| Market value of bonds and stocks over book value | | 13,045.98 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 3,720.78 | $ 12,809.46 | |
| Gross deferred premiums on policies in force December 31, 1902 | 23,414.30 | 17,859.19 | |
| Total | $ 27,135.08 | $ 30,668.65 | |
| Deduct cost of collecting, 2½, 7½, 15 and 40 per cent. | 10,854.03 | 3,223.32 | |
| Net amount of uncollected and deferred premiums | $ 16,281.05 | $ 27,445.33 | 43,726.38 |
| All other assets, viz.: | | | |
| Premium notes outstanding | | | 119.39 |
| Gross assets | | | $ 1,275,540.23 |
| Deduct assets not admitted— | | | |
| Bills receivable | | $ 4,159.52 | |
| Total | | | 4,159.52 |
| Total admitted assets | | | $ 1,271,380.71 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the Actuaries' and American Experience Tables of Mortality, with 3 and 4 per cent. interest | $ 981,663.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 223.00 | |
| Net reserve | | $ 981,440.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 13,374.00 | |
| Total policy claims | | 13,374.00 |
| Premiums paid in advance | | 21,986.00 |
| Surrender values claimable on policies cancelled whose reserves are not included in item No. 1 | | 2,827.00 |
| Total | | $ 1,019,627.13 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 151,753.58 |
| Total liabilities | | $ 1,271,380.71 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 3,472 | $ 2,358,627.00 |
| Endowment policies | 182 | 144,000.00 |
| All other policies | 266,868 | 27,362,903.00 |
| *New policies taking effect.* | | |
| Whole life policies | 2,680 | 1,719,868.00 |
| Endowment policies | 159 | 109,000.00 |
| All other policies | 120,717 | 12,069,378.00 |
| *Old policies revived.* | | |
| Whole life policies | 11 | 8,500.00 |
| All other policies | 3,643 | 374,960.00 |
| Total | 397,732 | $ 44,147,236.00 |
| Deduct policies ceased to be in force | 89,102 | 9,754,005.00 |
| Outstanding at end of year 1902 | 308,630 | $ 34,393,231.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 48,883 | $ 5,396,665.00 |
| Policies issued during the year | 39,305 | 4,374,279.00 |
| Total | 88,188 | $ 9,770,944.00 |
| Deduct ceased to be in force during the year | 19,764 | 2,295,302.00 |
| Policies in force December 31, 1902 | 68,424 | $ 7,475,642.00 |
| Losses and claims unpaid December 31, 1901 | 2 | 1,220.00 |
| Losses and claims incurred during the year | 1,014 | 99,423.27 |
| Total | 1,016 | $ 100,643.27 |
| Losses and claims settled during the year in cash | 1,006 | 84,900.49 |
| Losses and claims unpaid December 31, 1902 | 10 | 7,682.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 273,471.47 |

# MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

Organized 1850. Commenced Business August 1, 1850.

HENRY B. STOKES, President. J. H. GIFFIN, Secretary.

Home Office, 64–70 Broadway, New York, N. Y.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 15,873,346.01 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $8,823.67 for first year's re-insurance | $ 418,832.65 | |
| Surrender values applied to pay first year's premiums | 5,996.95 | |
| Dividends applied to purchase paid-up additions and annuities | 2,704.49 | |
| Surrender values applied to purchase paid-up insurance and annuities | 51,923.64 | |
| Consideration for original annuities involving life contingencies | 3,551.59 | |
| Total new premiums | $ 483,009.32 | |
| Renewal premiums without deduction for commissions or other expenses, less $12,072.84 for re-insurance on renewals | 1,723,722.44 | |
| Dividends applied to pay renewal premiums | 41,640.44 | |
| Surrender values applied to pay renewal premiums | 5,894.15 | |
| Total renewal premiums | $ 1,771,257.03 | |
| Total premium income | | 2,254,266.35 |
| Premium notes, loans or liens restored by revival of policies | | 1,977.00 |
| Interest on mortgage loans | $ 275,976.49 | |
| Interest on collateral loans | 29,977.84 | |
| Interest on bonds and dividends on stocks | 163,149.85 | |
| Interest on premium notes, policy loans or liens | 70,704.78 | |
| Interest on other debts due the company | 6,556.74 | |
| Interest charged to office building account | 20,391.89 | |
| Rents from company's property | 246,171.18 | |
| Total interest and rents | | 812,928.77 |
| Profit on sale or maturity of ledger assets | | 57,240.86 |
| Surrender values from re-insurance | | 106.40 |
| Total income | | $ 3,126,519.38 |
| Sum of both amounts | | $ 18,999,865.39 |

## DISBURSEMENTS.

| | |
|---|---|
| For death claims, $1,156,218.88; additions, $1,777.00 | $ 1,157,995.88 |
| For matured endowments, $286,487.35; additions, $767.00 | 287,254.35 |
| Net amount paid for losses and matured endowments | $ 1,445,250.23 |
| For annuities involving life contingencies | 9,524.52 |
| Premium notes voided by lapse | 12,940.31 |
| Surrender values paid in cash | 159,782.69 |
| Surrender values applied to pay new premiums | 5,996.95 |
| Surrender values applied to pay renewal premiums | 5,894.15 |
| Surrender values applied to purchase paid-up insurance and annuities | 51,923.64 |
| Dividends paid to policy-holders in cash | 7,039.63 |

| | | |
|---|---|---|
| Dividends applied to pay renewal premiums | $ 41,640.44 | |
| Dividends applied to purchase paid-up additions and annuities | 2,704.49 | |
| Total paid policy-holders | $ 1,742,697.05 | |
| Paid stockholders for interest or dividends | 16,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $247,435.11; renewal premiums, $96,684.95; annuities, $177.57 | 344,297.63 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 119,443.85 | |
| Agency supervision, traveling and all other expenses | 20,779.45 | |
| Medical examiners' fees | 33,654.00 | |
| Inspection of risks | 6,778.43 | |
| Salaries and all other compensation of officers and Home Office employees | 97,445.68 | |
| Rent | 74,154.92 | |
| Advertising, $10,325.79; printing and stationery, $13,586.98; postage, $8,193.89 | 32,106.66 | |
| Legal expenses | 19,648.51 | |
| Furniture, fixtures and safes | 879.23 | |
| Insurance taxes, licenses and department fees | 33,316.10 | |
| Taxes on real estate | 50,894.40 | |
| Repairs and expenses (other than taxes) on real estate | 72,729.11 | |
| All other disbursements | 23,572.12 | |
| Total disbursements | | $ 2,688,397.14 |
| Balance | | $ 16,311,468.25 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 4,476,696.84 | |
| Mortgage loans on real estate | 6,146,210.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 834,024.04 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 882,343.69 | |
| Premium notes on policies in force | 349,858.04 | |
| Book value of bonds and stocks | 3,339,286.96 | |
| Deposited in trust companies and banks on interest | 132,946.64 | |
| Cash in company's office | 13,658.59 | |
| Agents' balances | 26,589.03 | |
| Commuted commissions | 109,854.42 | |
| Total ledger assets | | $ 16,311,468.25 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 112,787.96 | |
| Interest due and accrued on bonds and stocks | 1,826.04 | |
| Interest due and accrued on collateral loans | 6,481.73 | |
| Interest due and accrued on premium notes, policy loans or liens | 18,502.43 | |
| Interest due and accrued on other assets | 829.73 | |
| Rents due and accrued on company's property or lease | 9,685.40 | |
| Total rents and interest due and accrued | | 150,113.29 |
| Market value of real estate over book value | | 478,586.31 |
| Market value of bonds and stocks over book value | | 204,361.79 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ | $ 123,203.86 | |
| Gross deferred premiums on policies in force December 31, 1902 | 7,090.17 | 85,873.00 | |
| Total | $ 7,090.17 | $ 209,076.86 | |
| Deduct loading, 22 per cent. | 1,559.84 | 45,996.91 | |
| Net amount of uncollected and deferred premiums | $ 5,530.33 | $ 163,079.95 | $ 168,610.28 |
| Gross assets | | | $ 17,313,139.92 |
| Deduct assets not admitted— | | | |
| Commuted commissions | | $ 109,854.42 | |
| Agents' debit balances | | 11,789.03 | |
| Total | | | 121,643.45 |
| Total admitted assets | | | $ 17,191,496.47 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New York Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest, and American 3½ and 3 per cent. | $15,112,861.00 | |
| Same for reversionary additions | 30,099.00 | |
| Same for annuities, including those in reduction of premiums | 87,387.00 | |
| Total | $15,230,347.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 31,390.00 | |
| Net reserve | | $ 15,198,957.00 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 6,717.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 20,312.00 | |
| Claims for death losses which have been reported and no proofs received | 39,534.00 | |
| Claims for matured endowments due and unpaid | 1,342.00 | |
| Claims for death losses and other policy claims resisted by the company | 20,000.00 | |
| Due and unpaid on annuity claims involving life contingencies | 235.46 | |
| Total policy claims | | 81,423.46 |
| Premiums paid in advance | | 24,237.33 |
| Commissions due to agents on premium notes when paid | | 8,313.02 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 15,778.09 |
| Fund to provide for any possible depreciation in assets | | 100,000.00 |
| Total | | $ 15,435,425.90 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 1,656,070.57 |
| Total liabilities | | $ 17,191,496.47 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 24,961 | $ 54,236,415.00 |
| Endowment policies | 2,691 | 5,744,927.00 |
| All other policies | 379 | 982,100.00 |
| Return premiums and reversionary additions | --- | 709,067.00 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 3,424 | $ 9,443,911.00 |
| Endowment policies | 631 | 1,301,560.00 |
| All other policies | 37 | 118,500.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 148 | 292,316.00 |
| Endowment policies | 29 | 83,725.00 |
| All other policies | 13 | 24,939.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | | 16,100.00 |
| Endowment policies | | 750.00 |
| Return premiums and reversionary additions | | 60,688.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Reversionary additions | | 2,222.00 |
| Total | 32,313 | $ 73,017,220.00 |
| Deduct policies ceased to be in force | 2,729 | 8,039,425.00 |
| Outstanding at end of year 1902 | 29,584 | $ 64,977,795.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 447 | $ 1,125,382.00 |
| By maturity | 135 | 378,253.00 |
| By expiry | 40 | 52,437.00 |
| By surrender | 452 | 789,471.00 |
| By lapse | 1,612 | 5,152,941.00 |
| By change and decrease | 43 | 540,941.00 |
| Total terminated | 2,729 | $ 8,039,425.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 165 | 256,928.00 |
| Policies issued during the year | 34 | 48,268.00 |
| Total | 199 | 305,196.00 |
| Deduct ceased to be in force during the year | 16 | 31,450.00 |
| Policies in force December 31, 1902 | 183 | 273,746.00 |
| Losses and claims incurred during the year | 1 | 300.00 |
| Losses and claims settled during the year in cash | 1 | 300.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | $ 8,611.42 |

# MARYLAND LIFE INSURANCE COMPANY OF MARYLAND.

Incorporated March 10, 1864. Commenced Business July 12, 1865.

WM. H. BLACKFORD, President. JOHN W. HANSON, Secretary.

Home Office, 8 and 10 South Street, Baltimore, Md.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | $2,032,414.71 | |
| Less debit balances against agents | 167.30 | |
| | | 2,032,247.41 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $2,559.03 for first year's re-insurance | $ 36,256.02 | |
| Surrender values applied to pay first year's premiums | 47.11 | |
| Dividends applied to purchase paid-up additions and annuities | 1,218.21 | |
| Consideration for original annuities involving life contingencies | 19,600.00 | |
| Total new premiums | $ 57,122.03 | |
| Renewal premiums without deduction for commissions or other expenses, less $11,798.44 for re-insurance on renewals | 209,259.15 | |
| Dividends applied to pay renewal premiums | 9,696.71 | |
| Surrender values applied to pay renewal premiums | 47.11 | |
| Total renewal premiums | $ 219,002.97 | |
| Total premium income | | 276,125.00 |
| Interest on mortgage loans | $ 10,121.32 | |
| Interest on collateral loans | 2,351.00 | |
| Interest on bonds and dividends on stocks | 67,740.75 | |
| Interest on premium notes, policy loans or liens | 7,269.81 | |
| Interest on other debts due the company | 220.79 | |
| Rents from company's property | 8,682.60 | |
| Total interest and rents | | 96,386.27 |
| Profit on sale or maturity of ledger assets | | 2,715.97 |
| From policies of re-insurance surrendered | | 1,300.00 |
| For redemption of revenue stamps | | 82.94 |
| Total income | | $ 376,610.90 |
| Sum of both amounts | | 2,408,858.31 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $118,312.39; additions, $2,452.45 | $ 120,764.84 | |
| For matured endowments, $12,831.00; additions, $28.00 | 12,859.00 | |
| Net amount paid for losses and matured endowments | $ 133,623.84 | |
| For annuities involving life contingencies | 2,573.97 | |
| Premium notes voided by lapse, charged off | 613.78 | |
| Surrender values paid in cash | 17,720.54 | |
| Surrender values applied to pay new premiums | 47.11 | |
| Surrender values applied to pay renewal premiums | 47.11 | |
| Dividends paid to policy-holders in cash | 1,104.90 | |

| | | |
|---|---|---|
| Dividends applied to pay renewal premiums | $ 9,696.71 | |
| Dividends applied to purchase paid-up additions and annuities | 1,218.21 | |
| Total paid policy-holders | $ 166,646.17 | |
| Paid stockholders for interest or dividends | 6,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $19,478.30; renewal premiums, $10,658.81; annuities, $725.22 | 30,862.33 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 4,731.00 | |
| Agency supervision, traveling and all other expenses | 2,034.50 | |
| Medical examiners' fees | 2,930.00 | |
| Salaries and all other compensation of officers and Home Office employees | 21,917.58 | |
| Rent | 204.50 | |
| Advertising, $1,560.13; printing and stationery, $1,871.41; postage, $1,076.02 | 4,507.56 | |
| Legal expenses | 975.00 | |
| Insurance taxes, licenses and department fees | 3,691.92 | |
| Taxes on real estate | 2,247.06 | |
| Repairs and expenses (other than taxes) on real estate | 1,891.05 | |
| Loss on sale or maturity of ledger assets | 5,517.90 | |
| All other disbursements | 2,794.59 | |
| Total disbursements | | $ 256,951.66 |
| Balance | | $ 2,151,906.65 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 188,103.15 | |
| Mortgage loans on real estate | 158,240.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 87,600.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 121,742.00 | |
| Premium notes on policies in force | 19,805.05 | |
| Book value of bonds and stocks | 1,516,829.78 | |
| Deposited in trust companies and banks on interest | 15,000.00 | |
| Cash in company's office | 3,046.45 | |
| Deposited in banks not on interest | 22,333.28 | |
| Interest in default | 45.00 | |
| Agents' balances | 3,309.33 | |
| Dividends and interest due in January | 2,603.70 | |
| Open accounts and judgments | 13,658.73 | |
| Suspended account, $124.70; coupon account, $100.00; furniture, $657.77 | 882.47 | |
| Total | $ 2,153,198.94 | |
| Deduct ledger liabilities | 1,292.29 | |
| Total ledger assets | | $ 2,151,906.65 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 2,439.79 | |
| Interest due and accrued on bonds and stocks | 7,284.61 | |
| Interest due and accrued on collateral loans | 454.75 | |
| Interest due and accrued on other assets | 1,564.45 | |
| Rent | 391.66 | |
| Total rent and interest due and accrued | | 12,135.26 |
| Market value of bonds and stocks over book value | | 103,395.63 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 22,919.57 | $ | |
| Gross deferred premiums on policies in force December 31, 1902 | 20,216.23 | | |
| Total | $ 43,135.80 | $ | |
| Deduct loading, 20 per cent. | 8,627.06 | | |
| Net amount of uncollected and deferred premiums | $ 34,508.74 | $ | $ 34,508.74 |
| Gross assets | | | $ 2,301,946.28 |
| Deduct assets not admitted— | | | |
| Furniture, fixtures and safes | | $ 657.77 | |
| Agents' debit balances | | 3,309.33 | |
| Book value of ledger assets over market value, viz.: | | | |
| Real estate | | 853.15 | |
| Open accounts, judgments, suspended accounts and coupon accounts | | 12,591.14 | |
| Total | | | 17,411.39 |
| Total admitted assets | | | $ 2,284,534,89 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Insurance Department of Maryland on the Actuaries' Table of Mortality, with 4 per cent. interest | $ 1,952,112.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 44,437.00 | |
| Net reserve | | $ 1,907,675.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 10,570.16 | |
| Claims for death losses which have been reported and no proofs received | 11,667.90 | |
| Claims for matured endowments due and unpaid, unclaimed | 669.66 | |
| Total policy claims | | 22,907.72 |
| Premiums paid in advance | | 137.34 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 4,708.86 |
| Other liabilities, viz.: | | |
| Agents' credit balances | | 1,184.49 |
| Other items | | 107.80 |
| Total | | $ 1,936,721.21 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 247,813.68 |
| Total liabilities | | $ 2,284,534.89 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 3,067 | $ 5,639,039.00 |
| Endowment policies | 680 | 1,526,732.00 |
| All other policies | 190 | 66,250.00 |
| Return premiums and reversionary additions | | 48,008.00 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 335 | $ 599,115.00 |
| Endowment policies | 116 | 275,050.00 |
| All other policies | 14 | 66,250.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 3 | 6,000.00 |
| Endowment policies | 1 | 3,000.00 |
| All other policies | 1 | 3,000.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Corrections | 3 | 1,805.00 |
| Total | 4,410 | $ 8,517,764.00 |
| Deduct policies ceased to be in force | 363 | 639,496.00 |
| Outstanding at end of year 1902 | 4,047 | $ 7,878,268.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 57 | $ 118,050.00 |
| By maturity | 7 | 11,609.00 |
| By expiry | 2 | 1,490.00 |
| By surrender | 29 | 53,081.00 |
| By lapse | 261 | 444,842.00 |
| By change and decrease | 9 | 8,724.00 |
| By correction | | 1,700.00 |
| Total terminated | 363 | $ 639,496.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 253 | $ 376,420.00 |
| Policies issued during the year | 61 | 77,720.00 |
| Total | 314 | $ 454,140.00 |
| Deduct ceased to be in force during the year | 56 | 76,000.00 |
| Policies in force December 31, 1902 | 258 | $ 378,140.00 |
| Losses and claims unpaid December 31, 1901 | 2 | 2,500.00 |
| Losses and claims incurred during the year | 1 | 1,000.00 |
| Total | 3 | $ 3,500.00 |
| Losses and claims settled during the year in cash | 3 | 3,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 12,690.09 |

# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated May 15, 1851. Commenced Business August 1, 1851.

JOHN A. HALL, President. H. M. PHILLIPS, Secretary.

Home Office, 413 Main Street, Springfield, Mass.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 26,280,054.15 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $19,241 for first year's re-insurance | $ 769,491.52 | |
| Dividends applied to purchase paid-up additions | 71,580.77 | |
| Total new premiums | $ 841,072.29 | |
| Renewal premiums without deduction for commissions or other expenses, less $97,712.89 for re-insurance on renewals | 4,135,622.02 | |
| Dividends applied to pay renewal premiums | 634,041.01 | |
| Total renewal premiums | $ 4,769,663.03 | |
| Total premium income | | 5,610,735.32 |
| Consideration for supplementary contracts not involving life contingencies | | 14,289.25 |
| Premium notes, loans or liens restored by revival of policies | | 3,525.49 |
| Interest on mortgage loans | $ 555,354.98 | |
| Interest on bonds and dividends on stock | 459,537.03 | |
| Interest on premium notes, policy loans or liens | 202,849.80 | |
| Interest on other debts due the company | 788.93 | |
| Discount on claims paid in advance | 632.91 | |
| Rents from company's property, including $8,000.00 for company's own occupancy | 16,269.68 | |
| Total interest and rents | | 1,235,433.33 |
| From other sources, viz.: | | |
| Profit and loss | | 40,102.29 |
| Total income | | $ 6,904,085.68 |
| Sum of both amounts | | $ 33,184,139.83 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $47,500.00 re-insurance), $1,557,766.04; additions $6,476.00 | $ 1,564,242.04 | |
| For matured endowments, $265,726.00; additions, $9,639.00 | 275,365.00 | |
| Net amount paid for losses and matured endowments | $ 1,839,607.04 | |
| Premium notes voided by lapse and used in purchase of surrendered policies | 27,546.21 | |
| Surrender values paid in cash | 290,529.43 | |
| Surrender values applied to pay interest | 769.83 | |
| Dividends paid to policy-holders in cash | 20,180.28 | |
| Dividends applied in payment of premium notes | 59,336.13 | |
| Dividends to pay renewal premiums | 634,041.01 | |
| Dividends applied to purchase paid-up additions | 71,580.77 | |
| Total paid policy-holders | $ 2,943,590.70 | |

| | | |
|---|---|---|
| Paid for claims on supplementary contracts not involving life contingencies | $ 18,611.92 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $360,329.24; renewal premiums, $299,337.19 | 659,666.43 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 76,980.50 | |
| Agency supervision, traveling and all other expenses | 10,239.21 | |
| Medical examiners' fees | 53,183.50 | |
| Salaries and all other compensation of officers and Home Office employees | 139,373.93 | |
| Rents, including $8,000.00 for company's own occupancy, less $258.33 received under sublease | 33,778.81 | |
| Advertising, $11,215.90; printing and stationery, $31,125.39; postage, $17,471.57 | 59,812.86 | |
| Legal expenses | 2,372.04 | |
| Furniture, fixtures and safes | 5,887.16 | |
| Insurance taxes, licenses and department fees | 98,454.55 | |
| Taxes on real estate | 4,640.98 | |
| Repairs and expenses (other than taxes) on real estate | 6,397.61 | |
| Premiums on securities purchased | 44,140.08 | |
| All other disbursements | 26,081.86 | |
| Total disbursements | | $ 4,183,212.14 |
| Balance | | $ 29,000,927.69 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 341,484.07 | |
| Mortgage loans on real estate | 13,325,352.69 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 2,826,530.00 | |
| Premium notes on policies in force | 736,541.70 | |
| Book value of bonds and stocks | 11,166,085.53 | |
| Deposited in trust companies and banks on interest | 373,615.03 | |
| Cash in company's office | 2,149.61 | |
| Deposited in banks not on interest | 229,169.06 | |
| Total ledger assets | | $ 29,000,927.69 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 224,083.50 | |
| Interest due and accrued on bonds and stocks | 162,778.72 | |
| Interest due and accrued on premium notes, policy loans or liens | 68,054.54 | |
| Total rents and interest due and accrued | | 454,916.76 |
| Market value of bonds and stocks over book value | | 761,928.47 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 5,444.21 | $ 212,535.78 | |
| Gross deferred premiums on policies in force December 31, 1902 | 54,845.86 | 546,851.30 | |
| Total | $ 60,290.07 | $ 759,387.08 | |
| Deduct loading, 20 per cent. | 12,058.01 | 151,877.42 | |
| Net amount of uncollected and deferred premiums | $ 48,232.06 | $ 607,509.66 | 655,741.72 |
| Total admitted assets | | | $ 30,873,514.64 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest, and the American Experience Table of Mortality, with 3½ per cent. interest on issues of 1901 and 1902 | $27,623,898.00 | |
| Same for reversionary additions | 482,966.00 | |
| Total | $28,106,864.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 387,372.00 | |
| Net reserve | | $ 27,719,492.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 182,538.93 |
| Claims for death losses and matured endowments in process of adjustment | $ 11,107.00 | |
| Claims for death losses which have been reported and no proofs received | 73,969.00 | |
| Claims for death losses and other policy claims resisted by the company, | 13,000.00 | |
| Total policy claims | | 98,076.00 |
| Premiums paid in advance | | 18,423.66 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 14,441.50 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 97,438.83 |
| Dividends apportioned, payable to policy-holders on demand or at maturity of policy | | 129,282.05 |
| Dividends apportioned, payable to policy-holders on payment of future premiums | | 27,421.00 |
| Total | | $ 28,287,113.97 |
| Unassigned funds—surplus | | 2,586,400.67 |
| Total liabilities | | $ 30,873,514.64 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 52,227 | $ 124,640,425.00 |
| Endowment policies | 6,521 | 13,206,799.00 |
| All other policies | 1,699 | 4,530,087.00 |
| Return premiums and reversionary additions | ---------- | 899,692.00 |
| *New policies taking effect.* | | |
| Whole life policies | 8,008 | 16,933,129.00 |
| Endowment policies | 939 | 1,692,014.00 |
| All other policies | 758 | 2,316,950.00 |
| *Old policies revived.* | | |
| Whole life policies | 52 | 106,509.00 |
| Endowment policies | 1 | 1,000.00 |
| All other policies | 5 | 7,000.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | ---------- | 87,491.00 |
| Endowment policies | ---------- | 4,337.00 |
| Return premiums and reversionary additions | ---------- | 2,110.00 |

*Additions by dividends.*

| | Number. | Amount. |
|---|---|---|
| Reversionary additions | ---------- | $ 139,555.00 |
| Total | 70,210 | $ 164,567,108.00 |
| Deduct policies ceased to be in force | 4,065 | 8,764,226.00 |
| Outstanding at end of year 1902 | 66,145 | $ 155,802,882.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 622 | $ 1,620,941.00 |
| By maturity | 109 | 274,853.00 |
| By expiry | 13 | 33,500.00 |
| By surrender | 1,292 | 2,024,842.00 |
| By lapse | 2,029 | 3,934,607.00 |
| By change and decrease | ---------- | 875,483.00 |
| Total terminated | 4,065 | $ 8,764,226.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 165 | $ 302,778.00 |
| Policies issued during the year | 89 | 151,000.00 |
| Total | 254 | $ 453,778.00 |
| Deduct ceased to be in force during the year | 30 | 74,180.00 |
| Policies in force December 31, 1902 | 224 | $ 379,598.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 13,918.73 |

---

# METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated June, 1866. Commenced Business January, 1867.

JOHN R. HEGEMAN, President. JAMES S. ROBERTS, Secretary.

Home Office, No. 1 Madison Avenue, New York City.

---

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 2,000,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 70,701,595.79 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $23,076.75 for first year's re-insurance | $ 6,016,358.79 | |
| Consideration for original annuities involving life contingencies | 117,250.19 | |
| Total new premiums | $ 6,133,608.98 | |
| Renewal premiums without deduction for commissions or other expenses, less $11,625.51 for re-insurance on renewals | 33,520,116.05 | |
| Total premium income | | 39,653,725.00 |

| | | |
|---|---|---|
| Consideration for supplementary contracts not involving life contingencies | | $ 24,957.00 |
| Interest on mortgage loans | $ 1,128,079.18 | |
| Interest on bonds and dividends on stocks | 1,640,728.96 | |
| Interest on premium notes, policy loans or liens | 65,088.94 | |
| Interest on other debts due the company | 36,320.56 | |
| Rents from company's property, including $189,297.00 for company's own occupancy | 548,866.57 | |
| Total interest and rents | | 3,419,084.21 |
| Profit on sale or maturity of ledger assets | | 193,671.29 |
| Agents' deposits in lieu of bonds | | 44,846.08 |
| Total income | | $ 43,336,283.61 |
| Sum of both amounts | | $ 114,037,879.40 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, less $25,000.00 re-insurance | $11,320,966.52 | |
| For matured endowments | 33,492.41 | |
| Net amount paid for losses and matured endowments | $11,354,458.93 | |
| For annuities involving life contingencies | 42,874.49 | |
| Surrender values paid in cash | 409,470.11 | |
| Dividends paid to policy-holders in cash | 555,360.50 | |
| Total paid policy-holders | $12,362,164.03 | |
| Paid for claims on supplementary contracts not involving life contingencies | 1,904.51 | |
| Paid stockholders for interest or dividends | 140,000.00 | |
| Commissions and bonuses to agents (less commissions on re-insurance), first year's premiums, $1,620,389.60; renewal premiums, $4,495,541.82; annuities, $5,525.31 | 6,121,456.73 | |
| Commuting renewal commissions | 1,729,764.84 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 3,045,731.12 | |
| Agency supervision, traveling and all other expenses | 553,431.83 | |
| Medical examiners' fees | 446,545.24 | |
| Inspection of risks | 339,355.94 | |
| Salaries and all other compensation of officers and Home Office employees | 1,659,003.38 | |
| Rents, including $189,297.00 for company's own occupancy | 430,831.55 | |
| Advertising, $16,319.10; printing and stationery, $403,299.80; postage, $113,763.18 | 533,382.08 | |
| Legal expenses | 62,416.33 | |
| Furniture, fixtures and safes | 43,931.55 | |
| Insurance taxes, licenses and department fees | 557,268.05 | |
| Taxes on real estate | 122,722.17 | |
| Repairs and expenses (other than taxes) on real estate | 196,868.63 | |
| All other disbursements, viz.: | | |
| Agents' surety bonds | 16,163.27 | |
| Metropolitan Saving Fund | 61,053.71 | |
| Directors and committees, $3,986.00; fire insurance, $44.33 | 4,030.33 | |
| General Home Office expense | 69,083.57 | |
| Total disbursements | | 28,497,108.86 |
| Balance | | $ 85,540,770.54 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $11,251,482.49 |
| Mortgage loans on real estate | 25,669,560.40 |
| Loans made to policy-holders on this company's policies assigned as collateral | 872,657.32 |
| Premium notes on policies in force | 654,845.62 |

| | | |
|---|---|---|
| Book value of bonds and stocks | $42,559,057.17 | |
| Deposited in trust companies and banks on interest | 4,402,483.38 | |
| Cash in company's office | 81,691.58 | |
| Deposited in banks not on interest | 34,358.44 | |
| Agents' balances | 14,634.14 | |
| Total ledger assets | | $ 85,540,770.54 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 436,909.41 | |
| Interest due and accrued on bonds and stocks | 38,665.68 | |
| Interest due and accrued on premium notes, policy loans or liens | 3,128.20 | |
| Interest due and accrued on other assets | 1,588.54 | |
| Rents due and accrued on company's property or lease | 9,737.53 | |
| Total rents and interest due and accrued | | 490,029.36 |
| Market value of bonds and stocks over book value | | 616,014.02 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 114,159.96 | $ 516,908.25 | |
| Gross deferred premiums on policies in force December 31, 1902 | 626,405.67 | 1,430,725.88 | |
| Total | $ 740,565.63 | $1,947,634.13 | |
| Deduct loading, 18.97 per cent. | 140,490.48 | 369,479.24 | |
| Net amount of uncollected and deferred premiums | $ 600,075.15 | $1,578,154.89 | 2,178,230.04 |
| All other assets, viz.: | | | |
| Industrial premiums unpaid, $622,383.43, less 40 per cent. | | | 373,430.06 |
| Gross assets | | | $ 89,198,474.02 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 14,634.14 | |
| Premium notes or loans on policies in excess of net value of their policies | | 241,667.89 | |
| Total | | | 256,302.03 |
| Total admitted assets | | | $ 88,942,171.99 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Company on the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest | $76,172,476.00 | |
| Same for annuities, including those in reduction of premiums | 442,393.00 | |
| Total | $76,614,869.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 52,575.00 | |
| Net reserve | | $ 76,562,294.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 24,513.00 |
| Claims for death losses and claims for death losses in process of adjustment or adjusted and not due | $ 118,700.74 | |
| Claims for death losses which have been reported and no proofs received | 114,474.50 | |
| Claims for death losses and other policy claims resisted by the company, | 52,212.20 | |
| Total policy claims | | 285,387.44 |
| Premiums paid in advance | | 199,576.56 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 164,277.08 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums, and dividends apportioned, payable to policy-holders during 1903 | | 35,885.54 |

| | |
|---|---|
| Agents' cash deposits in lieu of bonds | $ 87,486.91 |
| Special reserve | 1,219,627.00 |
| Total | $ 78,579,047.53 |
| Capital stock | 2,000,000.00 |
| Unassigned funds—surplus | 8,363,124.46 |
| Total liabilities | $ 88,942,171.99 |

## EXHIBIT OF POLICIES.

### ORDINARY CASH PAID-FOR BASIS.

| | Number. | Amount. |
|---|---|---|
| *At end of previous year.* | | |
| Whole life policies | 115,885 | $ 110,224,964.00 |
| Endowment policies | 92,489 | 66,595,897.00 |
| All other policies | 1,412 | 6,735,521.00 |
| *New policies taking effect.* | | |
| Whole life policies | 38,908 | 38,511,835.00 |
| Endowment policies | 63,994 | 38,345,271.00 |
| All other policies | 360 | 3,961,545.00 |
| *Old policies revived.* | | |
| Whole life policies | 2,637 | 2,274,618.00 |
| Endowment policies | 2,004 | 1,279,658.00 |
| All other policies | 69 | 119,368.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | ---------- | 37,362.00 |
| Endowment policies | ---------- | 15,542.00 |
| All other policies | ---------- | 1,239.00 |
| *Additions by dividends.* | | |
| Whole life policies | ---------- | 3,359.00 |
| Endowment policies | ---------- | 7,621.00 |
| Total | 317,758 | $ 268,113,800.00 |
| Deduct policies ceased to be in force | 48,767 | 38,118,067.00 |
| Outstanding at end of year 1902 | 268,991 | $ 229,995,733.00 |
| Outstanding at end of year 1902, industrial policies | 6,698,291 | 981,676,306.00 |
| *Policies ceased to be in force during the year.* | | |
| By death | 1,947 | $ 1,669,997.00 |
| By maturity | 39 | 33,492.00 |
| By expiry | 63 | 114,093.00 |
| By surrender | 2,725 | 4,713,933.00 |
| By lapse | 42,300 | 29,066,161.00 |
| By change and decrease | 1,693 | 2,520,391.00 |
| Total terminated | 48,767 | $ 38,118,067.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 49 | $ 138,581.00 |
| Policies issued during the year { Ordinary | 23 | 34,000.00 |
| Policies issued during the year { Industrial | 1,163 | 157,317.00 |
| Total { Ordinary | 72 | $ 172,581.00 |
| Total { Industrial | 1,163 | 157,317.00 |
| Deduct ceased to be in force during the year { Ordinary | 6 | 29,500.00 |
| Deduct ceased to be in force during the year { Industrial | 186 | 24,322.00 |
| Policies in force December 31, 1902 { Ordinary | 66 | $ 143,081.00 |
| Policies in force December 31, 1902 { Industrial | 977 | 132,995.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 2,814.76 |

# MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF MICHIGAN.

Incorporated November 6, 1867. Commenced Business November 12, 1867.

O. R. LOOKER, President. A. F. MOORE, Secretary.

Home Office, 150 Jefferson Avenue, Detroit, Michigan.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 250,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 6,992,951.11 |

## INCOME.

| | | |
|---|---|---|
| First year's premium on original policies without deduction for commissions or other expenses, less $2,018.90 for first year's re-insurance | $ 272,587.75 | |
| Surrender values applied to pay first year's premiums | 3,093.97 | |
| Dividends applied to purchase paid-up additions and annuities | 11,044.15 | |
| Total new premiums | | $ 286,725.87 |
| Renewal premiums without deduction for commissions or other expenses, less $11,224.75 for re-insurance on renewals | $ 1,118,539.34 | |
| Dividends applied to pay renewal premiums | 17,718.60 | |
| Surrender values applied to pay new premiums | 2,057.34 | |
| Total renewal premiums | 1,138,315.28 | |
| Total premium income | | 1,425,041.15 |
| Interest on mortgage loans | $ 292,356.05 | |
| Interest on collateral loans | 784.69 | |
| Interest on bonds and dividends on stocks | 5,500.00 | |
| Interest on premium notes, policy loans or liens | 44,249.81 | |
| Interest on other debts due the company | 4,669.77 | |
| Discount on claims paid in advance | 171.95 | |
| Rents from company's property | 21,955.02 | |
| Total interest and rents | | 369,687.29 |
| Profit on sale or maturity of ledger assets | | 3,845.21 |
| Total income | | $ 1,798,573.65 |
| Sum of both amounts | | $ 8,791,524.76 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $28,000.00 re-insurance), $424,998.52; additions, $9,614.02 | $ 434,612.54 | |
| For matured endowments, $98,502.72; additions, $4,656 29 | 103,159.01 | |
| Net amount paid for losses and matured endowments | | $ 537,771.55 |
| Premium notes voided by lapse | 5,722.02 | |
| Surrender values paid in cash | 146,129.49 | |
| Surrender values applied to pay new premiums | 3,093.97 | |
| Surrender values applied to pay renewal premiums | 2,057.34 | |
| Surrender values applied to pay notes on defaulted policies | 22,121.80 | |
| Surrender values applied to pay interest on notes of defaulted policies | 191.21 | |
| Dividends paid to policy-holders in cash | 4,912.36 | |
| Dividends applied to pay renewal premiums | 17,718.60 | |
| Dividends applied to purchase paid-up additions and annuities | 11,044.15 | |
| Total paid policy-holders | | $ 750,762.49 |
| Paid for claims on supplementary contracts not involving life contingencies | 1,166.67 | |

| | | |
|---|---|---|
| Paid stockholders for interest or dividends | $ 25,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $193,923.06; renewal premiums, $73,116.75 | 267,039.81 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 27,352.70 | |
| Agency supervision, traveling and all other expenses | 22,126.67 | |
| Medical examiners' fees | 27,417.96 | |
| Salaries and all other compensation of officers and Home Office employees | 52,164.24 | |
| Rent | 15,626.14 | |
| Advertising, $9,076.72; printing and stationery, $18,382.87; postage, $6,764.57 | 34,224.16 | |
| Legal expenses | 10,260.13 | |
| Furniture, fixtures and safes | 2,285.44 | |
| Insurance taxes, licenses and department fees | 24,501.01 | |
| Taxes on real estate | 7,330.99 | |
| Repairs and expenses (other than taxes) on real estate | 5,767.68 | |
| Loss on sale or maturity of ledger assets | 5,422.62 | |
| All other disbursements | 13,245.69 | |
| Total disbursements | | $ 1,291,694.40 |
| Balance | | $ 7,499,830.36 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 385,550.76 | |
| Mortgage loans on real estate | 6,066,669.35 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 658,822.74 | |
| Premium notes on policies in force | 73,251.10 | |
| Book value of bonds and stocks | 158,391.00 | |
| Deposited in trust companies and banks on interest | 120,780.01 | |
| Cash in company's office | 24,950.82 | |
| Agents' balances | 11,414.58 | |
| Total ledger assets | | $ 7,499,830.36 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 112,698.57 | |
| Interest due and accrued on bonds and stocks | 916.66 | |
| Interest due and accrued on premium notes, policy loans or liens | 9,652.13 | |
| Interest due and accrued on other assets | 370.46 | |
| Rents due and accrued on company's property or lease | 2,800.00 | |
| Total rents and interest due and accrued | | 126,437.82 |
| Market value of real estate over book value | | 16,664.09 |
| Market value of bonds and stocks over book value | | 6,359.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 2,879.68 | $ 27,553.22 | |
| Gross deferred premiums on policies in force December 31, 1902 | 48,576.04 | 81,931.07 | |
| Total | $ 51,455.72 | $ 109,484.29 | |
| Deduct loading, 18½ per cent. | 9,519.31 | 20,254.59 | |
| Net amount of uncollected and deferred premiums | $ 41,936.41 | $ 89,229.70 | 131,166.11 |
| Gross assets | | | $ 7,780,457.38 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 2,742.52 | |
| Total | | | 2,742.52 |
| Total admitted assets | | | $ 7,777,714.86 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the American Table of Mortality, with 4 per cent. interest | $ 7,162,624.00 | |
| Same for reversionary additions | 206,950.72 | |
| Total | $ 7,369,574.72 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 30,775.00 | |
| Net reserve | | $ 7,338,799.72 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 12,957.61 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 500.00 | |
| Claims for death losses which have been reported and no proofs received | 9,500.00 | |
| Total policy claims | | 10,000.00 |
| Premiums paid in advance | | 8,614.26 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 575.30 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 861.60 |
| Deposit account | | 1,636.47 |
| Total | | $ 7,373,444.96 |
| Capital stock | | 250,000.00 |
| Unassigned funds—surplus | | 154,269.90 |
| Total liabilities | | $ 7,777,714.86 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 6,717 | $ 9,758,449.00 |
| Endowment policies | 11,024 | 18,814,127.00 |
| All other policies | 10,183 | 11,187,626.00 |
| *New policies taking effect.* | | |
| Whole life policies | 942 | 1,286,013.00 |
| Endowment policies | 1,110 | 1,469,787.00 |
| All other policies | 11,116 | 8,552,506.00 |
| *Old policies revived.* | | |
| Whole life policies | 48 | 42,809.00 |
| Endowment policies | 15 | 30,110.00 |
| All other policies | 68 | 43,206.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 2,821 | 2,230,239.00 |
| Endowment policies | 264 | 245,681.00 |
| All other policies | 61 | 71,160.00 |
| *Additions by dividends.* | | |
| Whole life policies | | 7,412.00 |
| Endowment policies | | 12,587.00 |
| All other policies | | 2,052.00 |
| Total | 44,369 | $ 53,753,765.00 |
| Deduct policies ceased to be in force | 12,327 | 11,690,883.00 |
| Outstanding at end of year 1902 | 32,042 | $ 42,062,882.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 320 | $ 463,962.00 |
| By maturity | 62 | 104,458.00 |
| By expiry | 25 | 61,653.00 |
| By surrender | 326 | 931,131.00 |
| By lapse | 7,741 | 6,530,028.00 |
| By change and decrease | 3,145 | 2,626,047.00 |
| By not taken | 708 | 973,603.00 |
| Total terminated | 12,327 | $ 11,690,883.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 306 | $ 359,046.34 |
| Policies issued during the year | 235 | 214,136.20 |
| Total | 541 | $ 573,182.54 |
| Deduct ceased to be in force during the year | 153 | 135,834.11 |
| Policies in force December 31, 1902 | 388 | $ 437,348.43 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 13,333.85 |

# MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEW JERSEY.

Incorporated January 31, 1845. Commenced Business April, 1845.

FREDERICK FRELINGHUYSEN, President. EDWARD L. DOBBINS, Secretary.

Home Office, 752 Broad Street, Newark, N. J.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 74,788,136.77 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 1,533,162.27 | |
| Surrender values applied to pay first year's premiums | 1,437.84 | |
| Dividends applied to purchase paid-up additions and annuities | 358,030.89 | |
| Consideration for original annuities involving life contingencies | 232,915.67 | |
| Total new premiums | $ 2,125,546.67 | |
| Renewal premiums without deduction for commissions or other expenses | 8,661,139.70 | |
| Dividends applied to pay renewal premiums | 1,132,032.30 | |
| Surrender values applied to pay renewal premiums | 10,162.16 | |
| Consideration for annuities involving life contingencies | 4,061.56 | |
| Total renewal premiums | $ 9,807,395.72 | |
| Total premium income | | 11,932,942.39 |
| Interest on mortgage loans | 1,789,662.79 | |
| Interest on collateral loans | 215,403.98 | |

| | | |
|---|---|---|
| Interest on bonds and dividends on stocks | $ 790,500.29 | |
| Interest on premium notes, policy loans or liens | 669,590.00 | |
| Interest on other debts due the company | 2,964.52 | |
| Discount on claims paid in advance | 1,207.77 | |
| Rents from company's property | 189,572.50 | |
| Total interest and rents | | $ 3,658,901.86 |
| Profit on sale or maturity of ledger assets, real estate | | 13,174.29 |
| Total income | | $ 15,605,018.54 |
| Sum of both amounts | | $ 90,393,155.31 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $4,317,643.56; additions, $54,858.00 | $ 4,372,501.56 | |
| For matured endowments, $1,004,239.66; additions, $44,424.37 | 1,048,664.03 | |
| Net amount paid for losses and matured endowments | $ 5,421,165.59 | |
| For annuities involving life contingencies | 93,263.91 | |
| Premium notes void by lapse | 5,221.09 | |
| Surrender values paid in cash | 1,336,405.47 | |
| Surrender values applied to pay new premiums | 1,437.84 | |
| Surrender values applied to pay renewal premiums | 10,162.16 | |
| Dividends paid to policy-holders in cash | 311,164.84 | |
| Dividends applied to pay renewal premiums | 1,132,032.30 | |
| Dividends applied to purchase paid-up additions and annuities | 358,030.89 | |
| Total paid policy-holders | $ 8,668,884.09 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $624,517.24; renewal premiums, $551,894.20; annuities, $11,764.00 | 1,188,175.44 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 52,487.72 | |
| Agency supervision, traveling and all other expenses | 2,824.47 | |
| Medical examiners' fees | 125,965.07 | |
| Salaries and all other compensation of officers and Home Office employees | 275,097.99 | |
| Advertising, $28,046.35; printing and stationery, $11,882.95; postage, $29,511.21 | 69,440.51 | |
| Legal expenses | 48,320.26 | |
| Insurance taxes, licenses and department fees | 365,321.27 | |
| Taxes on real estate | 49,999.77 | |
| Repairs and expenses (other than taxes) on real estate | 60,306.00 | |
| Investment expenses | 107,696.08 | |
| Miscellaneous office expenses | 58,783.12 | |
| Premium on bonds purchased | 94,649.29 | |
| Total disbursements | | 11,167,951.08 |
| Balance | | $ 79,225,204.23 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,055,693.27 | |
| Mortgage loans on real estate | 42,072,192.44 | |
| Loans secured by pledge of bonds, stocks or other collateral | 3,174,450.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral or secured by terms of policy | 6,987,009.75 | |
| Premium notes on policies in force | 4,711,527.79 | |
| Par value of bonds and stocks | 18,361,364.87 | |
| Deposited in trust companies and banks on interest | 228,859.23 | |
| Cash in company's office | 5,198.19 | |
| Deposited in banks not on interest | 605,676.08 | |
| Agents' balances | 23,232.61 | |
| Total net ledger assets | | $ 79,225,204.23 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 906,653.82 | |
| Interest due and accrued on bonds and stocks | 159,968.32 | |
| Interest due and accrued on collateral loans | 255.29 | |
| Interest due and accrued on premium notes, policy loans or liens | 272,692.13 | |
| Total rents and interest due and accrued | | $ 1,339,569.56 |
| Market value of bonds and stocks over par value | | 1,335,750.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 14,737.38 | $ 303,440.39 | |
| Gross deferred premiums on policies in force December 31, 1902 | 93,374.52 | 692,640.93 | |
| Total | $ 108,111.90 | $ 996,081.32 | |
| Deduct loading, 20 per cent. | 21,622.38 | 199,216.26 | |
| Net amount uncollected and deferred premiums | $ 86,489.52 | $ 796,865.06 | 883,354.58 |
| Gross assets | | | $ 82,783,878.37 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 24,694.24 | |
| Total | | | 24,694.24 |
| Total admitted assets | | | $ 82,759,184.13 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New Jersey Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest | $70,627,421.37 | |
| Same for reversionary additions | 2,844,364.00 | |
| Same for annuities, including those in reduction of premiums | 891,133.00 | |
| Total | $74,362,918.37 | |
| Net reserve | | $ 74,363,918.37 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 259,505.10 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 152,560.97 | |
| Claims for death losses which have been reported and no proofs received | 250,000.00 | |
| Claims for matured endowments due and unpaid | 41,483.41 | |
| Claims for death losses and other policy claims resisted by the company, | 41,500.00 | |
| Total policy claims | | 485,544.38 |
| Premiums paid in advance | | 56,058.00 |
| Cost of collection on uncollected and deferred premiums, in excess of loading thereon | | 22,703.50 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued (estimated) | | 25,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 279,180.40 |
| Special reserve on policies issued since 1899 on 3 per cent. basis | | 612,379.00 |
| Total | | $ 76,103,289.30 |
| Unassigned funds—surplus | | 6,655,894.83 |
| Total liabilities | | $ 82,759,184.13 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

| | Number. | Amount. |
|---|---|---|
| *At end of previous year.* | | |
| Whole life policies | 89,654 | $ 216,558,065.00 |
| Endowment policies | 25,885 | 59,343,082.00 |
| All other policies | 3,878 | 7,602,076.00 |
| Return premiums and reversionary additions | ------- | 4,985,678.00 |
| *New policies taking effect.* | | |
| Whole life policies | 13,353 | 27,980,698.00 |
| Endowment policies | 3,393 | 7,183,832.00 |
| All other policies | 1,105 | 2,257,049.00 |
| *Old policies revived.* | | |
| Whole life policies | 90 | 211,500.00 |
| Endowment policies | 28 | 50,207.00 |
| All other policies | 2 | 1,509.00 |
| Return premiums and reversionary additions | ------- | 7,131.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 16 | 47,992.00 |
| Endowment policies | 69 | 135,154.00 |
| Reversionary additions | ------- | 66.00 |
| *Additions by dividends.* | | |
| Reversionary additions | ------- | 661,948.00 |
| Total | $ 137,473 | $ 327,025,987.00 |
| Deduct policies ceased to be in force | 8,821 | 18,977,818.00 |
| Outstanding at end of year 1902 | 128,652 | $ 308,048,169.00 |
| *Policies ceased to be in force during the year.* | | |
| By death | 1,663 | $ 4,391,079.00 |
| By maturity | 430 | 1,071,865.00 |
| By expiry | 1,006 | 2,287,992.00 |
| By surrender | 2,022 | 4,654,513.00 |
| By lapse | 2,443 | 3,728,348.00 |
| By change and decrease | 1,257 | 2,844,021.00 |
| Total terminated | 8,821 | $ 18,977,818.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 3,319 | $ 5,688,182.00 |
| Policies issued during the year | 822 | 1,118,065.00 |
| Total | 4,141 | $ 6,806,247.00 |
| Deduct ceased to be in force during the year | 282 | 433,714.00 |
| Policies in force December 31, 1902 | 3,859 | $ 6,372,533.00 |
| Losses and claims unpaid December 31, 1901 | 3 | 3,390.00 |
| Losses and claims incurred during the year | 35 | 63,079.00 |
| Total | 38 | $ 66,470.00 |
| Losses and claims settled during the year in cash, $44,504.00; by compromise, $500.00 | 27 | 45,004.00 |
| Losses and claims unpaid December 31, 1902 | 11 | 21,466.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ------- | 228,080.06 |

# MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1842. Commenced Business February 1, 1843.

RICHARD A. MCCURDY, President. WILLIAM J. EASTON, Secretary.

Home Office, 32 Nassau Street, New York City.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 320,992,250.67 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $32,883.23 for first year's re-insurance | $ 8,934,546.20 | |
| Surrender values applied to pay first year's premiums | 30,684.52 | |
| Dividends applied to purchase paid-up additions and annuities | 1,976,939.56 | |
| Consideration for original annuities involving life contingencies | 4,246,715.63 | |
| Consideration for supplementary contracts not involving life contingencies | 696,951.04 | |
| Total new premiums | $15,885,836.95 | |
| Renewal premiums without deduction for commission or other expenses, less $33,780.10 for re-insurance on renewals | $40,349,658.27 | |
| Dividends applied to pay renewal premiums | 23,488.28 | |
| Surrender values applied to pay renewal premiums | 585,280.53 | |
| Renewal premiums for deferred annuities | 29,798.12 | |
| Total renewal premiums | $40,988,225.20 | |
| Total premium income | | 56,874,062.15 |
| Consideration for supplementary contracts not involving life contingencies | | 332,626.16 |
| Interest on mortgage loans | 3,774,395.93 | |
| Interest on collateral loans | 550,460.16 | |
| Interest on bonds and dividends on stocks | 7,960,849.97 | |
| Interest on policy loans or liens | 696,450.88 | |
| Interest on other debts due the company | 441,471.37 | |
| Rents from company's property, including $225,000.00 for company's own occupancy | 1,382,943.26 | |
| Total interest and rents | | 14,806,671.57 |
| Profit on sale or maturity of ledger assets | | 1,277,938.48 |
| Premiums in suspense | | 13,724.38 |
| Total income | | $ 73,305,022.74 |
| Sum of both amounts | | $ 394,297,273.41 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims ($733,100.00 re-insurance), $16,519,766.49; additions, $1,009,689.02 | $17,529,455.51 | |
| For matured endowments, $3,628,633.08; additions, $434,751.25 | 4,063,384.33 | |
| Net amount paid for losses and matured endowments | $21,592,839.84 | |
| For annuities involving life contingencies | 1,805,506.68 | |
| Surrender values paid in cash | 2,570,256.13 | |
| Surrender values applied to pay renewal premiums | 30,684.52 | |
| Surrender values applied to pay new premiums | 585,280.53 | |

| | | |
|---|---|---|
| Dividends paid to policy-holders in cash | $ 486,362.48 | |
| Dividends applied to pay renewal premiums | 23,488.28 | |
| Dividends applied to purchase paid-up additions and annuities | 1,976,939.56 | |
| Total paid policy-holders | | $29,071,358.02 |
| Paid for claims on supplementary contracts not involving life contingencies | 38,299.09 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $6,184,844.10; renewal premiums, $2,200,502.96; annuities (original), $204,775.51; renewal, $428.35 | 8,590,550.92 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 938,814.76 | |
| Agency supervision, traveling and all other expenses | 237,103.83 | |
| Medical examiners' fees | 529,191.04 | |
| Inspection of risks | 204,178.14 | |
| Salaries and all other compensation of officers and Home Office employees | 891,048.26 | |
| Rents, including $225,000.00 for company's own occupancy | 419,627.03 | |
| Advertising, $199,434.95; printing and stationery, $632,136.04; postage, $162,694.34 | 994,265.33 | |
| Legal expenses | 254,492.13 | |
| Furniture, fixtures and safes | 112,134.50 | |
| Insurance taxes, licenses and department fees | 697,529.97 | |
| Taxes on real estate | 358,436.23 | |
| Repairs and expenses (other than taxes) on real estate | 621,274.62 | |
| All other disbursements | 192,003.71 | |
| Total disbursements | | $ 44,150,307.58 |
| Balance | | $ 350,146,965.83 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $32,833,323.45 | |
| Mortgage loans on real estate | 81,566,584.60 | |
| Loans secured by pledge of bonds, stocks or other collateral | 10,278,000.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 14,620,874.79 | |
| Book value of bonds and stocks | 194,776,395.69 | |
| Deposited in trust companies and banks on interest | 15,405,955.64 | |
| Cash in company's office | 17,880.14 | |
| Deposited in banks (not on interest) | 254,090.00 | |
| Agents' balances | 393,861.52 | |
| Total ledger assets | | $ 350,146,965.83 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 906,810.23 | |
| Interest due and accrued on bonds and stocks | 1,727,008.30 | |
| Interest due and accrued on collateral loans | 16,006.88 | |
| Interest due and accrued on other assets | 45,175.03 | |
| Rents due and accrued on company's property or lease | 142,203.92 | |
| Total | $ 2,837,194.36 | |
| Interest due, not yet earned, offset to be deducted, on policy loans or liens | 296,427.31 | |
| Total rents and interest due and accrued | | 2,540,777.05 |
| Market value of bonds and stocks over book value | | 25,363,910.33 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 68,962.95 | $ 3,281,688.30 | |
| Gross deferred premiums on policies in force December 31, 1902 | 239,073.68 | 2,379,629.72 | |
| Total | $ 308,036.33 | $ 5,661,318.02 | |
| Deduct loading, 20 per cent. | 61,607.27 | 1,132,263.60 | |
| Net amount of uncollected and deferred premiums | $ 246,429.06 | $ 4,529,054.42 | $ 4,775,483.48 |
| Gross assets | | | $ 382,827,136.69 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 394,455.39 | |
| Total deductions | | | 394,455.39 |
| Total admitted assets | | | $ 382,432,681.30 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Insurance Department of New York on the Actuaries' Table of Mortality, with 4 per cent. interest for policies issued before January 1, 1898, and on the American Table, with 3½ per cent. interest for policies issued on and after that date | $275,381,689.00 | |
| Same for reversionary additions | 13,783,008.00 | |
| Same for annuities (including those in reduction of premiums) | 22,153,733.00 | |
| Total | $311,318,430.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 15,183.00 | |
| Net reserve | | $ 311,303,247.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 852,342.22 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 1,160,460.53 | |
| Claims for death losses which have been reported and no proofs received | 27,142.00 | |
| Claims for matured endowments due and unpaid | 295,281.49 | |
| Claims for death losses and other policy claims resisted by the company | 54,272.00 | |
| Due and unpaid on annuity claims involving life contingencies | 151,030.18 | |
| Total policy claims | | 1,688,186.20 |
| Premiums paid in advance, including surrender values so applied | | 309,055.27 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 140,627.50 |
| Reserve for contingent guarantee fund | | 65,119,223.11 |
| Surplus to be apportioned in 1903 | | 3,020,000.00 |
| Total liabilities | | $ 382,432,681.30 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 396,509 | $1,007,954,944.00 |
| Endowment policies | 89,853 | 206,034,521.00 |
| All other policies | 2,251 | 6,514,140.00 |
| Return premiums and reversionary additions | ---------- | 21,184,825.00 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 71,876 | $ 160,397,620.00 |
| Endowment policies | 18,285 | 36,828,594.00 |
| All other policies | 1,341 | 4,518,873.00 |
| Return premiums and reversionary additions | ---------- | 2,955,219.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 713 | 1,456,224.00 |
| Endowment policies | 230 | 491,797.00 |
| All other policies | 8 | 27,618.00 |
| Return premiums and reversionary additions | ---------- | 240.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | 16 | ---------- |
| Endowment policies | 39 | ---------- |
| All other policies | 29 | ---------- |
| Total | 581,150 | $1,448,364,615.00 |
| Deduct policies ceased to be in force | 37,956 | 107,615,956.00 |
| Outstanding at end of year 1902 | 543,194 | $1,340,748,659.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 5,641 | $ 18,298,960.00 |
| By maturity | 1,755 | 4,975,906.00 |
| By expiry | 204 | 860,549.00 |
| By surrender | 4,387 | 11,149,372.00 |
| By lapse | 25,969 | 61,701,961.00 |
| By change and decrease | ---------- | 10,629,208.00 |
| Total terminated | 37,956 | $ 107,615,956.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 3,845 | $ 10,353,719.00 |
| Policies issued during the year | 775 | 934,000.00 |
| Total | 4,620 | $ 11,287,719.00 |
| Deduct ceased to be in force during the year | 408 | 842,173.00 |
| Policies in force December 31, 1902 | 4,212 | $ 10,445,546.00 |
| Losses and claims incurred during the year | 33 | 59,311.00 |
| Losses and claims settled during the year in cash | 33 | 59,311.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 243,928.19 |

# NATIONAL LIFE INSURANCE COMPANY OF VERMONT.

Incorporated November 13, 1848. Commenced Business February 1, 1850.

JOSEPH A. DEBOER, President. OSMAN D. CLARK, Secretary.

Home Office, Montpelier, Vt.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 21,091,705.82 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 669,967.43 | |
| Dividends applied to purchase paid-up additions and annuities | 5,734.30 | |
| Consideration for original annuities involving life contingencies | 506,043.20 | |
| Total new premiums | $ 1,181,744.93 | |
| Renewal premiums without deduction for commissions or other expenses, | 3,655,314.86 | |
| Dividends applied to pay renewal premiums | 88,681.82 | |
| Consideration for annuities involving life contingencies | 280.48 | |
| Total renewal premiums | $ 3,744,277.16 | |
| Total premium income | | 4,926,022.09 |
| Consideration for supplementary contracts not involving life contingencies | | 7,862.00 |
| Interest on mortgage loans | $ 403,063.14 | |
| Interest on collateral loans | 1,703.17 | |
| Interest on bonds and dividends on stocks | 326,676.33 | |
| Interest on premium notes, policy loans or liens | 177,660.33 | |
| Interest on other debts due the company | 21,379.25 | |
| Discount on claims paid in advance | 614.10 | |
| Rents from company's property, including $2,000 for company's own occupancy | 137,738.50 | |
| Total interest and rents | | 1,068,834.82 |
| Profit on sale or maturity of ledger assets | | 2,327.22 |
| Total income | | $ 6,005,046.13 |
| Sum of both amounts | | $ 27,096,751.95 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,034,620.90; additions, $2,712.13 | $ 1,037,333.03 | |
| For matured endowments, $195,893.00; additions, $1,232.40 | 197,125.40 | |
| Net amount paid for losses and matured endowments | 1,234,458.43 | |
| For annuities involving life contingencies | 54,263.99 | |
| Surrender values paid in cash | 481,120.47 | |
| Dividends paid to policy-holders in cash | 35,010.26 | |
| Dividends applied to pay renewal premiums | 88,681.82 | |
| Dividends applied to purchase paid-up additions and annuities | 5,734.30 | |
| Total paid policy-holders | $ 1,899,269.27 | |
| Paid for claims on supplementary contracts not involving life contingencies | 699.99 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $390,930.68; renewal premiums, $253,880.73; annuities, $25,145.08 | 669,956.48 | |
| Commuting renewal commissions | 25,895.67 | |

| | | |
|---|---|---|
| Salaries and allowances for agencies, including managers, agents and clerks | $ 93,226.04 | |
| Agency supervision, traveling and all other expenses | 4,157.55 | |
| Medical examiners' fees | 51,426.85 | |
| Inspection of risks | 3,152.63 | |
| Salaries and all other compensation of officers and Home Office employees | 99,868.29 | |
| Rents, including $4,000 for company's own occupancy | 19,599.96 | |
| Advertising, $24,399.02; printing and stationery, $9,699.09; postage, $12,284.62 | 46,382.73 | |
| Legal expenses | 481.21 | |
| Furniture, fixtures and safes | 13,322.26 | |
| Insurance taxes, licenses and department fees | 82,882.41 | |
| Taxes on real estate | 33,965.24 | |
| Repairs and expenses (other than taxes) on real estate | 66,197.14 | |
| Premiums on bonds | 35,569.87 | |
| Investment expense | 1,956.67 | |
| Home Office travel | 492.69 | |
| Total disbursements | | $ 3,148,495.95 |
| Balance | | $ 23,948,256.00 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,727,341.19 | |
| Mortgage loans on real estate | 9,854,032.32 | |
| Loans secured by pledge of bonds, stocks or other collateral | 24,700.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 2,455,336.80 | |
| Premium notes on policies in force | 882,996.51 | |
| Book value of bonds and stocks | 8,411,864.76 | |
| Deposited in trust companies and banks on interest | 562,040.93 | |
| Cash in company's office | 5,409.04 | |
| Deposited in banks not on interest | 25,095.23 | |
| Total | $23,948,816.78 | |
| Deduct agents' credit balances | 560.78 | |
| Total ledger assets | | $ 23,948,256.00 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 184,540.49 | |
| Interest due and accrued on bonds and stocks | 142,298.74 | |
| Interest due and accrued on collateral loans | 1,203.17 | |
| Interest due and accrued on premium notes, policy loans or liens | 102,983.03 | |
| Interest due and accrued on other assets | 900.00 | |
| Dividends accrued on bank stock | 530.00 | |
| Rents due and accrued on company's property or lease | 9,768.94 | |
| Total rents and interest due and accrued | | 442,224.37 |
| Market value of bonds and stocks over book value | | 331,227.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 7,486.65 | $ 210,162.62 | |
| Gross deferred premiums on policies in force December 31, 1902 | 43,628.54 | 333,808.48 | |
| Total | $ 51,115.19 | $ 543,971.10 | |
| Deduct loading, 20 per cent. | 10,223.04 | 108,794.22 | |
| Net amount of uncollected and deferred premiums | $ 40,892.15 | $ 435,176.88 | 476,069.03 |
| Total admitted assets | | | $ 25,197,776.40 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company's Actuary on the Actuaries' Tables of Mortality, with 4 per cent. interest | $19,943,810.05 | |
| On policies dated subsequent to December 31, 1900, valued on the American Experience Tables, with 3 per cent. interest | 1,057,790.69 | |
| Same for reversionary additions | 46,995.23 | |
| Same for annuities, including those in reduction of premiums | 1,035,262.50 | |
| Net reserve | | $ 22,083,858.47 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 60,221.97 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 13,542.57 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 5,657.00 | |
| Claims for death losses which have been reported and no proofs received, | 5,442.00 | |
| Claims for matured endowments due and unpaid | 1,000.00 | |
| Claims for death losses and other policy claims resisted by the company, | 25,000.00 | |
| Due and unpaid on annuity claims involving life contingencies | 1,110.43 | |
| Total policy claims | | 38,209.43 |
| Premiums paid in advance | | 3,268.75 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 100,266.60 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 7,618.48 |
| Extra life rate endowment reserve | | 319,577.24 |
| Total | | $ 22,626,563.51 |
| Unassigned funds—surplus | | 2,571,212.89 |
| Total liabilities | | $ 25,197,776.40 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 33,203 | $ 71,579,447.00 |
| Endowment policies | 17,745 | 30,968,681.00 |
| All other policies | 1,148 | 2,879,283.00 |
| Return premiums and reversionary additions | | 234,294.00 |
| *New policies taking effect.* | | |
| Whole life policies | 4,478 | 8,805,858.00 |
| Endowment policies | 3,440 | 6,038,782.00 |
| All other policies | 1,030 | 2,548,920.00 |
| Return premiums and reversionary additions | | 203,218.00 |
| *Old policies revived.* | | |
| Whole life policies | 71 | 156,203.00 |
| Endowment policies | 44 | 86,500.00 |
| All other policies | 2 | 6,000.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | | 2,500.00 |
| Endowment policies | | 1,000.00 |

*Additions by dividends.*

| | Number. | Amount. |
|---|---|---|
| Reversionary additions | ---------- | $ 10,404.00 |
| Total | 61,161 | $ 123,521,090.00 |
| Deduct policies ceased to be in force | 4,088 | 8,648,133.00 |
| Outstanding at end of year 1902 | 57,073 | $ 114,872,957.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 415 | $ 1,010,476.00 |
| By maturity | 133 | 191,125.00 |
| By expiry | 178 | 429,727.00 |
| By surrender | 1,163 | 2,218,008.00 |
| By lapse | 2,162 | 4,493,723.00 |
| By change and decrease | 37 | 305,074.00 |
| Total terminated | 4,088 | $ 8,648,133.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | ---------- | $---------- |
| Policies issued during the year | 82 | 135,872.00 |
| Total | 82 | $ 135,872.00 |
| Deduct ceased to be in force during the year | 10 | 19,320.00 |
| Policies in force December 31, 1902 | 72 | $ 116,552.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 3,500.88 |

---

# NEW YORK LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated 1841. Commenced Business 1845.

JOHN A. MCCALL, President. CHARLES C. WHITNEY, Secretary.

Home Office, 346 Broadway, New York City.

---

BALANCE SHEET.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 276,729,766.76 |

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $53,487.76 for first year's re-insurance | $13,287,121.38 | |
| Dividends applied to purchase paid-up additions and annuities | 463,081.69 | |
| Consideration for original annuities involving life contingencies | 1,712,428.67 | |
| Consideration for supplementary contracts involving life contingencies, | 125,389.89 | |
| Total new premiums | $15,588,021.63 | |
| Renewal premiums without deduction for commissions or other expenses, less $180,383.53 for re-insurance on renewals | 48,905,636.29 | |
| Dividends applied to pay renewal premiums | 495,536.28 | |

| | | |
|---|---|---|
| Surrender values applied to pay renewal premiums | $ 21,304.31 | |
| Consideration for annuities involving life contingencies | 39,446.03 | |
| Total renewal premiums | $49,461,922.91 | |
| Total premium income | | $ 65,049,944.54 |
| Consideration for supplementary contracts not involving life contingencies | | 459,894.25 |
| Premium notes, loans or liens restored by revival of policies | | 3,936.67 |
| Interest on mortgage loans | $ 1,405,806.27 | |
| Interest on collateral loans | 153,404.63 | |
| Interest on bonds and dividends on stocks | 8,441,147.48 | |
| Interest on premium notes, policy loans or liens | 1,243,009.18 | |
| Interest on other debts due the company | 628,806.31 | |
| Discount on claims paid in advance | 14,688.00 | |
| Rents from company's property, including $193,448.56 for company's own occupancy | 1,058,590.65 | |
| Total interest and rents | | 12,945,452.52 |
| Profit on sale or maturity of ledger assets | | 649,173.36 |
| Total income | | $ 79,108,401.34 |
| Sum of both amounts | | $ 355,838,168.10 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $14,000.00 re-insurance), $15,201,122.91; additions, $731,384.39 | $15,932,507.30 | |
| For matured endowments (less $5,000.00 re-insurance), $3,937,962.27; additions, $107,139.92 | 4,045,102.19 | |
| Net amount paid for losses and matured endowments | $19,977,609.49 | |
| For annuities involving life contingencies | 1,626,605.44 | |
| Premium notes voided by lapse | 10,369.82 | |
| Surrender values paid in cash | 4,682,155.81 | |
| Surrender values applied to pay renewal premiums | 21,304.31 | |
| Dividends paid to policy-holders in cash | 3,281,896.93 | |
| Dividends applied to pay renewal premiums | 495,536.28 | |
| Dividends applied to purchase paid-up additions and annuities | 463,081.69 | |
| Total paid policy-holders | $30,558,559.77 | |
| Paid for claims on supplementary contracts not involving life contingencies | 37,878.45 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $6,710,251.45; renewal premiums, $1,613,464.52; annuities, $40,715.75; renewal, $86.97 | 8,364,518.69 | |
| Commuting renewal commissions | 5,268.64 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 2,297,945.54 | |
| Agency supervision, traveling and all other expenses | 870,876.23 | |
| Medical examiners' fees | 677,296.18 | |
| Inspection of risks | 147,042.77 | |
| Salaries and all other compensation of officers and Home Office employees | 836,735.63 | |
| Rents, including $193,448.56 for company's own occupancy | 550,935.28 | |
| Advertising, $135,339.01; printing and stationery, $343,597.66; postage, $254,100.94 | 733,037.61 | |
| Legal expenses | 172,632.37 | |
| Furniture, fixtures and safes | 218,332.01 | |
| Insurance taxes, licenses and department fees | 712,021.13 | |
| Taxes on real estate | 220,091.90 | |
| Repairs and expenses (other than taxes) on real estate | 263,967.25 | |
| Loss on sale or maturity of ledger assets | 73,284.94 | |
| Telegrams, cables and telephones | 33,637.51 | |
| Brokerage and exchange | 19,444.37 | |

| | | |
|---|---|---|
| Committee fees and surety bonds | $ 34,065.25 | |
| All other disbursements | 98,619.95 | |
| Total disbursements | | $ 46,925,591.47 |
| Balance | | $ 308,912,576.63 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $12,880,000.00 | |
| Mortgage loans on real estate | 26,125,318.09 | |
| Loans secured by pledge of bonds, stocks or other collateral | 4,104,000.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 22,093,673.94 | |
| Premium notes on policies in force | 2,664,475.59 | |
| Book value of bonds and stocks | 218,423,051.18 | |
| Deposited in trust companies and banks on interest | 21,074,150.60 | |
| Cash in company's office | 29,632.32 | |
| Deposited in banks not on interest | 1,518,274.91 | |
| Total ledger assets | | $ 308,912,576.63 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 186,876.47 | |
| Interest due and accrued on bonds and stocks | 1,469,258.91 | |
| Interest due and accrued on collateral loans | 2,680.29 | |
| Interest due and accrued on premium notes, policy loans or liens | 155,228.00 | |
| Interest due and accrued on other assets | 31,517.00 | |
| Rents due and accrued on company's property or lease | 25,214.77 | |
| Total rents and interest due and accrued | | 1,870,775.44 |
| Market value of bonds and stocks over book value | | 6,616,244.28 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ | $ 2,960,358.00 | |
| Gross deferred premiums on policies in force December 31, 1902 | 633,488.00 | 3,427,191.00 | |
| Total | $ 633,488.00 | $ 6,387,549.00 | |
| Deduct loading, 22½ per cent. | 142,534.80 | 1,437,198.52 | |
| Net amount of uncollected and deferred premiums | $ 490,953.20 | $ 4,950,350.48 | 5,441,303.68 |
| Total admitted assets | | | $ 322,840,900.03 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Insurance Department of the State of New York on the Actuaries' Table of Mortality, with 3 and 4 per cent. interest, as follows: Policies known as the company's 3 per cent. policies, and all policies issued since December 31, 1900, being valued as per American Experience Table of Mortality, with 3 per cent. interest, and all other policies being valued as per Combined Experience Table of Mortality, with 4 per cent. interest | $250,008,234.00 | |
| Same for reversionary additions | 3,332,529.00 | |
| Same for annuities, including those in reduction of premiums | 15,248,311.00 | |
| Total | $268,589,074.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 244,654.00 | |
| Net reserve | | 268,344,420.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 785,744.06 |

| | | |
|---|---|---|
| Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | $ 60,003.85 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 158,377.91 | |
| Claims for death losses which have been reported and no proofs received | 1,808,150.94 | |
| Claims for matured endowments due and unpaid | 349,700.38 | |
| Claims for death losses and other policy claims resisted by the company | 78,740.00 | |
| Due and unpaid on annuity claims involving life contingencies | 114,507.74 | |
| Total policy claims | | 2,509,476.97 |
| Premiums paid in advance, including surrender values so applied | | 890,692.19 |
| Commissions due to agents on premium notes when paid | | 30,766.31 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 185,677.79 |
| Additional reserve on policies which the company values on a higher basis than that used by the New York Insurance Department, as above stated | | 5,397,325.00 |
| Reserve to provide dividends payable to policy-holders in 1903, and thereafter, as the periods mature, to holders of 20-year period policies and longer | | 23,877,325.86 |
| To holders of 15-year period policies | | 8,270,742.00 |
| To holders of 10-year period policies | | 588,663.00 |
| To holders of 5-year period policies | | 587,401.00 |
| To holders of annual dividend policies | | 800,947.00 |
| Reserves to provide for all contingencies | | 10,511,715.00 |
| Total liabilities | | $ 322,840,900.03 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 409,449 | $ 904,245,405.00 |
| Endowment policies | 179,543 | 386,051,780.00 |
| All other policies | 10,826 | 21,617,600.00 |
| Return premiums and reversionary additions | ---------- | 53,454,514.00 |
| *New policies taking effect.* | | |
| Whole life policies | 90,075 | 174,390,975.00 |
| Endowment policies | 65,262 | 117,880,431.00 |
| All other policies | 103 | 345,500.00 |
| Return premiums and reversionary additions | ---------- | 712,676.00 |
| *Old policies revived.* | | |
| Whole life policies | 892 | 1,809,200.00 |
| Endowment policies | 527 | 1,052,000.00 |
| All other policies | 25 | 35,800.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | ---------- | 1,189,918.00 |
| Endowment policies | ---------- | 898,318.00 |
| Return premiums and reversionary additions | ---------- | 6,966,471.00 |
| *Additions by dividends.* | | |
| Return premiums and reversionary additions | ---------- | 413,940.00 |
| Total | 756,702 | $1,671,064,528.00 |
| Deduct policies ceased to be in force | 52,135 | 117,436,502.00 |
| Outstanding at end of year 1902 | 704,567 | $1,553,628,026.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 5,927 | $ 15,684,294.00 |
| By maturity | 1,370 | 4,239,841.00 |
| By expiry | 34,263 | 59,955,565.00 |
| By surrender | 7,876 | 19,999,793.00 |
| By lapse | 2,699 | 7,534,520.00 |
| By change and decrease | | 10,022,489.00 |
| Total terminated | 52,135 | $ 117,436,502.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 3,401 | $ 7,418,280.00 |
| Policies issued during the year | 939 | 1,490,900.00 |
| Total | 4,340 | $ 8,909,180,00 |
| Deduct ceased to be in force during the year | 265 | 510,598.00 |
| Policies in force December 31, 1902 | 4,075 | $ 8,398,582.00 |
| Losses and claims unpaid December 31, 1901 | 3 | 8,513.32 |
| Losses and claims incurred during the year | 36 | 94,575.53 |
| Total | 39 | 103,088.85 |
| Losses and claims settled during the year in cash | 35 | 94,741.65 |
| Losses and claims unpaid December 31, 1902 | 4 | 8,347.20 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | $ 271,871.67 |

---

# NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION OF NORTH CAROLINA.

Incorporated 1899. Commenced Business April, 1899.

JOHN MERRICK, President. A. M. MOORE, Secretary.

Home Office, 121 East Main Street, Durham, N. C.

---

CAPITAL STOCK.

| | | |
|---|---|---|
| Capital paid in | $ 600.00 | |
| Amount of ledger assets (as per balance) December 31 of previous year | $ 260.00 | |
| Increase of capital during the year | 380.56 | |
| | $ | 640.56 |

INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents without deduction for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 3,201.48 | |
| Total paid by members | $ 3,201.48 | |
| Total income during the year | | 3,201.48 |
| Sum of both amounts | $ | 3,842.04 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 280.00 | |
| Disability, sick or accident benefits | 800.94 | |
| Total paid to members | $ 1,080.94 | |
| Salaries and allowances of managers and agents not paid by commissions | 1,338.74 | |
| Taxes and licenses | 150.95 | |
| Rent | 27.00 | |
| Furniture, $70.82; advertising and printing, $110.00 | 180.82 | |
| All other disbursements | 42.47 | |
| Total disbursements | | $ 2,820.92 |
| Balance | | $ 1,021.12 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 32.56 | |
| Deposited in banks | 608.00 | |
| Bills receivable | 25.00 | |
| Other assets | 574.50 | |
| Total net ledger assets | | $ 1,240.06 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, $20.00; supplies, printed matter, stationery, $105.00 | $ 125.00 | |
| Total | | 125.00 |
| Total admitted assets | | $ 1,115.06 |

## EXHIBIT OF POLICIES OR CERTIFICATES.

| | BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1901 | 1,785 | $ 53,550.00 |
| Policies or certificates written or increased during the year | 7,215 | 216,450.00 |
| Total | 9,000 | $ 270,000.00 |
| Deduct decreased or ceased to be in force during the year | 4,495 | 135,310.00 |
| Total policies or certificates in force December 31, 1902 | 4,505 | $ 134,850.00 |
| Losses and claims paid, scaled down, dropped and compromised during the year | | 1,080.94 |
| Premiums and assessments collected during the year | | 3,201.48 |

# THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY OF WISCONSIN.

Incorporated March, 1857. Commenced Business November 25, 1858.

H. L. PALMER, President. J. W. SKINNER, Secretary.

Home Office, Cor. Broadway and Michigan Streets, Milwaukee, Wis.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 146,731,231.82 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 3,063,931.41 | |
| Surrender values applied to pay first year's premiums | 271.84 | |
| Dividends applied to purchase paid-up additions and annuities | 694,157.11 | |
| Consideration for original annuities involving life contingencies | 119,889.15 | |
| Total new premiums | $ 3,878,249.51 | |
| Renewal premiums without deduction for commissions or other expenses | 18,677,779.88 | |
| Dividends applied to pay renewal premiums | 2,020,431.35 | |
| Renewal premiums for deferred annuities | 2,366.45 | |
| Total renewal premiums | $20,700,577.68 | |
| Total premium income | | 24,578,827.19 |
| Consideration for supplementary contracts not involving life contingencies | | 511,027.23 |
| Premium notes, loans or liens restored by revival of policies | | 2,694.78 |
| Interest on mortgage loans | $ 3,397,998.45 | |
| Interest on bonds and dividends | 2,450,517.03 | |
| Interest on premium notes, policy loans or liens | 491,038.89 | |
| Interest on other debts due the company | 210,406.12 | |
| Discount on claims paid in advance | 9,521.27 | |
| Rents from company's property, including $37,300.00 for company's own occupancy | 447,832.03 | |
| Total interest and rents | | 7,007,313.79 |
| Profit on sale or maturity of ledger assets | | 25,698.39 |
| On account of deficiency on loan | | 2,500.00 |
| Internal revenue stamps redeemed | | 1,201.94 |
| Adjustment of real estate values | | 23,041.34 |
| Total income | | $ 32,152,304.66 |
| Sum of both amounts | | $ 178,883,536.48 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $5,525,619.44; additions, $113,897.58 | $ 5,639,517.02 | |
| For matured endowments, $1,765,816.14; additions, $69,799.52 | 1,835,615.66 | |
| Net amount paid for losses and matured endowments | $ 7,475,132.68 | |
| For annuities involving life contingencies | 36,412.72 | |
| Premium notes voided by lapse | 7,582.57 | |
| Surrender values paid in cash | 1,854,122.33 | |
| Surrender values applied to pay new premiums | 271.84 | |
| Dividends paid to policy-holders in cash | 1,465,679.67 | |
| Dividends applied to pay renewal premiums | 2,020,431.35 | |
| Dividends applied to purchase paid-up additions and annuities | 694,157.11 | |
| Total paid policy-holders | $13,553,790.27 | |

| | | |
|---|---|---|
| Paid for claims on supplementary contracts not involving life contingencies | $ 54,403.75 | |
| Commissions on first year's premiums, $1,283,240.98; renewal premiums, $1,577,062.52; annuities, $589.57; renewal, $123.19 | 2,861,016.26 | |
| Commuting renewal commissions | 9,576.82 | |
| Traveling and all other agency expenses | 10,841.64 | |
| Medical examiners' fees | 151,994.60 | |
| Inspection of risks | 19,354.76 | |
| Salaries and all other compensation of officers and Home Office employees | 456,296.20 | |
| Rent | 37,300.00 | |
| Advertising, $5,563.44; printing and stationery, $41,108.57; postage, $71,380.49 | 118,052.50 | |
| Legal expenses | 20,837.12 | |
| Furniture, fixtures and safes | 2,581.02 | |
| Insurance taxes, licenses and department fees | 548,931.58 | |
| Taxes on real estate | 85,422.86 | |
| Repairs and expenses (other than taxes) on real estate | 230,950.13 | |
| All other disbursements | 163,348.44 | |
| Total disbursements | | $ 18,324,697.95 |
| Balance | | $ 160,558,838.53 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 4,261,545.88 | |
| Mortgage loans on real estate | 76,543,348.60 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 10,746,187.00 | |
| Premium notes on policies in force | 292,223.25 | |
| Book value of bonds and stocks | 65,834,434.20 | |
| Deposited in trust companies and banks on interest | 2,732,763.45 | |
| Cash in company's office | 200,757.44 | |
| Agents' balances | 46,382.33 | |
| Total | $160,657,642.15 | |
| Deduct agents' credit balances, $91,750.35; all other, $7,053.27 | 98,803.62 | |
| Total ledger assets | | $ 160,558,838.53 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 963,468.17 | |
| Interest due and accrued on bonds | 1,021,345.38 | |
| Interest due and accrued on premium notes, policy loans or liens | 305,958.52 | |
| Rents due and accrued on company's property or lease | 35,237.45 | |
| Total rents and interest due and accrued | | 2,326,009.52 |
| Market value of bonds over book value | | 95,995.13 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 13,628.00 | $ 802,032.00 | |
| Gross deferred premiums on policies in force December 31, 1902 | 155,744.00 | 1,371,516.00 | |
| Total | $ 169,372.00 | $2,173,548.00 | |
| Deduct loading, 41.57 per cent. on new, 7.57 per cent. on renewals | 70,407.94 | 164,537.58 | |
| Net amount of uncollected and deferred premiums | $ 98,964.06 | $2,009,010.42 | 2,107,974.48 |
| Gross assets | | | $ 165,088,817.66 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' debit balances | $ 46,382.33 | |
| Total | | $ 46,382.33 |
| Total admitted assets | | $ 165,042,435.33 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the Actuaries' and American Tables of Mortality, with 4 and 3 per cent. interest, respectively | $129,129,756.00 | |
| Same for reversionary additions | 3,101,948.00 | |
| Same for annuities, including those in reduction of premiums | 442,290.00 | |
| Net reserve | | $ 132,673,994.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 500,793.00 |
| Claims for death losses | $ 63,697.12 | |
| Claims for death losses in process of adjustment or adjusted and not due, | 215,093.01 | |
| Claims for death losses which have been reported and no proofs received, | 209,419.82 | |
| Claims for matured endowments due and unpaid | 70,695.29 | |
| Claims for death losses and other policy claims resisted by the company, | 43,042.86 | |
| Due and unpaid on annuity claims involving life contingencies | 766.48 | |
| Total policy claims | | 602,714.58 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 830.00 |
| Premiums paid in advance | | 25,847.12 |
| Bills, accounts, commissions, medical fees due and accrued | | 67,904.66 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 268,127.16 |
| Dividends apportioned, payable to policy-holders during 1903 | | 1,659,645.55 |
| Tontine surplus payable to policy-holders subsequent to 1903, as the periods of participation mature | | 23,764,948.45 |
| Total | | $ 159,564,804.52 |
| Unassigned funds—surplus | | 5,477,630.81 |
| Total liabilities | | $ 165,042,435.33 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 167,260 | $ 395,046,250.00 |
| Endowment policies | 67,519 | 152,875,038.00 |
| All other policies | 8,373 | 26,783,712.00 |

*New policies taking effect.*

| | | |
|---|---|---|
| Whole life policies | 15,635 | 37,463,875.00 |
| Endowment policies | 10,294 | 21,810,903.00 |
| All other policies | 3,374 | 9,748,067.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 219 | 589,013.00 |
| Endowment policies | 140 | 275,398.00 |
| All other policies | 85 | 350,000.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | 385 | |
| Endowment policies | 218 | |

*Additions by dividends.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | ---------- | $ 738,110.00 |
| Endowment policies | ---------- | 459,031.00 |
| All other policies | ---------- | 1,485,176.00 |
| Total | 273,508 | $ 647,624,573.00 |
| Deduct policies ceased to be in force | 11,414 | 26,943,290.00 |
| Outstanding at end of year 1902 | 262,094 | $ 620,681,283.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 2,046 | $ 5,315,461.00 |
| By maturity | 798 | 1,797,503.00 |
| By expiry | 12 | 1,524,854.00 |
| By surrender | 2,778 | 5,177,387.00 |
| By lapse | 5,346 | 10,821,392.00 |
| By change and decrease | 434 | 2,306,693.00 |
| Total terminated | 11,414 | $ 26,943,290.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 1,314 | $ 2,937,145.00 |
| Policies issued during the year | 336 | 586,000.00 |
| Total | 1,650 | $ 3,523,145.00 |
| Deduct ceased to be in force during the year | 78 | 204,183.00 |
| Policies in force December 31, 1902 | 1,572 | $ 3,318,962.00 |
| Losses and claims unpaid December 31, 1901 | ---------- | 288.00 |
| Losses and claims incurred during the year | 19 | 48,570.00 |
| Total | 19 | $ 48,858.00 |
| Losses and claims settled during the year in cash | 18 | 47,662.00 |
| Losses and claims unpaid December 31, 1902 | 1 | 1,196.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 115,109.73 |

# PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business January, 1868.

GEORGE A. MOORE, President. S. M. MARKS, Secretary.

Home Office, 508 Montgomery Street, San Francisco, Cal.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 500,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 4,459,710.85 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $4,688.11 for first year's re-insurance | $ 434,476.27 | |
| Surrender values applied to pay first year's premiums | 938.77 | |
| Dividends applied to purchase paid-up additions and annuities | 84,538.60 | |
| Surrender values applied to purchase paid-up insurance and annuities | 10,574.72 | |
| Consideration for original annuities involving life contingencies | 11,500.00 | |
| Total new premiums | $ 542,028.36 | |
| Renewal premiums without deduction for commissions or other expenses, less $15,253.12 for re-insurance on renewals | 878,299.75 | |
| Dividends applied to pay renewal premiums | 47,044.62 | |
| Surrender values applied to pay renewal premiums | 5,863.12 | |
| Total renewal premiums | $ 931,207.49 | |
| Total premium income | | 1,473,235.85 |
| Interest on mortgage loans | $ 63,065.92 | |
| Interest on collateral loans | 8,968.70 | |
| Interest on bonds and dividends on stocks | 98,660.81 | |
| Interest on premium notes, policy loans or liens | 15,462.73 | |
| Interest on other debts due the company | 26,778.45 | |
| Discount on claims paid in advance | 128.45 | |
| Rents from company's property, including $13,000.00 for company's own occupancy | 21,599.35 | |
| Total interest and rents | | 234,664.41 |
| Profit on sale or maturity of ledger assets | | 13,590.65 |
| From other sources | | 15,459.41 |
| Premium income of accident department | | 540,409.61 |
| Total income | | $ 2,277,359.93 |
| Sum of both amounts | | $ 6,737,070.78 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $27,000.00 re-insurance), $336,832.10; additions, $7,773.00 | $ 344,605.10 | |
| For matured endowments, $42,390.00; additions, $3,504.00 | 45,894.00 | |
| Net amount paid for losses and matured endowments | $ 390,499.10 | |
| For annuities involving life contingencies | 6,423.33 | |
| Surrender values paid in cash | 72,003.90 | |
| Surrender values applied to pay new premiums | 938.77 | |

| | | |
|---|---|---|
| Surrender values applied to pay renewal premiums | $ 5,863.12 | |
| Surrender values applied to purchase paid-up insurance and annuities | 10,574.72 | |
| Dividends paid to policy-holders in cash | 3,116.28 | |
| Dividends applied to pay renewal premiums | 47,044.62 | |
| Dividends applied to purchase paid-up additions and annuities | 84,538.60 | |
| Total paid policy-holders | $ 621,002.44 | |
| Paid stockholders for interest or dividends | 26,775.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $309,123.95; renewal premiums, $68,162.92 | 377,286.87 | |
| Salaries and allowances for agencies, including managers, agents and clerks; Agency supervision, traveling and all other expenses | 24,842.21 | |
| Medical examiners' fees | 31,974.52 | |
| Salaries and all other compensation of officers and Home Office employees | 62,668.00 | |
| Rents, including $9,400.00 for company's own occupancy | 13,102.73 | |
| Advertising, $4,393.35; printing and stationery, $18,854.26; postage, $4,719.10 | 27,966.71 | |
| Legal expenses | 7,186.62 | |
| Insurance taxes, licenses and department fees | 16,281.34 | |
| Taxes on real estate | 6,655.66 | |
| Repairs and expenses (other than taxes) on real estate | 5,945.14 | |
| Loss on sale or maturity of ledger assets | 13,167.90 | |
| General expense | 13,949.91 | |
| Total disbursements accident department | 505,305.84 | |
| Total disbursements | | $ 1,754,110.89 |
| Balance | | $ 4,982,959.89 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 399,397.92 | |
| Mortgage loans on real estate | 1,180,115.65 | |
| Loans secured by pledge of bonds, stocks or other collateral | 175,900.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 192,764.16 | |
| Premium notes on policies in force | 34,125.77 | |
| Book value of bonds and stocks | 2,797,105.60 | |
| Deposited in trust companies and banks on interest | 14,359.59 | |
| Cash in company's office | 1,525.70 | |
| Deposited in banks not on interest | 149,589.05 | |
| Bills receivable | 150.30 | |
| Agents' balances | 9,244.40 | |
| Furniture and fixtures | 28,681.75 | |
| Total ledger assets | | $ 4,982,959.89 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 14,098.72 | |
| Interest due and accrued on bonds and stocks | 41,540.17 | |
| Interest due and accrued on collateral loans | 395.20 | |
| Interest due and accrued on premium notes, policy loans or liens | 9,722.57 | |
| Interest due and accrued on other assets | 10,855.29 | |
| Total interest due and accrued | | 76,611.95 |
| Market value of bonds and stocks over book value | | 170,266.40 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 102,043.49 | $ 108,035.48 | |
| Gross deferred premiums on policies in force December 31, 1902 | 43,984.80 | 83,295.40 | |
| Total | $ 146,028.29 | $ 191,330.88 | |
| Deduct loading, 20 per cent. | 29,205.66 | 38,266.17 | |
| Net amount of uncollected and deferred premiums | $ 116,822.63 | $ 153,064.71 | $ 269,887.34 |
| All other assets, viz.: | | | |
| Printed supplies | | | 6,000.00 |
| Non-ledger assets, accident department | | | 133,080.20 |
| Gross assets | | | $ 5,638,805.78 |
| Deduct assets not admitted— | | | |
| Supplies, furniture, fixtures, etc. | | $ 34,681.75 | |
| Agents' debit balances | | 9,244.40 | |
| Bills receivable | | 150.30 | |
| Total | | | 44,076.45 |
| Total admitted assets | | | $ 5,594,729.33 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the Combined Experience Table of Mortality, with 4 per cent. interest on business prior to January, 1901, and on the American Experience Table of Mortality, with 3½ per cent. interest on business subsequent to January 1, 1901 | $ 4,135,789.53 | |
| Same for reversionary additions | 287,491.00 | |
| Same for annuities, including those in reduction of premiums | 77,107.11 | |
| Total | $ 4,500,387.64 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 32,451.49 | |
| Net reserve | | $ 4,467,936.15 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 11,200.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 15,395.28 | |
| Claims for death losses which have been reported and no proofs received | 43,604.77 | |
| Claims for matured endowments due and unpaid, unclaimed | 2,585.00 | |
| Claims for death losses and other policy claims resisted by the company | 2,000.00 | |
| Total policy claims | | 63,585.05 |
| Other liabilities, viz.: | | |
| Liabilities accident department | | 231,493.62 |
| Total | | $ 4,774,214.82 |
| Capital stock | | 500,000.00 |
| Unassigned funds—surplus | | 320,514.51 |
| Total liabilities | | $ 5,594,729.33 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 14,499 | $ 26,867,766.00 |
| Endowment policies | 2,316 | 3,761,406.00 |
| All other policies | 267 | 558,502.00 |
| Return premiums and reversionary additions | | 474,261.00 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 5,791 | $ 8,224,366.00 |
| Endowment policies | 2,274 | 2,805,197.00 |
| All other policies | 17 | 33,034.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 127 | 264,940.00 |
| Endowment policies | 23 | 40,000.00 |
| All other policies | 2 | 6,000.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | ---------- | 15,250.00 |
| Endowment policies | ---------- | 2,000.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Return premiums and reversionary additions | ---------- | 181,481.00 |
| Total | 25,316 | $ 43,234,403.00 |
| Deduct policies ceased to be in force | 2,905 | 5,028,430.00 |
| Outstanding at end of year 1902 | 22,411 | $ 38,205,973.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 159 | $ 371,605.00 |
| By maturity | 15 | 45,894.00 |
| By expiry | 6 | 6,000.00 |
| By surrender | 180 | 382,694.00 |
| By lapse | 2,545 | 3,736,903.00 |
| By change and decrease | ---------- | 485,334.00 |
| Total terminated | 2,905 | $ 5,028,430.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 129 | $ 162,305.00 |
| Policies issued during the year | 160 | 185,381.00 |
| Total | 289 | $ 347,686.00 |
| Deduct ceased to be in force during the year | 56 | 66,500.00 |
| Policies in force December 31, 1902 | 233 | $ 281,186.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 9,421.81 |

# PENN MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 24, 1847. Commenced Business May 25, 1847.

HARRY F. WEST, President. HENRY C. BROWN, Secretary and Treasurer.

Home Office, 921, 923 and 925 Chestnut Street, Philadelphia, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $46,380,860.74 | |
| Decrease of capital during the year, being deduction to bring assets to market value | 67,126.18 | |
| Extended at | | $ 46,313,734.56 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $26,783.35 for first year's re-insurance | $ 1,988,255.84 | |
| Dividends applied to pay first year's premiums | 873.94 | |
| Total first year's premiums on original policies | $ 1,989,129.78 | |
| Surrender values applied to pay first year's premiums | 87,849.00 | |
| Dividends applied to purchase paid-up additions and annuities | 90,094.00 | |
| Consideration for original annuities involving life contingencies | 495,715.19 | |
| Consideration for supplementary contracts involving life contingencies | 3,388.75 | |
| Total new premiums | $ 2,666,176.72 | |
| Renewal premiums without deduction for commissions or other expenses, less $5,228.22 for re-insurance on renewals | 7,413,512.54 | |
| Dividends applied to pay renewal premiums | 590,275.34 | |
| Surrender values applied to pay renewal premiums | 38,581.69 | |
| Consideration for annuities involving life contingencies | 702.18 | |
| Total renewal premiums | $ 8,043,071.75 | |
| Total premium income | | 10,709,248.47 |
| Consideration for supplementary contracts not involving life contingencies | | 215,412.00 |
| Premium notes, loans or liens restored by revival of policies | | 3,952.60 |
| Interest on mortgage loans | $ 968,498.99 | |
| Interest on collateral loans | 394,251.27 | |
| Interest on bonds and dividends on stocks | 776,660.89 | |
| Interest on premium notes, policy loans or liens | 91,157.63 | |
| Interest on other debts due the company | 19,874.92 | |
| Rents from company's property | 194,384.95 | |
| Total interest and rents | | 2,444,828.65 |
| Profit on sale or maturity of ledger assets | | 61,013.45 |
| From other sources | | 6,112.73 |
| Total income | | $ 13,440,567.90 |
| Sum of both amounts | | $ 59,754,302.46 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $2,456,656.40; additions, $16,510.00 | $ 2,473,166.40 | |
| For matured endowments, $855,343.00; additions, $15,806.00 | 871,149.00 | |
| Net amount paid for losses and matured endowments | $ 3,344,315.40 | |

| | | |
|---|---|---|
| For annuities involving life contingencies | $ 129,926.72 | |
| Premium notes voided by lapse | 25,261.61 | |
| Surrender values paid in cash | 532,680.11 | |
| Surrender values applied to pay new premiums | 873.94 | |
| Surrender values applied to pay renewal premiums | 38,581.69 | |
| Surrender values applied to purchase paid-up insurance and annuities | 90,094.00 | |
| Dividends paid to policy-holders in cash | 21,445.72 | |
| Dividends applied to pay renewal premiums | 590,275.34 | |
| Dividends applied to purchase paid-up additions and annuities | 87,849.00 | |
| Total paid policy-holders | $ 4,861,303.53 | |
| Paid for claims on supplementary contracts not involving life contingencies | 77,718.37 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $1,054,539.02; renewal premiums, $494,059.23; annuities (original), $22,759.98; renewal, $29.50 | 1,571,387.73 | |
| Commuting renewal commission | 788.17 | |
| Salaries and allowances for agencies, including managers, agents and clerks; Agency supervision, traveling and all other expenses | 97,464.28 | |
| Medical examiners' fees | 116,579.72 | |
| Inspection of risks | 15,792.24 | |
| Salaries and all other compensation of officers and Home Office employees | 224,091.67 | |
| Rent | 44,863.34 | |
| Advertising, $40,203.23; printing and stationery, $43,649.91; postage, $29,919.88 | 113,773.02 | |
| Legal expenses | 9,263.80 | |
| Furniture, fixtures and safes | 6,674.17 | |
| Insurance taxes, licenses and department fees | 281,480.35 | |
| Taxes on real estate | 41,884.58 | |
| Repairs and expenses (other than taxes) on real estate | 122,551.02 | |
| Home Office expenses | 57,682.43 | |
| Total disbursements | | $ 7,643,298.42 |
| Balance | | $ 52,111,004.00 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 2,907,902.11 | |
| Mortgage loans on real estate | 20,488,000.29 | |
| Loans secured by pledge of bonds, stocks or other collateral | 3,752,272.73 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 4,236,182.00 | |
| Premium notes on policies in force | 1,154,072.60 | |
| Book value of bonds and stocks | 18,922,808.72 | |
| Deposited in trust companies and banks on interest | 454,800.00 | |
| Cash in company's office | 5,306.02 | |
| Deposited in banks not on interest | 60,000.00 | |
| Bills receivable | 185,133.83 | |
| Agents' balances | 1,845.67 | |
| Furniture | 7,376.06 | |
| Temporary obligations for premiums, mainly secured by reserves on policies | 97,497.75 | |
| Total | $52,273,197.78 | |
| Deduct agents' credit balances | 162,193.74 | |
| Total ledger assets | | $ 52,111,004.04 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 321,351.90 | |
| Interest due and accrued on bonds and stocks | 116,853.00 | |
| Interest due and accrued on collateral loans | 9,326.51 | |
| Interest due and accrued on other assets | 10,000.00 | |
| Rents due and accrued on company's property or lease | 12,721.10 | |
| Total rents and interest due and accrued | | $ 470,252.51 |
| Market value of bonds and stocks over book value | | 580,761.53 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 117,117.17 | $ 732,838.63 | |
| Gross deferred premiums on policies in force December 31, 1902 | 84,504.66 | 679,775.95 | |
| Total | $ 201,621.83 | $ 1,412,614.58 | |
| Deduct loading, 20 per cent. | 40,324.37 | 282,522.92 | |
| Net amount of uncollected and deferred premiums | $ 161,297.46 | $ 1,130,091.66 | 1,291,389.12 |
| Gross assets | | | $ 54,453,407.20 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes | $ 7,376.06 | |
| Cash advanced to agents | 185,133.83 | |
| Agents' debit balances | 1,845.67 | |
| Bills receivable | 97,497.75 | |
| Total | | 291,853.31 |
| Total admitted assets | | $ 54,161,553.89 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Pennsylvania Insurance Department on the Actuaries' Table of Mortality, with 3½ and 4 per cent. interest | $43,681,852.00 | |
| Same for reversionary additions | 753,163.00 | |
| Same for annuities (including those in reduction of premiums) | 1,433,627.00 | |
| Total | $45,868,642.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 68,528.00 | |
| Net reserve | | $ 45,800,114.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies computed by the company | | 766,559.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 329,004.00 | |
| Claims for death losses which have been reported and no proofs received | | |
| Total policy claims | | 329,004.00 |
| Premiums paid in advance | | 41,945.71 |
| Commissions due to agents on premium notes when paid | | 10,195.75 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 96,953.72 |
| Dividends apportioned, payable to policy-holders during 1903 | | 27,844.00 |
| Dividends apportioned, payable to policy-holders subsequent to 1903 | | 3,245,997.09 |
| Special 3 and 3½ per cent. reserve | | 867,102.00 |
| Trust deposit | | 13,821.00 |
| Total | | $ 51,199,536.27 |
| Unassigned funds—surplus | | 2,962,017.62 |
| Total liabilities | | $ 54,161,553.89 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 59,432 | $ 143,718,465.00 |
| Endowment policies | 26,127 | 56,792,343.00 |
| All other policies | 10,790 | 33,302,681.00 |
| Return premiums and reversionary additions | ---------- | 1,089,797.00 |
| *New policies taking effect.* | | |
| Whole life policies | 11,113 | 22,647,634.00 |
| Endowment policies | 5,365 | 10,727,909.00 |
| All other policies | 3,890 | 11,655,060.00 |
| Return premiums and reversionary additions | ---------- | 146,804.00 |
| *Old policies revived.* | | |
| Whole life policies | 1,991 | 4,842,173.00 |
| Endowment policies | 871 | 1,576,704.00 |
| All other policies | 1,274 | 3,552,425.00 |
| Return premiums and reversionary additions | ---------- | 734.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 137 | 400,241.00 |
| Endowment policies | 25 | 112,368.00 |
| All other policies | ---------- | 3,930.00 |
| Total | 121,015 | $ 290,569,268.00 |
| Deduct policies ceased to be in force | 9,189 | 21,677,495.00 |
| Outstanding at end of year 1902 | 111,826 | $ 268,891,773.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 994 | $ 2,602,945.00 |
| By maturity | 396 | 878,859.00 |
| By expiry | 345 | 793,289.00 |
| By surrender | 1,418 | 3,304,345.00 |
| By lapse | 5,851 | 12,766,608.00 |
| By change and decrease | 185 | 1,331,449.00 |
| Total terminated | 9,189 | $ 21,677,495.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 2,484 | $ 4,826,085.00 |
| Policies issued during the year | 1,014 | 1,857,197.00 |
| Total | 3,498 | 6,683,282.00 |
| Deduct ceased to be in force during the year | 298 | 823,435.00 |
| Policies in force December 31, 1902 | 3,200 | $ 5,859,847.00 |
| Losses and claims unpaid December 31, 1901 | 3 | 4,275.00 |
| Losses and claims incurred during the year | 18 | 42,310.00 |
| Total | 21 | $ 46,585.00 |
| Losses and claims settled during the year in cash | 18 | 33,585.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 13,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | $ 212,164.66 |

# PEOPLES BENEVOLENT AND RELIEF ASSOCIATION OF NORTH CAROLINA.

Incorporated February 10, 1897. Commenced Business April 7, 1897.

C. Z. L. A. TAYLOR, President. E. J. YOUNG, Secretary.

Home Office, Charlotte, N. C.

## CAPITAL STOCK.

| | |
|---|---|
| Capital authorized | $ 100,000.00 |

## INCOME.

Gross amount paid by members to the Association or its agents without deduction for commissions or other expenses, as follows:

| | | |
|---|---|---|
| Membership fees required or represented by applications | $ 5,024.01 | |
| Total paid by members | $ 5,024.01 | |
| Total income during the year | | 5,024.01 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 777.87 | |
| Endowments, $20.00; disability, sick or accident benefits, $2,391.28 | 2,411.28 | |
| Advance payments returned to rejected applicants | 2.00 | |
| Total paid to members | $ 3,191.15 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 1,422.45 | |
| Salaries of officers | 417.00 | |
| Salaries and other compensation of office employees | 194.72 | |
| Medical examiners' fees | 1.25 | |
| Insurance Department fees and licenses | 245.50 | |
| Furniture, $4.05; legal expenses, $1.25; advertising and printing, $148.28 | 153.58 | |
| All other disbursements | 434.68 | |
| Total disbursements | | 6,063.33 |

## EXHIBIT OF POLICIES OR CERTIFICATES.

| | TOTAL BUSINESS OF THE YEAR. | | BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|---|---|
| | *Number.* | *Amount.* | *Number.* | *Amount.* |
| Policies or certificates written or increased during the year | 12,255 | $ 612.75 | 3,000 | $ 290.20 |
| Total | 12,255 | $ 612.75 | 3,000 | $ 290.20 |
| Deduct decreased or ceased to be in force during the year | 2,000 | 100.00 | 800 | 50.00 |
| Total policies or certificates in force December 31, 1902 | 10,255 | $ 512.75 | 2,200 | $ 240.20 |
| Losses and claims paid, scaled down, dropped and compromised during the year | 1,000 | $ 5,434.85 | 600 | $ 2,391.28 |
| Losses and claims outstanding unpaid December 31, 1902 | 3 | 80.00 | 3 | 80.00 |

# PEOPLE'S MUTUAL BENEVOLENT ASSOCIATION OF NORTH CAROLINA.

Incorporated February 20, 1897. Commenced Business June 17, 1897.

C. M. BERNARD, President. H. E. KING, Secretary.

Home Office, 303 Tucker Building, Raleigh, N. C.

## CAPITAL STOCK.

| | |
|---|---|
| Capital authorized | $ 100,000.00 |
| Capital subscribed | 40,000.00 |
| Capital paid in | 4,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | 33,000.00 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 17,164.00 | |
| Medical examiners' fees paid by applicant | 1,425.00 | |
| Total paid by members | $ 18,589.00 | |
| Total income during the year | | 18,589.00 |
| Sum of both amounts | | $ 51,589.00 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Advance assessments returned to divisions to pay death losses for the year 1902 | $ 2,850.00 | |
| Advance payments returned to rejected applicants | 8.00 | |
| Total paid to members | $ 2,858.00 | |
| Commissions and fees retained by or paid or allowed to agents | 6,400.00 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 27.05 | |
| Salaries of officers and other compensation of officers | 2,179.18 | |
| Salaries and other compensation of office employees | 873.60 | |
| Medical examiners' fees | 1,425.00 | |
| Taxes on premiums, $135.57; Insurance Department fees and licenses, $470.00 | 605.57 | |
| Rent | 124.00 | |
| Legal expenses, $25.00; advertising and printing, $168.64 | 193.64 | |
| All other disbursements | 3,902.96 | |
| Total disbursements | | 18,589.00 |
| Balance | | $ 33,090.00 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Deposited in banks | $ 820.00 | |
| Total | $ 820.00 | |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Other items, furniture and supplies | $ 250.00 | |
| Total non-ledger assets | | 250.00 |
| Gross assets | | $ 1,070.00 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, $200.00; supplies, printed matter, stationery, $50.00 | $ 250.00 | |
| Total | | $ 250.00 |
| Total admitted assets | | $ 820.00 |

NON-LEDGER LIABILITIES.

| | | |
|---|---|---|
| Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued | $ 820.00 | |
| Total liabilities | | $ 820.00 |
| Capital stock paid in | | 7,300.00 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | BUSINESS IN STATE OF NORTH CAROLINA DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1901 | 7,852 | $ |
| Policies or certificates written or increased during the year | 2,850 | |
| Total | 10,702 | $ |
| Deduct decreased or ceased to be in force during the year | 1,854 | |
| Total policies or certificates in force December 31, 1902 | 8,838 | $ |
| Losses and claims unpaid December 31, 1901 | 1 | |
| Losses and claims incurred during the year | 101 | |
| Total | 102 | $ |
| Losses and claims paid, scaled down, dropped and compromised during the year | 102 | |
| Premiums and assessments collected during the year | | $ 18,589.00 |

# PHŒNIX MUTUAL LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1851. Commenced Business May, 1851.

JONATHAN B. BUNCE, President. WILLIAM A. MOORE, Secretary.

Home Office, 49 Pearl Street, Hartford, Conn.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 13,822,864.74 |

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $9,163.23 for first year's re-insurance | $ 380,377.83 | |
| Dividends applied to pay first year's premiums | 1,217.02 | |
| Dividends applied to purchase paid-up additions and annuities | 55,432.00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 87,864.00 | |
| Consideration for original annuities involving life contingencies | 15,825.20 | |
| Total new premiums | | $ 540,716.05 |

| | | |
|---|---|---|
| Renewal premiums without deduction for commissions or other expenses, less $20,212.89 for re-insurance on renewals | $ 2,032,900.53 | |
| Dividends applied to pay renewal premiums | 188,336.09 | |
| Surrender values applied to pay renewal premiums | 1,909.36 | |
| Total renewal premiums | $ 2,223,145.98 | |
| Total premium income | | $ 2,763,862.03 |
| Consideration for supplementary contracts not involving life contingencies | | 43,171.67 |
| Interest on mortgage loans | $ 432,054.21 | |
| Interest on bonds and dividends on stocks | 181,614.83 | |
| Interest on premium notes, policy loans or liens | 58,712.97 | |
| Interest on other debts due the company | 8,750.48 | |
| Discount on claims paid in advance | 75.78 | |
| Rents from company's property, including $8,000.00 for company's own occupancy | 41,768.48 | |
| Total interest and rents | | 722,976.75 |
| Profit on sale or maturity of ledger assets | | 36,422.01 |
| From other sources | | 874.84 |
| Total income | | $ 3,567,307.30 |
| Sum of both amounts | | $ 7,390,172.04 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $5,448.00 re-insurance), $834,185.63; additions, $6,675.00 | $ 840,860.63 | |
| For matured endowments, including $1,289.00 for pure endowments granted with extended term insurance, $132,974.00; additions, $8,859.00 | 141,833.00 | |
| Net amount paid for losses and matured endowments | $ 982,693.63 | |
| For annuities involving life contingencies | 7,559.61 | |
| Premium notes voided by lapse | 2,346.46 | |
| Surrender values paid in cash | 192,692.60 | |
| Surrender values applied to pay new premiums | 1,217.02 | |
| Surrender values to pay renewal premiums | 1,909.36 | |
| Surrender values applied to purchase paid-up insurance and annuities | 87,864.00 | |
| Dividends paid to policy-holders in cash | 4,706.31 | |
| Dividends applied to pay renewal premiums | 188,336.09 | |
| Dividends applied to purchase paid-up additions and annuities | 55,423.00 | |
| Total paid policy-holders | $ 1,524,757.08 | |
| Paid for claims on supplementary contracts not involving life contingencies | 6,473.67 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $193,631.27; renewal premiums, $141,268.14; annuities, $381.56 | 335,280.97 | |
| Commuting renewal commissions | 6,192.11 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 43,211.94 | |
| Agency supervision, traveling and all other expenses | 16,134.22 | |
| Medical examiners' fees | 34,759.10 | |
| Inspection of risks | 4,607.83 | |
| Salaries and all other compensation of officers and Home Office employees | 84,384.21 | |
| Rents, including $8,000.00 for company's own occupancy | 28,423.38 | |
| Advertising, $16,345.97; printing and stationery, $22,015.10; postage, $12,114.76 | 50,475.83 | |
| Legal expenses | 2,021.09 | |
| Furniture, fixtures and safes | 3,134.00 | |
| Insurance taxes, licenses and department fees | 73,254.58 | |
| Taxes on real estate | 14,176.68 | |

| | | |
|---|---|---|
| Repairs and expenses (other than taxes) on real estate | $ 12,545.70 | |
| Loss on sale or maturity of ledger assets | 26,998.33 | |
| All other disbursements | 21,091.35 | |
| Total disbursements | | $ 2,287,922.07 |
| Balance | | $ 15,102,249.97 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 777,882.01 | |
| Mortgage loans on real estate | 8,977,510.17 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 706,877.00 | |
| Premium notes on policies in force | 250,988.55 | |
| Book value of bonds and stocks | 3,979,817.73 | |
| Deposited in trust companies and banks on interest | 408,657.70 | |
| Cash in company's office | 516.81 | |
| Total ledger assets | | $ 15,102,249.97 |

NON-LEDGER ASSETS.

| | | | |
|---|---|---|---|
| Interest due and accrued on mortgages | $ 177,796.58 | | |
| Interest due and accrued on premium notes, policy loans or liens | 3,762.67 | | |
| Total interest due and accrued | | | 181,559.25 |
| Market value of bonds and stocks over book value | | | 164,290.87 |
| | *New Business.* | *Renewals.* | |
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 3,212.47 | $ 86,967.43 | |
| Gross deferred premiums on policies in force December 31, 1902 | 20,901.00 | 154,582.01 | |
| Total | $ 24,113.47 | $ 241,549.44 | |
| Deduct loading, 20 per cent. | 7,234.04 | 48,309.88 | |
| Net amount of uncollected and deferred premiums | $ 16,879.43 | $ 193,239.56 | 210,118.99 |
| Total admitted assets | | | $ 15,658,219.08 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest, and on policies issued subsequent to January 1, 1901, on the American Table of Mortality, with 3½ per cent. interest on non-participating policies, and with 3 per cent. interest on participating policies | $14,292,863.00 | |
| Same for reversionary additions | 373,254.00 | |
| Same for annuities, including those in reduction of premiums | 89,339.00 | |
| Total | $14,755,456.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 66,970.00 | |
| Net reserve | | $ 14,688,486.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company with 3½ per cent. interest | | 37,905.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 16,500.00 | |
| Claims for death losses which have been reported and no proofs received | 23,082.00 | |
| Total policy claims | | 39,582.00 |
| Premiums paid in advance, including surrender values so applied | | 15,467.00 |
| Dividends apportioned, payable to policy-holders during 1903 | | 10,414.00 |

| | |
|---|---|
| Other liabilities, viz.: | |
| Special policy reserve | $ 159,732.00 |
| Total | $ 14,951,586.00 |
| Unassigned funds—surplus | 706,633.08 |
| Total liabilities | $ 15,658,219.08 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 20,512 | $ 35,081,520.00 |
| Endowment policies | 16,003 | 24,331,435.00 |
| All other policies | 2,665 | 4,460,227.00 |
| Return premiums and reversionary additions | ---------- | 561,602.00 |
| *New policies taking effect.* | | |
| Whole life policies | 475 | 1,248,331.00 |
| Endowment policies | 4,330 | 6,794,802.00 |
| All other policies | 727 | 1,743,516.00 |
| Return premiums and reversionary additions | ---------- | 107,877.00 |
| *Old policies revived.* | | |
| Whole life policies | 23 | 47,713.00 |
| Endowment policies | 18 | 27,500.00 |
| All other policies | 2 | 5,700.00 |
| Return premiums and reversionary additions | ---------- | 2,455.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 31 | 36,298.00 |
| Endowment policies | 103 | 254,076.00 |
| All other policies | 236 | 373,940.00 |
| Total | 45,125 | $ 75,076,992.00 |
| Deduct policies ceased to be in force | 3,300 | 5,682,928.00 |
| Outstanding at end of year 1902 | 41,825 | $ 69,394,064.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 521 | $ 812,227.00 |
| By maturity | 95 | 141,833.00 |
| By expiry | 94 | 148,213.00 |
| By surrender | 637 | 1,331,409.00 |
| By lapse | 1,583 | 2,482,892.00 |
| By change and decrease | 370 | 766,354.00 |
| Total terminated | 3,300 | $ 5,682,928.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 1,177 | $ 1,695,839.00 |
| Policies issued during the year | 192 | 261,224.00 |
| Total | 1,369 | $ 1,957,063.00 |
| Deduct ceased to be in force during the year | 147 | 252,420.00 |
| Policies in force December 31, 1902 | 1,222 | $ 1,704,643.00 |
| Losses and claims unpaid December 31, 1901 | ---------- | ---------- |
| Losses and claims incurred during the year | 4 | 4,046.00 |
| Total | 4 | $ 4,046.00 |
| Losses and claims settled during the year in cash | 4 | 4,046.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 61,936.00 |

# PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Incorporated February 25, 1875. Commenced Business August 10, 1875.

EDWARD W. SCOTT, President. WILLIAM E. STEVENS, Secretary.

Home Office, 346 Broadway, New York, N. Y.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 4,406,068.95 |

## INCOME.

| | | |
|---|---|---|
| First year's premium on original policies without deduction for commissions or other expenses, less $780.06 for first year's re-insurance | $ 685,718.46 | |
| Surrender values applied to purchase paid-up insurance and annuities | 26,237.92 | |
| Total new premiums | $ 711,956.38 | |
| Renewal premiums without deduction for commissions or other expenses, less $6,865.31 for re-insurance on renewals | 2,820,185.44 | |
| Dividends applied to pay renewal premiums | 112,609.13 | |
| Total renewal premiums | $ 2,932,794.57 | |
| Total premium income | | 3,644,750.95 |
| Premium notes, loans or liens restored by revival of policies | | 576.09 |
| Interest on mortgage loans | $ 30,125.96 | |
| Interest on collateral loans | 250.00 | |
| Interest on bonds and dividends on stocks | 30,431.37 | |
| Interest on premium notes, policy loans or liens | 85,919.64 | |
| Interest on other debts due the company | 14,986.77 | |
| Rents from company's property | 153,277.02 | |
| Total interest and rents | | 314,990.76 |
| Profit on sale or maturity of ledger assets | | 149,533.28 |
| Deposited by tenants as security for rents | | 563.99 |
| Total income | | $ 4,110,415.07 |
| Sum of both amounts | | $ 8,516,484.02 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $7,500.00 re-insurance) | $ 1,264,641.60 | |
| For matured endowments | 1,071.26 | |
| Net amount paid for losses and matured endowments | $ 1,265,712.86 | |
| For annuities involving life contingencies | 10,307.40 | |
| Premium notes voided by lapse | 11,387.77 | |
| Surrender values paid in cash | 169,263.85 | |
| Surrender values applied to purchase paid-up insurance and annuities | 26,237.92 | |
| Dividends paid to policy-holders in cash | 16,594.82 | |
| Dividends applied to pay renewal premiums | 112,609.13 | |
| Total paid policy-holders | $ 1,612,113.75 | |
| Paid stockholders for interest or dividends | 6,974.80 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $364,480.73; renewal premiums, $152,275.17 | 516,755.90 | |

| | | |
|---|---|---|
| Salaries and allowances for agencies, including managers, agents and clerks | $ 71,883.32 | |
| Agency supervision, traveling and all other expenses | 84,487.06 | |
| Medical examiners' fees | 55,065.39 | |
| Inspection of risks | 14,527.64 | |
| Salaries and all other compensation of officers and Home Office employees | 235,150.35 | |
| Rents, less $731.63 received under sublease | 57,818.77 | |
| Advertising, $25,506.13; printing and stationery, $22,524.21; postage, $19,878.48 | 67,908.82 | |
| Legal expenses | 37,844.61 | |
| Furniture, fixtures and safes | 11,056.97 | |
| Insurance taxes, licenses and department fees | 59,959.47 | |
| Taxes on real estate | 27,551.44 | |
| Repairs and expenses (other than taxes) on real estate | 83,911.74 | |
| All other disbursements | 25,142.33 | |
| Total disbursements | | $ 2,968,152.36 |
| Balance | | $ 5,548,331.66 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,566,773.87 | |
| Mortgage loans on real estate | 524,600.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 5,000.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 1,853,648.65 | |
| Premium notes on policies in force | 181,579.31 | |
| Book value of bonds and stocks | 660,298.51 | |
| Deposited in trust companies and banks on interest | 438,054.34 | |
| Cash in company's office | 31,115.98 | |
| Deposited in banks not on interest | 30,961.95 | |
| Bills receivable | 1,194.11 | |
| Agents' balances | 215,104.94 | |
| Loans at interest to agents within the value of their contracts and secured by surety bonds | 40,000.00 | |
| Total ledger assets | | $ 5,548,331.66 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 5,561.81 | |
| Interest due and accrued on bonds and stocks | 9,932.50 | |
| Interest due and accrued on collateral loans | 47.92 | |
| Interest due and accrued on premium notes, policy loans or liens | 43,916.95 | |
| Rents due and accrued on company's property or lease | 5,497.04 | |
| Total rents and interest due and accrued | | 64,956.22 |
| Market value of real estate over book value | | 146,226.13 |
| Market value of bonds and stocks over book value | | 48,595.13 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 2,588.00 | $ 181,697.00 | |
| Gross deferred premiums on policies in force December 31, 1902 | 34,332.00 | 220,110.00 | |
| Total | $ 36,920.00 | $ 401,807.00 | |
| Deduct loading, 22½ per cent. | 8,307.00 | 90,407.00 | |
| Net amount of uncollected and deferred premiums | $ 28,613.00 | $ 311,400.00 | 340,013.00 |
| All other assets, viz.: Premiums in transit | | | 62,750.00 |
| Gross assets | | | $ 6,210,872.14 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' debit balances | $ 215,104.94 | |
| Bills receivable | 1,194.11 | |
| Premium notes or loans on policies in excess of net value of their policies | 59,101.00 | |
| Total | | $ 275,400.05 |
| Total admitted assets | | $ 5,935,472.09 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Insurance Department, State of New York, on the Combined and American Tables of Mortality, with 4 and 3½ per cent. interest, paid for basis | $ 5,066,493.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 6,652.00 | |
| Net reserve | | $ 5,059,841.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed on the basis of 4 per cent. interest | | 7,471.00 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 5,213.69 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 36,300.00 | |
| Claims for death losses which have been reported and no proofs received | 87,200.00 | |
| Claims for death losses and other policy claims resisted by the company | 43,049.00 | |
| Total policy claims | | 166,549.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 212.11 |
| Trust funds and accrued interest | | 13,557.73 |
| Total | | $ 5,252,844.53 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 582,627.56 |
| Total liabilities | | $ 5,935,472.09 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

| | *Number.* | *Amount.* |
|---|---|---|
| *At end of previous year.* | | |
| Whole life policies | 6,659 | $ 17,076,289.00 |
| Endowment policies | 1,308 | 2,702,069.00 |
| All other policies | 22,063 | 68,212,147.00 |
| *New policies taking effect.* | | |
| Whole life policies | 20 | 71,000.00 |
| Endowment policies | 1 | 6,000.00 |
| All other policies | 12,662 | 23,618,877.00 |
| *Old policies revived.* | | |
| Whole life policies | 58 | 152,000.00 |
| Endowment policies | 6 | 15,000.00 |
| All other policies | 100 | 345,916.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 1,838 | 4,344,865.00 |
| Endowment policies | 422 | 903,630.00 |
| All other policies | 94 | 64,309.00 |
| Total | 45,231 | $ 117,512,102.00 |
| Deduct policies ceased to be in force | 8,494 | 26,922,914.00 |
| Outstanding at end of year 1902 | 36,737 | $ 90,589,188.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 422 | $ 1,229,529.00 |
| By maturity | 1 | 1,000.00 |
| By expiry | 4,582 | 16,431,200.00 |
| By surrender | 303 | 915,755.00 |
| By lapse | 671 | 1,680,844.00 |
| By change and decrease | 2,313 | 5,973,893.00 |
| By transfer | 202 | 690,693.00 |
| Total terminated | 8,494 | $ 26,922,914.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 1,109 | $ 2,715,072.00 |
| Policies issued during the year | 229 | 461,517.00 |
| Total | 1,338 | $ 3,176,589.00 |
| Deduct ceased to be in force during the year | 147 | 409,476.00 |
| Policies in force December 31, 1902 | 1,191 | $ 2,767,113.00 |
| Losses and claims incurred during the year | 22 | 57,805.00 |
| Total | 22 | $ 57,805.00 |
| Losses and claims settled during the year in cash, $54,255.00; by compromise, $550 | 20 | 54,805.00 |
| Losses and claims unpaid December 31, 1902 | 2 | 3,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 80,543.73 |

---

# PRUDENTIAL INSURANCE COMPANY OF AMERICA OF NEW JERSEY.

Incorporated 1873. Commenced Business 1876.

JOHN F. DRYDEN, President. EDWARD GRAY, Secretary.

Home Office, 761 to 769 Broad Street, Newark, N. J.

---

CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 2,000,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 45,801,569.90 |

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $43,970.23 for first year's re-insurance | $ 6,444,713.87 | |
| Surrender values applied to pay first year's premiums | 2,190.52 | |
| Total first year's premiums on original policies | $ 6,446,904.39 | |
| Dividends applied to purchase paid-up additions and annuities | 22,251.33 | |
| Surrender values applied to purchase paid-up insurance and annuities | 566,849.81 | |
| Consideration for original annuities involving life contingencies | 107,209.07 | |
| Consideration for supplementary contracts involving life contingencies, | 560.00 | |
| Total new premiums | $ 7,143,774.60 | |

| | | |
|---|---|---|
| Renewal premiums without deduction for commissions or other expenses, less $58,557.77 for re-insurance on renewals | $23,960,135.80 | |
| Dividends applied to pay renewal premiums | 31,908.08 | |
| Surrender values applied to pay renewal premiums | 1,199.64 | |
| Renewal premiums for deferred annuities | 1,699.35 | |
| Total renewal premiums | $23,994,942.87 | |
| Total premium income | | $ 31,138,717.47 |
| Consideration for supplementary contracts not involving life contingencies | | 88,275.00 |
| Premium notes, loans or liens restored by revival of policies | | 11,336.43 |
| Interest on mortgage loans | $ 533,974 22 | |
| Interest on collateral loans | 79,875.81 | |
| Interest on bonds and dividends on stocks | 919,628.05 | |
| Interest on premium notes, policy loans or liens | 55,777.15 | |
| Interest on other debts due the company | 59,009.59 | |
| Rents from company's property, including $298,492.00 for company's own occupancy | 644,148.82 | |
| Total interest and rents | | 2,292,413.64 |
| Profit on sale or maturity of ledger assets | | 121,569.34 |
| Conscience fund | | 8.00 |
| Total income | | $ 33,652,319.88 |
| Sum of both amounts | | $ 79,453,889.78 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $8,034,906.28; additions, $61,812.89 | $ 8,096,719.17 | |
| For matured endowments, $26,002.00; additions, $84.00 | 26,086.00 | |
| Net amount paid for losses and matured endowments | $ 8,122,805.17 | |
| For annuities involving life contingencies | 29,827.64 | |
| Premium notes voided by lapse, $936.62; policy loans voided by lapse, $30,704.89 | 31,641.51 | |
| Surrender values paid in cash | 121,041.31 | |
| Surrender values applied to pay new premiums | 2,190.52 | |
| Surrender values applied to pay renewal premiums | 1,199.64 | |
| Surrender values applied to purchase paid-up insurance and annuities | 566,849.81 | |
| Dividends paid to policy-holders in cash | 561,744.41 | |
| Dividends applied to pay renewal premiums | 31,908.08 | |
| Dividends applied to purchase paid-up additions and annuities | 22,251.33 | |
| Total paid policy-holders | $ 9,491,459.42 | |
| Paid stockholders for interest or dividends | 200,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $3,180,933.46; renewal premiums, $3,038,141,74; on annuities (original), $4,924.51; renewal, $84.97 | 6,224,084.68 | |
| Commuting renewal commissions | 14,430.67 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 2,684,757.64 | |
| Agency supervision, traveling and all other expenses | 191,231.64 | |
| Medical examiners' fees | 498,549.10 | |
| Inspection of risks | 6,621.11 | |
| Salaries and all other compensation of officers and Home Office employees | 1,125,953.95 | |
| Rents, including $298,492.00 for company's own occupancy, less $548.03 received under sublease | 544,348.51 | |
| Advertising, $152,051.40; printing and stationery, $311,551.26; postage, $93,462.76 | 557,065.42 | |
| Legal expenses | 24,097.96 | |
| Furniture, fixtures and safes | 256,241.62 | |
| Insurance taxes, licenses and department fees | 482,543.73 | |
| Taxes on real estate | 157,216,02 | |

| | | |
|---|---|---|
| Repairs and expenses (other than taxes) on real estate | $ 255,338.92 | |
| Loss on sale or maturity of ledger assets | 44,858.49 | |
| All other disbursements | 102,979.72 | |
| Total disbursements | | $ 22,861,394.20 |
| Balance | | $ 56,592,495.58 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $11,863,588.51 | |
| Mortgage loans on real estate | 10,996,953.27 | |
| Loans secured by pledge of bonds, stocks or other collateral | 4,736,750.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 887,222.20 | |
| Premium notes on policies in force | 179,694.63 | |
| Book value of bonds and stocks | 23,012,217.46 | |
| Deposited in trust companies and banks on interest | 2,982,418.95 | |
| Cash in company's office | 189,459.34 | |
| Deposited in banks not on interest | 1,744,191.22 | |
| Total net ledger assets | | $ 56,592,495.58 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 200,141.51 | |
| Interest due and accrued on bonds and stocks | 134,759.29 | |
| Interest due and accrued on collateral loans | 14,647.95 | |
| Interest due and accrued on premium notes, policy loans or liens | 2,403.43 | |
| Rents due and accrued on company's property or lease | 32,569.16 | |
| Total rents and interest due and accrued | | 384,521.34 |
| Market value of bonds and stocks over book value | | 1,455,526.99 |

ORDINARY.

| | *New Business.* | *Renewals.* |
|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 58,183.62 | $ 412,448.71 |
| Gross deferred premiums on policies in force December 31, 1902 | 457,833.15 | 1,293,984.41 |
| Total | $ 516,016.77 | $1,706,433.12 |
| Deduct loading, 20 per cent. | 103,203.35 | 341,286.62 |
| Net amount uncollected and deferred premiums | $ 412,813.42 | $1,365,146.50 |

INDUSTRIAL.

| | *New Business.* | *Renewals.* |
|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 2,211.19 | $ 67,460.88 |
| Deduct loading, 50 per cent. | 1,105.59 | 33,730.44 |
| Net amount of uncollected and deferred premiums | $ 1,105.60 | $ 33,730.44 |
| Total ordinary and industrial | | 1,812,795.96 |
| All other assets, viz.: | | |
| Furniture, fixtures and safes | | 248,906.53 |
| Sationery and printed matter | | 25,727.69 |
| Law library | | 6,135.92 |
| Gross assets | | $ 60,526,110.01 |
| Deduct assets not admitted— | | |
| Supplies, stationery and printed matter | $ 25,727.69 | |
| Furniture, fixtures and safes | 248,906.53 | |
| Law library | 6,135.92 | |
| Total | | 280,770.14 |
| Total admitted assets | | $ 60,245,339.87 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest on all policies issued prior to January 1, 1901, and the American Experience Table of of Mortality, with 3 per cent. interest on policies issued subsequent to December 31, 1900 | $46,255,954.00 | |
| Same for reversionary additions | 66,890.00 | |
| Same for annuities, including those in reduction of premiums | 407,187.00 | |
| Special reserve | 3,213,389.00 | |
| Total | $49,943,420.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 142,790.00 | |
| Net reserve | | $ 49,800,630.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company | | 88,688.41 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 71,572.72 | |
| Claims for death losses which have been reported and no proofs received | 163,710.52 | |
| Claims for death losses and other policy claims resisted by the company, | 20,601.04 | |
| Total policy claims | | 255,884.28 |
| Premiums paid in advance, including surrender values so applied | | 180,811.90 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 116,400.73 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 39,368.11 |
| Dividends apportioned, payable to policy-holders during 1903 | | 215,072.98 |
| Other liabilities, viz.: | | |
| Unearned interest on policy loans | | 27,078.13 |
| Total | | $ 50,723,934.54 |
| Capital stock | | 2,000,000.00 |
| Unassigned funds—surplus | | 7,521,405.33 |
| Total liabilities | | $ 60,245,339.87 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 133,922 | $ 155,429,843.00 |
| Endowment policies | 31,207 | 32,211,079.00 |
| All other policies | 5,314 | 7,745,655.00 |
| Return premiums and reversionary additions | | 322,332.00 |

*New policies taking effect.*

| | | |
|---|---|---|
| Whole life policies | 54,283 | 61,050,287.00 |
| Endowment policies | 15,568 | 15,417,710.00 |
| All other policies | 2,439 | 6,893,162.00 |
| Return premiums and reversionary additions | | 6,275.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 3,382 | 3,141,335.00 |
| Endowment policies | 850 | 710,662.00 |
| All other policies | 44 | 108,000.00 |
| Return premiums and reversionary additions | | 9,086.00 |

*Old policies changed and increased.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | ---------- | $ 221,292.00 |
| Endowment policies | ---------- | 243,137.00 |
| All other policies | ---------- | 17,394.00 |
| Return premiums and reversionary additions | ---------- | 48,378.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Return premiums and reversionary additions | ---------- | 43,171.00 |
| Total | 247,009 | $ 283,618,798.00 |
| Deduct policies ceased to be in force | 32,000 | 32,055,224.00 |
| Outstanding at end of year 1902 | 215,009 | $ 251,563,574.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 1,350 | $ 1,497,328.00 |
| By maturity | 30 | 25,985.00 |
| By expiry | 8,822 | 12,109,374.00 |
| By surrender | 1,571 | 2,060,238.00 |
| By lapse | 19,822 | 15,675,115.00 |
| By change and decrease | 405 | 687,184.00 |
| Total terminated | 32,000 | $ 32,055,224.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 222 | $ 467,255,00 |
| Policies issued during the year | 651 | 1,094,300.00 |
| Total | 873 | $ 1,561,635.00 |
| Deduct ceased to be in force during the year | 64 | 102,805.00 |
| Policies in force December 31, 1902 | 809 | $ 1,458,830.00 |
| Losses and claims unpaid December 31, 1901 | ---------- | 6,958.84 |
| Losses and claims incurred during the year | 4 | 4,184.15 |
| Total | 4 | $ 11,142.99 |
| Losses and claims settled during the year in cash | 4 | 11,142.99 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | $ 59,441.98 |

# SECURITY LIFE AND ANNUITY INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 29, 1901. Commenced Business September 2, 1901.

J. VAN LINDLEY, President. GEORGE A. GRIMSLEY, Secretary.

Home Office, 112 South Elm Street, Greensboro, N. C.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Guaranty capital paid in | | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 102,596.64 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents without deduction for commissions or other expenses, as follows: | | |
| First year's assessments or premiums: Expense and first year's death losses | $ 34,552.76 | |
| Subsequent year's assessments or premiums: Expense, $1,516.21; mortuary, $8,309.73 | 9,825.94 | |
| Total paid by members | $ 44,378.70 | |
| Interest from other sources | 21.49 | |
| From all other sources, viz.: Annuities received—present value of two life annuities of $500.00 each | 13,694.95 | |
| Total income during the year | | 58,095.14 |
| Sum of both amounts | | $ 160,691.78 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims paid present value of two life annuities of $500.00 each | $ 13,694.95 | |
| Total paid to members | $ 13,694.95 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 26,075.93 | |
| Salaries of officers | 2,750.00 | |
| Salaries and other compensation of office employees | 763.56 | |
| Medical examiners' fees | 2,511.20 | |
| Taxes on premiums, $242.84; Insurance Department fees and licenses, $92.83 | 335.67 | |
| Rent | 458.50 | |
| Furniture, $204.22; legal expenses, $964.10; advertising and printing, $1,655.40 | 180.82<br>2,823.72 | |
| All other items, viz., installments on two life annuities | 500.00 | |
| General expenses | 1,267.70 | |
| Total disbursements | | 51,181.23 |
| Balance | | $ 109,510.55 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages of real estate | $ 450.00 | |
| Deposited in banks | 4,153.74 | |
| Bills receivable | 3,414.37 | |
| Other assets, viz., certificate of deposit | 1,000.00 | |
| Guaranty capital in hands of Insurance Commissioner | 100,000.00 | |
| Furniture | 1,000.00 | |
| Total | | 110,118.11 |
| Deduct ledger liabilities— | | |
| Agents' credit balances | $ 507.56 | |
| Total net ledger assets | | $ 109,510.55 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Agents' debit balances | $ 2,382.41 | |
| Other items: Net unreported and deferred premiums | 1,598.90 | |
| Total non-ledger assets | | $ 3,981.31 |
| Gross assets | | $ 113,491.86 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes | $ 1,000.00 | |
| Total | | 1,000.00 |
| Total admitted assets | | $ 112,491.86 |

NON-LEDGER LIABILITIES.

| | | |
|---|---|---|
| Present value future payments on installment policy claims, discounted at 4 per cent. | $ 13,901.00 | |
| Total liabilities | | 13,901.00 |
| Balance on hand to protect contracts in addition to the right of assessment | | $ 98,590.86 |
| Comprised under the following funds: Mortuary Fund (less amount thereof included in liabilities and in assets not admitted) | $ 9,658.13 | |
| General or Expense Fund (less amount thereof included in liabilities and in assets not admitted), short | 1,167.27 | |
| Guaranty capital paid in hands Insurance Commissioner of North Carolina | 100,000.00 | |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1901 | †233 | $ *601,800.00 |
| Policies or certificates written or increased during the year | †433 | *1,061,100.00 |
| Total | 666 | $ 1,662,900.00 |
| Deduct decreased or ceased to be in force during the year | 75 | 185,900.00 |
| Total policies or certificates in force December 31, 1902 | 591 | $ 1,477,000.00 |
| Losses and claims incurred during the year | 2 | 6,000.00 |
| Total | 2 | $ 6,000.00 |

EXHIBIT OF POLICIES OR CERTIFICATES.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Paid-up and limited payment policies | 233 | $ 601,800.00 |

*New policies issued.*

| | | |
|---|---|---|
| Paid-up and limited payment policies | 433 | 1,061,100.00 |
| Total | 666 | $ 1,662,900.00 |
| Deduct policies ceased to be in force | 75 | 185,900.00 |
| In force at end of year | 591 | $ 1,477,000.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 2 | $ 6,000.00 |
| By lapse | 55 | 138,600.00 |
| By change and decrease | 2 | 4,000.00 |
| By not being taken | 18 | 37,300.00 |
| Total terminated | 75 | $ 185,900.00 |

* Based on minimum guarantee.

† Annuity policies.

# SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated November 6, 1886. Commenced Business January 3, 1887.

CHARLES M. TURNER, President. CHARLES A. LADUE, Registrar.

Home Office, Phelps Bank Building, Chenango and Court Streets, Binghamton, N. Y.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 1,165,405.24 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 285,364.62 | |
| Total new premiums | $ 285,364.62 | |
| Renewal premiums without deduction for commissions or other expenses | 725,092.13 | |
| Dividends applied to pay renewal premiums | 1,891.96 | |
| Total renewal premiums | $ 726,984.09 | |
| Total premium income | | 1,012,348.71 |
| Consideration for supplementary contracts not involving life contingencies | | 24,770.78 |
| Interest on mortgage loans | $ 14,983.22 | |
| Interest on collateral loans | 1,157.69 | |
| Interest on bonds and dividends on stock | 14,702.59 | |
| Interest on premium notes, policy loans or liens | 3,950.66 | |
| Interest on other debts due the company | 2,054.89 | |
| Discount on claims paid in advance | 85.99 | |
| Rents from company's property | 866.36 | |
| Total interest and rents | | 37,801.40 |
| Registration fees | | 2,663.00 |
| Exchange | | 1,613.05 |
| Total income | | $ 1,079,196.94 |
| Sum of both amounts | | $ 2,244,602.18 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $352,608.03; additions, $860.87 | $ 353,468.90 | |
| Net amount paid for losses and matured endowments | $ 353,468.90 | |
| Premium notes voided by lapse | 3,571.17 | |
| Surrender values paid in cash | 11,000.20 | |
| Dividends applied to pay renewal premiums | 1,891.96 | |
| Total paid policy-holders | $ 369,932.23 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $212,589.01; renewal premiums, $69,588.56 | 282,177.57 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 23,595.02 | |
| Agency supervision, traveling and all other expenses | 12,351.86 | |
| Medical examiners' fees | 30,864.50 | |
| Inspection of risks | 7,525.85 | |
| Salaries and all other compensation of officers and Home Office employees | 41,254.50 | |

| | | |
|---|---|---|
| Rents | $ 13,300.10 | |
| Advertising, $5,483.29; printing and stationery, $7,842.30; postage, $4,773.07 | 18,098.66 | |
| Legal expenses | 1,455.27 | |
| Furniture, fixtures and safes | 6,638.00 | |
| Insurance taxes, licenses and department fees | 17,386.11 | |
| Taxes on real estate | 280.74 | |
| Repairs and expenses (other than taxes) on real estate | 577.20 | |
| All other disbursements | 79,433.17 | |
| Total disbursements | | $ 907,404.10 |
| Balance | | $ 1,337,198.08 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 48,706.45 | |
| Mortgage loans on real estate | 349,100.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 23,749.30 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 132,702.73 | |
| Premium notes on policies in force | 9,263.67 | |
| Book value of bonds and stocks | 482,606.00 | |
| Deposited in trust companies and banks on interest | 142,259.03 | |
| Cash in company's office | 4,899.14 | |
| Deposited in banks not on interest | 3,500.00 | |
| Agents' balances | 140,411.76 | |
| Total ledger assets | | $ 1,337,198.08 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 6,159.56 | |
| Interest due and accrued on bonds and stocks | 3,536.25 | |
| Interest due and accrued on collateral loans | 189.54 | |
| Interest due and accrued on premium notes, policy loans or liens | 4,488.49 | |
| Total interest due and accrued | | 14,373.84 |
| Market value of real estate over book value | | 3,093.55 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 3,593.00 | $ 57,403.00 | |
| Gross deferred premiums on policies in force December 31, 1902 | 16,375.00 | 26,801.00 | |
| Total | $ 19,968.00 | $ 84,204.00 | |
| Deduct loading, 75 and 12½ per cent. | 14,976.00 | 10,525.50 | |
| Net amount of uncollected and deferred premiums | $ 4,992.00 | $ 73,678.50 | 78,670.50 |
| Gross assets | | | $ 1,433,335.97 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' debit balances | $ 140,411.76 | |
| Premium notes or loans on policies in excess of net value of their policies | 77,658.88 | |
| Book value of ledger assets over market value bonds | 7,877.25 | |
| Total | | 225,947.89 |
| Total admitted assets | | $ 1,207,388.08 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New York Insurance Department on the Combined and American Tables of Mortality, with 3½ and 4 per cent. interest | $ 534,596.00 | |
| Net reserve | | $ 534,596.00 |

| | | |
|---|---|---|
| Present value of amounts not yet due on supplementary contracts not involving life contingencies as computed by the company | | $ 58,347.00 |
| Claims for death losses which have been reported and no proofs received | $ 29,500.00 | |
| Claims for death losses and other policy claims resisted by the company | 1,000.00 | |
| Total policy claims | | 30,500.00 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 15,089.65 |
| Total | | $ 638,533.12 |
| Unassigned funds—surplus | | 568,854.96 |
| Total liabilities | | $ 1,207,388.08 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 1,291 | $ 1,572,613.00 |
| Endowment policies | 552 | 672,910.00 |
| All other policies | 15,192 | 30,120,861.00 |
| *New policies taking effect.* | | |
| Whole life policies | 70 | 125,615.00 |
| Endowment policies | 956 | 1,094,450.00 |
| All other policies | 4,809 | 8,028,335.00 |
| *Old policies revived.* | | |
| Endowment policies | 31 | 54,000.00 |
| All other policies | 237 | 489,506.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 2,607 | 5,286,592.00 |
| Endowment policies | ---------- | 1,000.00 |
| All other policies | ---------- | 4,809.00 |
| Total | 25,745 | $ 47,450,691.00 |
| Deduct policies ceased to be in force | 6,151 | 11,113,825.00 |
| Outstanding at end of year 1902 | 19,594 | $ 36,336,866.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 161 | $ 370,528.00 |
| By surrender | 41 | 78,925.00 |
| By lapse | 3,342 | 5,348,216.00 |
| By change and decrease | 2,607 | 5,316,156.00 |
| Total terminated | 6,151 | $ 11,113,825.00 |

## BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 209 | $ 558,813.00 |
| Policies issued during the year | 69 | 88,901.00 |
| Total | 278 | $ 647,714.00 |
| Deduct ceased to be in force during the year | 20 | 64,554.00 |
| Policies in force December 31, 1902 | 258 | $ 583,160.00 |
| Losses and claims unpaid December 31, 1901 | ---------- | 4,400.00 |
| Total | ---------- | $ 4,400.00 |
| Losses and claims settled during the year in cash | ---------- | 1,200.00 |
| Losses and claims unpaid December 31, 1902 | ---------- | 3,200.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 12,556.79 |

# SECURITY TRUST AND LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated May 25, 1871. Commenced Business August 15, 1895.

ROBERT E. PATTISON, President. O. A. CRAINE, Secretary.

Home Office, 1011 Chestnut Street, Philadelphia, Pa.

Principal Office, St. James Building, New York, N. Y.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 500,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 1,587,116.68 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 131,765.76 | |
| Renewal premiums without deduction for commissions or other expenses | 663,147.64 | |
| Total premium income | | 794,913.40 |
| Consideration for supplementary contracts not involving life contingencies | | 7,350.00 |
| Premium notes, loans or liens restored by revival of policies | | 224.43 |
| Interest on mortgage loans | $ 6,177.18 | |
| Interest on bonds and dividends on stocks | 6,746.25 | |
| Interest on premium notes, policy loans or liens | 1,326.77 | |
| Interest on other debts due the company | 8,026.05 | |
| Rents from company's property, including $18,000.00 for company's own occupancy | 200,028.67 | |
| Total interest and rents | | 222,304.92 |
| Profit and loss | | 5,500.00 |
| Total income | | $ 1,030,292.75 |
| Sum of both amounts | | $ 2,617,409.43 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 398,073.47 | |
| Certificates of advance voided by lapse | 1,407.70 | |
| Premium notes voided by lapse | 3,419.14 | |
| Surrender values paid in cash | 24,635.95 | |
| Total paid policy-holders | $ 427,536.26 | |
| Paid for claims on supplementary contracts not involving life contingencies | 2,435.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $90,916.43; renewal premiums, $39,601.18; bonus, $267.50 | 130,785.11 | |
| Commuting renewal commissions | 3,046.50 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 1,073.76 | |
| Agency supervision, traveling and all other expenses | 2,316.81 | |
| Medical examiners' fees | 10,149.00 | |
| Inspection of risks | 5,321.50 | |
| Salaries and all other compensation of officers and Home Office employees | 50,048.81 | |

| | | |
|---|---|---|
| Rents, including $18,000.00 for company's own occupancy | $ 20,205.12 | |
| Advertising, $5,375.85; printing and stationery, $6,774.41; postage, $1,755.49 | 13,905.75 | |
| Legal expenses | 10,293.44 | |
| Furniture, fixtures and safes | 356.75 | |
| Insurance taxes, licenses and department fees | 19,582.45 | |
| Taxes on real estate | 35,478.45 | |
| Repairs and expenses (other than taxes) on real estate and betterments | 44,343.86 | |
| Loss on sale or maturity of ledger assets | 9,325.00 | |
| Expense account | 9,248.02 | |
| Expressage | 314.75 | |
| Premium returns | 1,072.19 | |
| Interest | 75,243.07 | |
| Total disbursements | | $ 872,081.60 |
| Balance | | $ 1,745,327.83 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,147,500.00 | |
| Mortgage loans on real estate | 119,300.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 250.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 53,944.40 | |
| Certificates of advance | 41,061.76 | |
| Premium notes on policies in force | 15,420.99 | |
| Book value of bonds and stocks | 222,775.00 | |
| Deposited in trust companies and banks on interest | 5,321.92 | |
| Cash in company's office | 626.18 | |
| Deposited in banks not on interest | 66,873.78 | |
| Bills receivable | 2,927.40 | |
| Agents' balances | 45,422.99 | |
| Company's stock owned | 18,500.00 | |
| All other | 5,404.11 | |
| Total ledger assets | | $ 1,745,327.83 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 3,075.23 | |
| Interest due and accrued on bonds and stocks | 1,800.72 | |
| Interest due and accrued on collateral loans | 6.15 | |
| Interest due and accrued on premium notes, policy loans or liens | 431.48 | |
| Interest due and accrued on certificates of advance | 4,800.00 | |
| Interest due and accrued on other assets | 5,274.65 | |
| Rents due and accrued on company's property or lease | 1,087.42 | |
| Total rents and interest due and accrued | | 16,475.65 |
| Market value of real estate over book value | | 247,500.00 |
| Market value of bonds and stocks over book value | | 7,686.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ | $ 12,154.36 | |
| Gross deferred premiums on policies in force December 31, 1902 | 12,751.17 | 80,147.01 | |
| Total | $ 12,751.17 | $ 92,301.37 | |
| Deduct loading, 15 per cent. | 1,912.68 | 13,845.20 | |
| Net amount of uncollected and deferred premiums | $ 10,838.49 | $ 78,456.17 | 89,294.66 |
| Gross assets | | | $ 2,106,284.14 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Company's stock owned | $ 18,500.00 | |
| Bills receivable | 2,927.40 | |
| Suspense account | 120.50 | |
| Grable contract | 2,123.14 | |
| Total | | $ 23,671.04 |
| Total admitted assets | | $ 2,082,613.10 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Pennsylvania Insurance Department on the Actuaries' Table of Mortality, with 3 per cent. interest | $ 1,388,799.00 | |
| Reserve on health policies | 112.50 | |
| Net reserve | | 1,388,911.50 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 25,230.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 51,096.79 | |
| Claims for death losses which have been reported and no proofs received | 7,799.64 | |
| Claims for death losses and other policy claims resisted by the company | 17,000.00 | |
| Total policy claims | | 75,896.43 |
| Commissions due to agents on premium notes when paid | | 925.25 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 785.47 |
| Accrued interest | | 14,291.67 |
| Special fund to meet contingent liabilities | | 72,219.71 |
| Total | | $ 1,578,260.03 |
| Capital stock | | 500,000.00 |
| Unassigned funds—surplus | | 4,353.07 |
| Total liabilities | | $ 2,082,613.10 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 4,551 | $ 7,385,355.00 |
| Endowment policies | 1,068 | 2,280,712.00 |
| All other policies | 3,204 | 7,346,841.00 |

*New policies taking effect.*

| | | |
|---|---|---|
| Whole life policies | 76 | 34,712.00 |
| Endowment policies | 11 | 6,952.00 |
| All other policies | 1,457 | 2,114,759.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 29 | 50,490.00 |
| Endowment policies | 11 | 22,000.00 |
| All other policies | 3 | 3,500.00 |

*Old policies changed and increased.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 909 | $ 2,930,286.00 |
| Endowment policies | 431 | 800,869.00 |
| Total | 11,750 | $ 22,976,476.00 |
| Deduct policies ceased to be in force | 3,085 | 6,725,705.00 |
| Outstanding at end of year 1902 | 8,665 | $ 16,250,771.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 175 | $ 416,155.00 |
| By expiry | 29 | 26,430.00 |
| By surrender | 114 | 362,792.00 |
| By lapse | 1,116 | 2,014,826.00 |
| By change and decrease | 1,651 | 3,905,502.00 |
| Total terminated | 3,085 | $ 6,725,705.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 298 | $ 442,938.00 |
| Policies issued during the year | 124 | 182,467.00 |
| Total | 422 | $ 625,405.00 |
| Deduct ceased to be in force during the year | 206 | 165,500.00 |
| Policies in force December 31, 1902 | 216 | $ 459,905.00 |
| Losses and claims incurred during the year | 4 | 6,000.00 |
| Losses and claims settled during the year in cash | 4 | 6,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 20,876.51 |

---

# SOUTH ATLANTIC LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated February 20, 1900. Commenced Business May 9, 1900.

B. B. MUNFORD, President. LOUIS T. DOBBIE, Secretary.

Home Office, 827 East Main Street, Richmond, Va.

---

CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital stock paid up in cash | | $ 198,800.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | $ 248,997.14 | |
| Collected on account of capital during the year | 3,490.00 | |
| Extended at | | 252,487.14 |

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $816.13 for first year's re-insurance | $ 42,038.65 | |
| Renewal premiums without deduction for commissions or other expenses, less $1,831.30 for re-insurance on renewals | 40,526.87 | |
| Total premium income | | 82,565.52 |

| | | |
|---|---|---|
| Interest on collateral loans | $ 6,786.40 | |
| Interest on bonds and dividends on stocks | 3,820.72 | |
| Interest on premium notes, policy loans or liens | 89.27 | |
| Interest on other debts due the company | 694.79 | |
| Total interest | | $ 11,391.18 |
| Total income | | $ 93,956.70 |
| Sum of both amounts | | $ 346,443.84 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 11,969.63 | |
| Total paid policy-holders | | $ 11,969.63 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $19,071.58; renewal premiums, $2,778.41 | 21,849.99 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 4,067.55 | |
| Agency supervision, traveling and all other expenses | 3,266.37 | |
| Medical examiners' fees | 4,700.00 | |
| Salaries and all other compensation of officers and Home Office employees | 15,354.53 | |
| Rent | 2,583.32 | |
| Advertising, $1,383.23; printing and stationery, $2,489.84; postage, $1,423.69 | 5,296.76 | |
| Legal expenses | 329.60 | |
| Furniture, fixtures and safes | 306.37 | |
| Insurance taxes, licenses and department fees | 2,058.65 | |
| Loss on sale or maturity of ledger assets | 62.89 | |
| All other disbursements | 2,093.88 | |
| Total disbursements | | 73,940.04 |
| Balance | | $ 272,503.80 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate | $ 3,845.50 | |
| Loans secured by pledge of bonds, stocks or other collateral | 65,550.00 | |
| Premium notes on policies in force | 11,766.80 | |
| Book value of bonds and stocks | 148,173.08 | |
| Deposited in trust companies and banks on interest | 19,344.40 | |
| Cash in company's office | 3,365.82 | |
| Bills receivable | 2,830.74 | |
| Agents' balances | 17,440.95 | |
| All other | 186.51 | |
| Total ledger assets | | $ 272,503.80 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 919.50 | |
| Interest due and accrued on other assets | 34.82 | |
| Total interest due and accrued | | 954.32 |
| Market value of bonds and stocks over book value | | 7,949.92 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 2,547.48 | $ 3,321.95 | |
| Gross deferred premiums on policies in force December 31, 1902 | 564.71 | 2,591.69 | |
| Total | $ 3,112.19 | $ 5,913.64 | |
| Deduct loading, 20 per cent. | 622.44 | 1,182.73 | |
| Net amount of uncollected and deferred premiums | $ 2,489.75 | $ 4,730.91 | 7,220.66 |

| | | |
|---|---|---|
| All other assets, viz.: | | |
| Furniture and fixtures, $1,883.90; printing and stationery, $3,000.00 | | $ 4,883.90 |
| Balance due on account stock | | 1,500.00 |
| Gross assets | | $ 295,012.60 |
| Deduct assets not admitted— | | |
| Company's stock owned | $ 1,500.00 | |
| Supplies, furniture, fixtures, etc. | 4,883.90 | |
| Agents' debit balances | 17,440.95 | |
| Bills receivable | 2,830.74 | |
| Total | | 26,655.59 |
| Total admitted assets | | $ 268,357.01 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed on the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest; reserves on business written after January 1, 1902, figured on 3½ per cent. American Table of Mortality | $ 51,180.00 | |
| Total | $ 51,180.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 3,298.00 | |
| Net reserve | | $ 47,882.00 |
| Other liabilities | | 1,946.97 |
| Total | | $ 49,828.97 |
| Capital stock | | 200,000.00 |
| Unassigned funds—surplus | | 18,528.04 |
| Total liabilities | | $ 268,357.01 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 800 | $ 1,350,750.00 |
| Endowment policies | 58 | 100,500.00 |
| All other policies | 68 | 181,000.00 |
| *New policies taking effect.* | | |
| Whole life policies | 624 | 910,250.00 |
| Endowment policies | 97 | 153,500.00 |
| All other policies | 76 | 179,000.00 |
| *Old policies revived.* | | |
| Whole life policies | 6 | 6,500.00 |
| Endowment policies | 1 | 1,000.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | | 1,000.00 |
| Total | 1,730 | $ 2,883,500.00 |
| Deduct policies ceased to be in force | 240 | 366,500.00 |
| Outstanding at end of year 1902 | 1,490 | $ 2,517,000.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 6 | $ 11,000.00 |
| By surrender | 1 | 2,500.00 |
| By lapse | 231 | 349,500.00 |
| By change and decrease | 2 | 3,500.00 |
| Total terminated | 240 | $ 366,500.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 96 | $ 177,500.00 |
| Policies issued during the year | 76 | 141,500.00 |
| Total | 172 | $ 319,000.00 |
| Deduct ceased to be in force during the year | 50 | 102,500.00 |
| Policies in force December 31, 1902 | 122 | $ 216,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 6,271.81 |

# STATE LIFE INSURANCE COMPANY OF INDIANA.

Incorporated September 4, 1894. Commenced Business September 24, 1894.
Re-incorporated February 13, 1899.

ANDREW M. SWEENY, President. WILBUR S. WYNN, Secretary.

Home Office, Newton Claypool Building, Indianapolis, Ind.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 843,059.70 |
| **INCOME.** | | |
| First year's premiums on original policies without deduction for commissions or other expenses | $ 446,824.35 | |
| Surrender values applied to pay first year's premiums | 9,935.20 | |
| Surrender values applied to purchase paid-up insurance and annuities | 3,579.40 | |
| Total new premiums | $ 460,338.95 | |
| Renewal premiums without deduction for commissions or other expenses | 717,550.02 | |
| Dividends applied to pay renewal premiums | 29,939.66 | |
| Total renewal premiums | $ 747,489.68 | |
| Total premium income | | 1,207,828.63 |
| Interest on mortgage loans | $ 40,825.16 | |
| Interest on premium notes, policy loans or liens | 10,922.60 | |
| Interest on other debts due the company | 264.52 | |
| Total interest and rents | | 52,012.28 |
| Internal revenue account | | 842.62 |
| Total income | | $ 1,260,683.53 |
| Sum of both amounts | | $ 2,103,743.23 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 153,905.96 | |
| Surrender values paid in cash | 5,790.95 | |
| Surrender values applied to pay new premiums | 9,935.20 | |
| Surrender values applied to purchase paid-up insurance and annuities | 3,579.40 | |
| Dividends paid to policy-holders in cash | 552.14 | |
| Dividends applied to pay renewal premiums | 29,939.66 | |
| Total paid policy-holders | $ 203,703.31 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $230,968.51; renewal premiums, $63,403.07 | 294,371.58 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 33,524.63 | |
| Agency supervision, traveling and all other expenses | 26,449.26 | |
| Medical examiners' fees | 21,267.67 | |
| Inspection of risks | 1,268.06 | |
| Salaries and all other compensation of officers and Home Office employees | 67,856.25 | |
| Rent | 7,333.00 | |
| Advertising, $4,392.25; printing and stationery, $10,844.56; postage, $3,092.84 | 18,329.65 | |
| Legal expenses | 6,098.22 | |
| Furniture, fixtures and safes | 4,862.24 | |
| Insurance taxes, licenses and department fees | 17,618.15 | |
| All other disbursements | 6,785.52 | |
| Total disbursements | | $ 709,467.53 |
| Balance | | $ 1,394,275.70 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate | $ 976,346.12 | |
| Loans secured by pledge of bonds, stocks or other collateral | 3,850.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 199,090.22 | |
| Premium notes on policies in force | 26,197.21 | |
| Deposited in trust companies and banks on interest | 79,864.60 | |
| Cash in company's office | 7,711.46 | |
| Deposited in banks not on interest | 58,915.17 | |
| Agents' balances | 22,300.92 | |
| Certificates of deposit | 20,000.00 | |
| Total ledger assets | | $ 1,394,275.70 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 13,485.30 | |
| Interest due and accrued on collateral loans | 39.55 | |
| Interest due and accrued on other assets | 555.31 | |
| Total interest due and accrued | | 14,080.16 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 139,531.21 | $ 61,939.11 | |
| Gross deferred premiums on policies in force December 31, 1902 | 10,653.18 | 37,266.99 | |
| Total | $ 150,184.39 | $ 99,206.10 | |
| Deduct loading, actual | 84,980.14 | 23,429.17 | |
| Net amount of uncollected and deferred premiums | $ 65,204.25 | $ 75,776.93 | 140,981.18 |
| Gross assets | | | $ 1,549,337.04 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' debit balances | $ 22,300.92 | |
| Total | | $ 22,300.92 |
| Total admitted assets | | $ 1,527,036.12 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Indiana Insurance Department on the American Experience and Actuaries' Combined Experience Table of Mortality, with 4 and 3 per cent. interest | $ 1,143,253.27 | |
| Same for annuities (including those in reduction of premiums) | 264.27 | |
| Net reserve | | $ 1,143,517.54 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 2,500.00 | |
| Claims for death losses which have been reported and no proofs received | 14,000.00 | |
| Claims for death losses and other policy claims resisted by the company | 10,000.00 | |
| Total policy claims | | 26,500.00 |
| Premiums paid in advance | | 2,765.07 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 2,602.62 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 864.48 |
| Total | | $ 1,176,249.71 |
| Unassigned funds—surplus | | 350,786.41 |
| Total liabilities | | $ 1,527,036.12 |

EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

| | *Number.* | *Amount.* |
|---|---|---|
| *At end of previous year.* | | |
| Whole life policies | 3,105 | $ 10,785,781.00 |
| Endowment policies | 32 | 84,200.00 |
| All other policies | 6,210 | 20,570,765.00 |
| *New policies taking effect.* | | |
| Whole life policies | 371 | 1,383,304.00 |
| Endowment policies | 121 | 63,400.00 |
| All other policies | 4,049 | 8,564,952.00 |
| *Old policies revived.* | | |
| Whole life policies | 48 | 150,500.00 |
| Endowment policies | 1 | 2,000.00 |
| All other policies | 41 | 126,002.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 2,389 | 5,941,100.00 |
| Endowment policies | 94 | 203,250.00 |
| Total | 16,461 | $ 47,875,164.00 |
| Deduct policies ceased to be in force | 4,742 | 11,825,912.00 |
| Outstanding at end of year 1902 | 11,719 | $ 36,049,252.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 58 | $ 171,000.00 |
| By expiry | 572 | 1,325,500.00 |
| By surrender | 217 | 871,062.00 |
| By lapse | 1,412 | 3,314,000.00 |
| By change and decrease | 2,483 | 6,144,350.00 |
| Total terminated | 4,742 | $ 11,825,912.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 491 | $ 1,004,000.00 |
| Policies issued during the year | 467 | 769,950.00 |
| Total | 958 | $ 1,773,950.00 |
| Deduct ceased to be in force during the year | 226 | 388,300.00 |
| Policies in force December 31, 1902 | 732 | $ 1,385,650.00 |
| Losses and claims incurred during the year | 8 | 12,500.00 |
| Losses and claims settled during the year in cash | 7 | 10,000.00 |
| Losses and claims unpaid December 31, 1902 | 1 | 2,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 32,561.81 |

---

# STATE MUTUAL LIFE ASSURANCE COMPANY OF MASSACHUSETTS.

Incorporated March 16, 1844. Commenced Business June 1, 1845.

A. G. BULLOCK, President. H. M. WITTER, Secretary.

Home Office, 340 Main Street, Worcester, Mass.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 18,090,622.44 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $17,009.41 for first year's re-insurance | $ 473,753.95 | |
| Dividends applied to purchase paid-up additions and annuities | 92,154.04 | |
| Total new premiums | $ 565,907.99 | |
| Renewal premiums without deduction for commissions or other expenses, less $21,162.67 for re-insurance on renewals | 2,676,323.21 | |
| Dividends applied to pay renewal premiums | 316,006.54 | |
| Total renewal premiums | $ 2,992,329.75 | |
| Total premium income | | 3,558,237.74 |
| Interest on mortgage loans | $ 135,333.31 | |
| Interest on collateral loans | 28,432.34 | |
| Interest on bonds and dividends on stocks | 500,748.86 | |
| Interest on premium notes, policy loans or liens | 79,264.60 | |

| | | |
|---|---|---|
| Interest on other debts due the company | $ 12,887.28 | |
| Rents from company's property, including $20,000 for company's own occupancy | 103,277.11 | |
| Total interest and rents | | $ 859,943.50 |
| Profit on sale or maturity of ledger assets | | 40,725.46 |
| Total income | | $ 4,458,906.70 |
| Sum of both amounts | | $ 22,549,529.14 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $705,651.64; additions, $16,210.47 | $ 721,862.11 | |
| For matured endowments, $200,350.00; additions, $8,633.83 | 208,983.83 | |
| Net amount paid for losses and matured endowments | $ 930,845.94 | |
| Premium notes voided by lapse | 2,321.00 | |
| Surrender values paid in cash | 362,533.19 | |
| Dividends paid to policy-holders in cash | 11,835.07 | |
| Dividends applied to pay renewal premiums | 316,006.54 | |
| Dividends applied to purchase paid-up additions and annuities | 92,154.04 | |
| Total paid policy-holders | $ 1,715,695.78 | |
| Paid for claims on supplementary contracts not involving life contingencies | 674.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $233,394.55; renewal premiums, $195,912.27 | 429,306.82 | |
| Commuting renewal commissions | 5,500.00 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 50,968.16 | |
| Agency supervision, traveling and all other expenses | 5,838.28 | |
| Medical examiners' fees | 26,718.00 | |
| Inspection of risks | 5,000.00 | |
| Salaries and all other compensation of officers and Home Office employees | 69,496.68 | |
| Rents, including $20,000 for company's own occupancy | 42,154.85 | |
| Advertising, $3,146.26; printing and stationery, $17,964.12; postage, $5,974.42 | 27,084.80 | |
| Legal expenses | 2,398.50 | |
| Furniture, fixtures and safes | 2,407.83 | |
| Insurance taxes, licenses and department fees | 62,560.47 | |
| Taxes on real estate | 18,687.20 | |
| Repairs and expenses (other than taxes) on real estate | 27,490.91 | |
| Loss on sale or maturity of ledger assets | 1,522.00 | |
| All other disbursements | 35,980.28 | |
| Total disbursements | | 2,529,484.56 |
| Balance | | $ 20,020,044.58 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,314,650.00 | |
| Mortgage loans on real estate | 3,337,401.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 760,875.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,544,213.00 | |
| Book value of bonds and stocks | 12,615,355.00 | |
| Deposited in trust companies and banks on interest | 395,881.75 | |
| Cash in company's office | 2,168.83 | |
| Loans to corporations | 49,500.00 | |
| Total ledger assets | | $ 20,020,044.58 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 42,978.43 | |
| Interest due and accrued on bonds and stocks | 171,937.68 | |
| Interest due and accrued on collateral loans | 8,562.59 | |
| Interest due and accrued on premium notes, policy loans or liens | 19,563.31 | |
| Interest due and accrued on other assets | 2,049.70 | |
| Rents due and accrued on company's property or lease | 11,172.24 | |
| Total rents and interest due and accrued | | $ 256,263.95 |
| Market value of bonds and stocks over book value | | 943,380.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 7,383.62 | $ 183,277.11 | |
| Gross deferred premiums on policies in force December 31, 1902 | 28,821.33 | 280,614.03 | |
| Total | $ 36,204.95 | $ 463,891.14 | |
| Deduct loading, 20 per cent. | 7,240.99 | 92,778.23 | |
| Net amount of uncollected and deferred premiums | $ 28,963.96 | $ 371,112.90 | 400,076.87 |
| Total admitted assets | | | $ 21,619,765.40 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Massachusetts Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest on policies issued prior to January 1, 1901, and on the American Experience Table of Mortality, with 3½ per cent. interest on policies issued after January 1, 1901 | $18,332,589.00 | |
| Same for reversionary additions | 826,387.00 | |
| Total | $19,158,976.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 76,962.00 | |
| Net reserve | | $ 19,082,014.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 10,220.00 |
| Claims for death losses which have been reported and no proofs received, | $ 32,102.00 | |
| Claims for death losses and other policy claims resisted by the company, | 4,500.00 | |
| Total policy claims | | 36,602.00 |
| Premiums paid in advance | | 34,217.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 19,837.00 |
| Dividends apportioned, payable to policy-holders during 1903 | | 7,775.00 |
| Dividends apportioned, payable to policy-holders subsequent to 1903 | | 44,225.00 |
| Total | | $ 19,234,890.00 |
| Unassigned funds—surplus | | 2,384,875.40 |
| Total liabilities | | $ 21,619,765.40 |

EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 11,386 | $ 30,633,705.00 |
| Endowment policies | 19,205 | 50,080,599.00 |
| All other policies | 1,102 | 3,403,902.00 |
| Return premiums and reversionary additions | | 1,357,933.00 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 2,748 | $ 7,232,729.00 |
| Endowment policies | 1,544 | 3,209,300.00 |
| All other policies | 656 | 1,830,231.00 |
| *Old policies revived.* | | |
| Whole life policies | 18 | 38,700.00 |
| Endowment policies | 8 | 9,500.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 5 | 36,478.00 |
| Endowment policies | 7 | 61,266.00 |
| *Additions by dividends.* | | |
| Reversionary additions | | 179,774.00 |
| Total | 36,679 | $ 98,074,117.00 |
| Deduct policies ceased to be in force | 1,868 | 5,115,135.00 |
| Outstanding at end of year 1902 | 34,811 | $ 92,958,982.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 249 | $ 695,961.00 |
| By maturity | 71 | 208,984.00 |
| By expiry | 1 | 2,000.00 |
| By surrender | 688 | 1,538,964.00 |
| By lapse | 808 | 1,817,116.00 |
| By change and decrease | 51 | 852,110.00 |
| Total terminated | 1,868 | $ 5,115,135.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 463 | $ 795,446.00 |
| Policies issued during the year | 122 | 209,008.00 |
| Total | 585 | $ 1,004,454.00 |
| Deduct ceased to be in force during the year | 43 | 102,526.00 |
| Policies in force December 31, 1902 | 542 | $ 901,928.00 |
| Losses and claims incurred during year | 11 | 2,660.12 |
| Total | 11 | $ 2,660.12 |
| Losses and claims settled during the year in cash | 10 | 1,634.78 |
| Losses and claims unpaid December 31, 1901 | 1 | 1,025.34 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 31,834.50 |

# STATE MUTUAL LIFE AND ANNUITY ASSOCIATION OF GEORGIA.

Incorporated October 29, 1898. Commenced Business October 29, 1898.

THOMPSON HILES, President. CHARLES S. SPARKS, Secretary.

Home Office, 225 Broad Street, Rome, Ga.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 121,738.85 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents without deduction for commissions or other expenses, as follows: | | |
| First year's premiums: Expense, $44,247.21; mortuary, $5,044.18; reserve, $9,704.89 | $ 58,996.28 | |
| Subsequent year's premiums: Expense, $24,408.93; mortuary, $12,503.34; reserve, $15,022.99 | 51,935.26 | |
| Total paid by members | $ 110,931.54 | |
| Interest from bonds, $955.00; other sources, $3,248.57 | 4,203.57 | |
| From all other sources, viz.: Assets other than first premiums from other companies re-insured | 31,303.59 | |
| Total income during the year | | 146,438.70 |
| Sum of both amounts | | $ 268,177.55 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 7,100.00 | |
| Total paid to members | $ 7,100.00 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's premiums, $46,633.18; subsequent years, $2,432.65 | 49,065.83 | |
| Salaries and allowances of managers and agents not paid by commissions | 8,706.79 | |
| Salaries of officers | 3,316.63 | |
| Salaries and other compensation of office employees | 6,390.33 | |
| Medical examiners' fees | 4,025.75 | |
| Taxes on premiums, $737.86; Insurance Department fees and licenses, $1,142.00; municipal licenses, $335.65 | 2,215.51 | |
| Rent | 570.00 | |
| Legal expenses, $722.13; advertising and printing, $2,024.71 | 2,746.84 | |
| All other disbursements | 816.23 | |
| Total disbursements | | 84,953.91 |
| Balance | | $ 183,223.64 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value real estate, unencumbered | $ 1,196.37 |
| Loans on mortgages of real estate, first liens | 2,150.00 |
| Book value of bonds and stocks | 38,752.50 |
| Cash in office | 45.71 |
| Deposited in banks | 4,643.85 |
| Agents' debit balances | 21,476.26 |
| Bills receivable, secured | 30,000.23 |

| | | |
|---|---|---|
| Premium notes on policies in force | $ 40,923.72 | |
| All other assets | 3,034.99 | |
| Total | $ 183,223.64 | |
| Deduct ledger liabilities— | | |
| Agents' credit balances | 1,533.12 | |
| Total net ledger assets | | $ 181,690.52 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due on mortgages | $ 52.14 | |
| Interest due on other assets | 339.52 | |
| Market value of bonds (not including interest) and stocks over book value | 475.00 | |
| Annual and deferred premiums due from members | 15,909.70 | |
| Total non-ledger assets | | 16,776.36 |
| Gross assets | | $ 198,466.88 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes | $ 1,034.99 | |
| Agents' debit balances unsecured | 19,943.14 | |
| Total | | $ 20,978.13 |
| Total admitted assets | | $ 177,488.75 |

NON-LEDGER LIABILITIES.

| | | |
|---|---|---|
| Death losses on stipulated premium policies not adjusted, $2,000.00; resisted and not outlawed, $6,000.00 | $ 8,000.00 | |
| Present value future payments on installment policy claims (face, $23,750.00) discounted at 4 per cent. | 20,924.00 | |
| Taxes | 403.98 | |
| Advanced reserve on deposit | 41,000.00 | |
| Premiums paid before due | 1,302.65 | |
| All other liabilities for protection of policy-holders | 38,152.50 | |
| Total liabilities | | $ 109,783.13 |
| Balance on hand to protect contracts in addition to the right of assessment | | $ 67,705.62 |
| Total special funds | | 79,152.52 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | TOTAL BUSINESS OF THE YEAR. | | BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|---|---|
| | *Number.* | *Amount.* | *Number.* | *Amount.* |
| Policies in force December 31, 1901 | 1,152 | $ 3,106,500.00 | ---------- | $ ---------- |
| Policies written or increased during the year, | 1,798 | 2,972,250.00 | 35 | 64,000.00 |
| Total | 2,950 | $ 6,078,750.00 | 35 | $ 64,000.00 |
| Deduct decreased or ceased to be in force during the year | 563 | 1,372,000.00 | 8 | 13,000.00 |
| Total policies in force December 31, 1902 | 2,387 | $ 4,706,750.00 | 27 | $ 51,000.00 |
| Losses and claims unpaid December 31, 1901, | 3 | $ 9,000.00 | ---------- | $ ---------- |
| Losses and claims incurred during the year | 8 | 15,000.00 | ---------- | ---------- |
| Total | 11 | $ 24,000.00 | ---------- | $ ---------- |
| Losses and claims paid, scaled down, dropped and compromised during the year (paid as annuity) | --------- | 7,100.00 | ---------- | ---------- |
| Losses and claims outstanding unpaid December 31, 1902 | 3 | 8,000.00 | ---------- | ---------- |
| Premiums collected during the year | --------- | 110,931.54 | ---------- | 2,017.03 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | Number. | Amount. |
|---|---|---|
| *At end of previous year.* | | |
| Limited payment policies | 1,152 | $ 3,106,500.00 |
| *New policies issued.* | | |
| Limited payment policies | 1,787 | 2,943,250.00 |
| *Old policies revived.* | | |
| Limited payment policies | 11 | 29,000.00 |
| Total | 2,950 | $ 6,078,750.00 |
| Deduct policies ceased to be in force | 563 | 1,372,000.00 |
| In force at end of year | 2,387 | $ 4,706,750.00 |

| *Policies ceased to be in force during the year.* | Number. | Amount. |
|---|---|---|
| By death | 8 | $ 15,000.00 |
| By lapse | 481 | 1,236,000.00 |
| By not being taken | 74 | 121,000 00 |
| Total terminated | 563 | $ 1,372,000.00 |

# SUN LIFE ASSURANCE COMPANY OF THE DOMINION OF CANADA.

Incorporated 1865. Commenced Business May, 1871.

ROBERTSON MACAULAY, President. T. B. MACAULAY, Secretary and Actuary.

Home Office, 1766 Notre Dame Street, Montreal, Canada.

CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of capital paid up in cash | | $ 105,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | | 11,166,102.22 |

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 457,751.24 | |
| Premium income, thrift department | 26,052.21 | |
| Dividends applied to purchase paid-up additions and annuities | 60,768.73 | |
| Consideration for original annuities involving life contingencies | 231,961.91 | |
| Total new premiums | $ 776,534.09 | |
| Renewal premiums without deduction for commissions or other expenses, less $379.35 for re-insurance on renewals | 2,079,095.65 | |
| Premium income, thrift department | 65,332.21 | |
| Dividends applied to pay renewal premiums | 10,792.91 | |
| Surrender values applied to pay renewal premiums | 840.41 | |
| Consideration for deferred annuities involving life contingencies | 950.74 | |
| Total renewal premiums | $ 2,157,011.92 | |
| Total premium income | | 2,933,546.01 |

| | | |
|---|---|---|
| Interest on mortgage loans, Interest on collateral loans, Interest on bonds and dividends on stocks, Interest on premium notes, policy loans or liens, Interest on other debts due the company, Discount on claims paid in advance | $ 556,045.42 | |
| Rents from company's property, including $10,000.00 for company's own occupancy | 29,078.70 | |
| Total interest and rents | | $ 585,124.12 |
| Profit on sale or maturity of ledger assets | | 42,675.10 |
| Premiums from combined accident policies | | 164.11 |
| Total income | | $ 3,561,509.34 |
| Sum of both amounts | | $ 14,727,611.56 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $565,099.95; additions, $12,080.50 | $ 577,180.45 | |
| For matured endowments, $162,628.38; additions, $14,582.05 | 177,210.43 | |
| Net amount paid for losses and matured endowments | $ 754,390.88 | |
| For annuities involving life contingencies | 52,294.47 | |
| Surrender values paid in cash | 152,497.98 | |
| Surrender values applied to pay renewal premiums | 840.41 | |
| Dividends paid to policy-holders in cash | 31,988.79 | |
| Dividends applied to pay renewal premiums | 10,792.91 | |
| Dividends applied to purchase paid-up additions and annuities | 60,768.73 | |
| Total paid policy-holders | $ 1,063,574.17 | |
| Paid for claims on supplementary contracts not involving life contingencies | 901.85 | |
| Paid stockholders for interest or dividends | 15,750.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $303,475.20; renewal premiums, $128,639.58 | 432,114.78 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 85,814.20 | |
| Agency supervision, traveling and all other expenses | 29,032.39 | |
| Medical examiners' fees | 34,968.09 | |
| Inspection of risks | 2,000.00 | |
| Salaries and all other compensation of officers and Home Office employees | 75,428.62 | |
| Rents, including $10,000.00 for company's own occupancy | 23,798.39 | |
| Advertising, $7,863.30; printing and stationery, $16,414.74; postage, $4,822.91 | 29,100.95 | |
| Legal expenses | 5,347.45 | |
| Furniture, fixtures and safes | 4,018.60 | |
| Insurance taxes, licenses and department fees | 30,407.04 | |
| Auditor's and directors' fees | 13,523.99 | |
| Thrift department expense | 42,573.96 | |
| Accident department | 155.51 | |
| Profit and loss | 397.56 | |
| Total disbursements | | 1,888,907.55 |
| Balance | | $ 12,838,704.01 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,197,150.41 |
| Mortgage loans on real estate | 2,965,117.37 |
| Loans secured by pledge of bonds, stocks or other collateral | 170,095.00 |
| Loans made to policy-holders on this company's policies assigned as collateral | 861,966.42 |

| | | |
|---|---|---|
| Premium notes on policies in force | $ 1,225.24 | |
| Book value of bonds and stocks | 7,134,083.25 | |
| Deposited in trust companies and banks on interest | 229,856.37 | |
| Cash in company's office | 24,520.19 | |
| Agents' balances | 999.63 | |
| Ground rents | 38,640.00 | |
| Policy loans under non-forfeiture agreements | 220,476.82 | |
| Total | $12,844,130.70 | |
| Deduct ledger liabilities | 5,426.69 | |
| Total ledger assets | | $ 12,838,704.01 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 98,399.91 | |
| Interest due and accrued on bonds and stocks | 85,979.06 | |
| Interest due and accrued on collateral loans | 1,145.48 | |
| Interest due and accrued on premium notes or liens | 70.42 | |
| Interest due and accrued on policy loans | 3,865.68 | |
| Rents due and accrued on company's property or lease | 12,626.17 | |
| Total rents and interest due and accrued | | 202,086.72 |
| Market value of bonds and stocks over book value | | 106,106.15 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 78,798.67 | $ 188,553.41 | |
| Gross deferred premiums on policies in force December 31, 1902 | 25,356.47 | 118,477.62 | |
| Total | $ 104,155.14 | $ 307,031.03 | |
| Deduct loading, 20 per cent. | 20,831.02 | 61,406.21 | |
| Net amount of uncollected and deferred premiums | $ 83,324.12 | $ 245,624.82 | |
| | | | 328,948.94 |
| Gross assets | | | $ 13,475,845.82 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 999.63 | |
| Total | | | 999.63 |
| Total admitted assets | | | $ 13,474,846.19 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the H. M. Table of Mortality, with 3½ and 4 per cent. interest—4 per cent. interest for all policies issued prior to December 31, 1899, and 3½ per cent. interest for all policies issued since that date | $11,375,320.64 | |
| Same for reversionary additions | 383,894.83 | |
| Same for annuities, including those in reduction of premiums | 711,678.12 | |
| Total | $12,470,893.59 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 2,094.86 | |
| Net reserve | | $ 12,468,798.73 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 42,064.29 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 96,853.10 | |
| Claims for death losses which have been reported and no proofs received | 84,578.71 | |
| Claims for matured endowments due and unpaid | 2,799.70 | |

| | | |
|---|---|---|
| Claims for death losses and other policy claims resisted by the company | $ 11,150.00 | |
| Due and unpaid on annuity claims involving life contingencies | 2,878.26 | |
| Total policy claims | | $ 198,259.77 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 2,000.00 |
| Premiums paid in advance | | 16,097.16 |
| Unpaid dividends to stockholders due January, 1903 | | 7,875.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 27,472.60 |
| Other liabilities, viz.: | | |
| Accident department | | 98.47 |
| Total | | $ 12,762,666.02 |
| Capital stock | | 105,000.00 |
| Unassigned funds—surplus | | 607,180.17 |
| Total liabilities | | $ 13,474,846.19 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 27,953 | $ 34,495,752.00 |
| Endowment policies | 20,764 | 24,111,423.00 |
| All other policies | 3,745 | 1,213,787.00 |
| Return premiums and reversionary additions | | 589,978.00 |
| *New policies taking effect.* | | |
| Whole life policies | 5,440 | 6,285,766.00 |
| Endowment policies | 4,563 | 4,493,756.00 |
| All other policies | 946 | 151,513.00 |
| Return premiums and reversionary additions | | 99,656.00 |
| *Old policies revived.* | | |
| Whole life policies | 259 | 298,646.00 |
| Endowment policies | 150 | 159,195.00 |
| All other policies | 56 | 6,843.00 |
| Return premiums and reversionary additions | | 1,525.00 |
| *Old policies changed and increased.* | | |
| Whole life policies | 189 | 210,830.00 |
| Endowment policies | 236 | 233,551.00 |
| All other policies | 12 | 1,800.00 |
| Return premiums and reversionary additions | | 113,275.00 |
| Total | 64,313 | $ 72,467,296.00 |
| Deduct policies ceased to be in force | 8,176 | 7,201,191.00 |
| Outstanding at end of year 1902 | 56,137 | $ 65,266,105.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 555 | $ 676,514.00 |
| By maturity | 127 | 179,463.00 |
| By expiry | 19 | 67,229.00 |
| By surrender | 784 | 1,176,490.00 |
| By lapse | 6,064 | 3,940,308.00 |
| By change and decrease | 627 | 1,161,187.00 |
| Total terminated | 8,176 | $ 7,201,191.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1901 | 1,036 | $ 552,612.40 |
| Policies issued during the year | 287 | 186,010.30 |
| Total | 1,323 | $ 838,622.70 |
| Deduct ceased to be in force during the year | 315 | 185,890.50 |
| Policies in force December 31, 1902 | 1,008 | $ 552,732.20 |
| Losses and claims unpaid December 31, 1901 | 1 | 1,000.00 |
| Losses and claims incurred during the year | 10 | 5,988.32 |
| Total | 11 | $ 6,988.32 |
| Losses and claims settled during the year in cash, $6,922.72; by deduction, $65.60 | 11 | 6,988.32 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 18,464.44 |

# THE TRAVELERS INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 17, 1863. Commenced Business July 1, 1866.

SYLVESTER C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Conn.

## CAPITAL STOCK.

Amount of capital paid up in cash (see Accident Department).

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 25,328,733.51 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $13,951.72 for first year's re-insurance | $ 576,073.80 | |
| Surrender values applied to pay first year's premiums | 366.81 | |
| Consideration for original annuities involving life contingencies | 22,316.88 | |
| Total new premiums | $ 598,757.49 | |
| Renewal premiums without deduction for commissions or other expenses, less $116,687.20 for re-insurance on renewals | 3,342,811.64 | |
| Surrender values applied to pay renewal premiums | 249.09 | |
| Consideration for annuities involving life contingencies | 1,014.50 | |
| Total renewal premiums | $ 3,344,075.23 | |
| Total premium income | | 3,942,832.72 |
| Consideration for supplementary contracts not involving life contingencies | | 207,316.00 |
| Interest on mortgage loans | $ 363,081.27 | |
| Interest on collateral loans | 51,008.54 | |
| Interest on bonds and dividends on stocks | 655,441.17 | |
| Interest on premium notes, policy loans or liens | 105,574.88 | |
| Interest on other debts due the company | 55,641.43 | |

| | | |
|---|---|---|
| Discount on claims paid in advance | $ 2,096.40 | |
| Rents from company's property, including $15,000.00 for company's own occupancy | 101,161.67 | |
| Total interest and rents | | $ 1,334,005.36 |
| Profit on sale or maturity of ledger assets | | 113,952.91 |
| Total income | | $ 5,598,106.99 |
| Sum of both amounts | | $ 30,926,840.50 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, less $14,500.00 re-insurance | $ 1,308,616.53 | |
| For matured endowments (less $3,450.00 re-insurance) | 359,700.06 | |
| Net amount paid for losses and matured endowments | | $ 1,668,316.59 |
| For annuities involving life contingencies | | 17,484.97 |
| Surrender values paid in cash | | 185,860.36 |
| Surrender values applied to pay new premiums | | 366.81 |
| Surrender values to pay renewal premiums | | 249.09 |
| Total paid policy-holders | | $ 1,872,277.82 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $270,070.38; renewal premiums, $179,312.21; annuities, $631.49 | | 450,014.08 |
| Commuting renewal commissions | | 1,600.00 |
| Salaries and allowances for agencies, including managers, agents and clerks | | 31,739.29 |
| Agency supervision, traveling and all other expenses | | 30,228.83 |
| Medical examiners' fees | | 40,666.81 |
| Salaries and all other compensation of officers and Home Office employees | | 67,003.97 |
| Rents, including $15,000.00 for company's own occupancy | | 17,901.28 |
| Advertising, $23,870.20; printing and stationery, $10,411.83; postage, $8,199.51 | | 42,481.54 |
| Legal expenses | | 7,605.97 |
| Furniture, fixtures and safes, $6,711.13; expense, $12,800.45 | | 19,511.58 |
| Insurance taxes, licenses and department fees | | 55,489.15 |
| Taxes on real estate | | 29,403.10 |
| Repairs and expenses (other than taxes) on real estate | | 120,005.33 |
| Profit and loss | | 461.68 |
| Total disbursements | | 2,786,390.43 |
| Balance | | $ 28,140,450.07 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,193,531.62 | |
| Mortgage loans on real estate | 7,415,963.86 | |
| Loans secured by pledge of bonds, stocks or other collateral | 630,043.83 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 1,989,475.00 | |
| Book value of bonds and stocks | 15,776,345.81 | |
| Deposited in trust companies and banks on interest | 1,089,896.17 | |
| Cash in company's office | 2,011.43 | |
| Deposited in banks not on interest | 35,282.04 | |
| Agents' balances | 7,900.31 | |
| Total ledger assets | | $28,140,450.07 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 114,440.90 | |
| Interest due and accrued on bonds and stocks | 130,300.59 | |
| Interest due and accrued on collateral loans | 1,952.65 | |
| Total interest due and accrued | | 246,694.14 |
| Market value of bonds and stocks over book value | | 589,915.43 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 11,182.60 | $ 282,717.85 | |
| Gross deferred premiums on policies in force December 31, 1902 | 46,346.15 | 407,332.43 | |
| Total | $ 57,528.75 | $ 690,050.28 | |
| Deduct loading, 7.6 per cent. | 4,372.18 | 52,443.82 | |
| Net amount of uncollected and deferred premiums | $ 53,156.57 | $ 637,606.46 | $ 690,763.03 |
| Gross assets | | | $ 29,667,822.67 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 7,900.31 | |
| Total | | | 7,900.31 |
| Total admitted assets | | | $ 29,659,922.36 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Company on the American Experience Table of Mortality, with 3½ per cent. interest | $27,023,281.00 | |
| Reserve for indemnity contract | 5,000.00 | |
| Same for annuities, including those in reduction of premiums | 157,558.00 | |
| Total | $27,185,839.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 641,949.00 | |
| Net reserve | | $ 26,543,890.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 1,386,909.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 14,685.00 | |
| Claims for death losses which have been reported and no proofs received | 77,616.01 | |
| Claims for matured endowments due and unpaid | 2,456.00 | |
| Claims for death losses and other policy claims resisted by the company, | 12,000.00 | |
| Total policy claims | | 106,757.00 |
| Premiums paid in advance | | 34,730.11 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 11,625.53 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 25,000.00 |
| Reserve to protect security valuations | | 100,000.00 |
| Total | | $ 28,208,905.65 |
| Capital stock (see Accident Department). | | |
| Unassigned funds—surplus | | 1,451,016.71 |
| Total liabilities | | $ 29,659,922.36 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 29,460 | $ 75,996,704.00 |
| Endowment policies | 12,506 | 28,446,714.00 |
| All other policies | 3,946 | 10,247,823.00 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 3,343 | $ 8,495,646.00 |
| Endowment policies | 2,415 | 4,793,884.00 |
| All other policies | 1,333 | 2,348,465.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 61 | 186,525.00 |
| Endowment policies | 10 | 33,823.00 |
| All other policies | 3 | 4,000.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | ---------- | 42,942.00 |
| Endowment policies | ---------- | 29,770.00 |
| All other policies | ---------- | 7,113.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Whole life policies | 66 | 165,376.00 |
| Endowment policies | 38 | 93,862.00 |
| All other policies | 339 | 961,587.00 |
| Total | 53,520 | $ 131,854,234.00 |
| Deduct policies ceased to be in force | 3,592 | 8,693,413.00 |
| Outstanding at end of year 1902 | 49,928 | $ 123,160,821.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 528 | $ 1,206,494.00 |
| By maturity | 186 | 354,313.00 |
| By expiry | 234 | 654,400.00 |
| By surrender | 434 | 1,261,725.00 |
| By lapse | 1,656 | 3,239,270.00 |
| By change and decrease | 111 | 756,386.00 |
| By transfer | 443 | 1,220,825.00 |
| Total terminated | 3,592 | $ 8,693,413.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 548 | $ 1,814,284.00 |
| Policies issued during the year | 103 | 250,475.00 |
| Total | 651 | $ 2,064,759.00 |
| Deduct ceased to be in force during the year | 80 | 323,766.00 |
| Policies in force December 31, 1902 | 571 | $ 1,740,993.00 |
| Losses and claims unpaid December 31, 1901 | 1 | 298.00 |
| Losses and claims incurred during the year | 7 | 8,790.00 |
| Total | 8 | $ 9,088.00 |
| Losses and claims settled during the year in cash | 8 | 9,088.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 41,513.19 |

# UNION CENTRAL LIFE INSURANCE COMPANY OF OHIO.

Incorporated, 1867. Commenced Business, 1867.

JOHN M. PATTISON, President. E. P. MARSHALL, Secretary.

Home Office, 353 West Fourth Street, Cincinnati, Ohio.

## CAPITAL STOCK.

| | |
|---|---|
| Amount of capital paid up in cash | $ 100,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | 28,615,580.21 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $26,625.25 for first year's re-insurance | $ 1,073,680.90 | |
| Dividends applied to purchase paid-up additions and annuities | 65,999.04 | |
| Surrender values applied to purchase paid-up insurance and annuities | 54,204.16 | |
| Consideration for original annuities involving life contingencies | 4,443.88 | |
| Total new premiums | $ 1,198,327.98 | |
| Renewal premiums without deduction for commissions or other expenses, less $129,494.88 for re-insurance on renewals | 4,721,854.71 | |
| Dividends applied to pay renewal premiums | 136,830.28 | |
| Surrender values applied to pay renewal premiums | 24,506.25 | |
| Total renewal premiums | $ 4,883,191.24 | |
| Total premium income | | 6,081,519.22 |
| Consideration for supplementary contracts not involving life contingencies | | 130,250.00 |
| Interest on mortgage loans | $ 1,502,280.11 | |
| Interest on collateral loans | 208,529.48 | |
| Interest on bonds and dividends on stocks | 13,643.30 | |
| Interest on premium notes, policy loans or liens | 80,156.68 | |
| Discount on claims paid in advance | 62.85 | |
| Rents from company's property, including $5,000.00 for company's own occupancy | 17,633.70 | |
| Total interest and rents | | 1,822,306.12 |
| Profit on sale real estate | | 860.37 |
| Total income | | $ 8,034,935.71 |
| Sum of both amounts | | $ 36,650,515.92 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $35,875.00 re-insurance), $1,357,011.00; additions, $3,343.29 | $ 1,360,354.29 | |
| For matured endowments, $422,793.15; additions, $5,631.42 | 428,424.57 | |
| Net amount paid for losses and matured endowments | $ 1,788,778.86 | |
| For annuities involving life contingencies | 19,969.67 | |
| Premium notes voided by lapse | 165,171.86 | |
| Surrender values paid in cash | 153,827.44 | |
| Surrender values applied to pay renewal premiums | 24,506.25 | |
| Surrender values applied to purchase paid-up insurance and annuities | 54,204.16 | |
| Dividends paid to policy-holders in cash | 171,939.81 | |
| Dividends applied to pay renewal premiums | 136,830.28 | |
| Dividends applied to purchase paid-up additions and annuities | 65,999.04 | |
| Total paid policy-holders | $ 2,581,227.37 | |

| | | |
|---|---|---|
| Paid for claims on supplementary contracts not involving life contingencies | $ 6,100.00 | |
| Paid stockholders for interest or dividends | 10,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $552,389.93; renewal premiums, $307,901.55; annuities, $222.19 | 860,513.67 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 37,852.31 | |
| Agency supervision, traveling and all other expenses | 29,020.10 | |
| Medical examiners' fees | 60,483.95 | |
| Salaries and all other compensation of officers and Home Office employees | 135,171.23 | |
| Rents, including $5,000.00 for company's own occupancy | 25,571.22 | |
| Advertising, $7,259.07; printing and stationery, $29,424.85; postage, $13,049.27 | 49,733.19 | |
| Legal expenses | 15,319.71 | |
| Furniture, fixtures and safes | 2,847.06 | |
| Insurance taxes, licenses and department fees | 96,163.15 | |
| Taxes on real estate | 5,087.71 | |
| Repairs and expenses (other than taxes) on real estate | 6,830.28 | |
| All other disbursements, viz.: | | |
| General expense, agency items | 13,438.89 | |
| Mortgage loan expense | 234,203.80 | |
| Profit and loss, bad accounts | 14,496.15 | |
| Total disbursements | | $ 4,184,059.79 |
| Balance | | $ 32,466,456.13 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 321,591.92 | |
| Mortgage loans on real estate | 27,360,063.09 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 2,993,242.92 | |
| Premium notes on policies in force | 1,281,894.77 | |
| Book value of bonds and stocks | 10,000.00 | |
| Cash in company's office | 10,314.94 | |
| Deposited in banks not on interest | 336,138.40 | |
| Bills receivable | 29,501.76 | |
| Agents' balances | 123,708.33 | |
| Total ledger assets | | $ 32,466,456.13 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | 930,366.23 | |
| Interest due and accrued on bonds and stocks | 100.00 | |
| Interest due and accrued on collateral loans | 118,231.39 | |
| Interest due and accrued on premium notes, policy loans or liens | 35,166.37 | |
| Rents due and accrued on company's property or lease | 4,133.29 | |
| Total rents and interest due and accrued | | 1,087,997.28 |
| Market value of bonds and stocks over book value | | 975.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 303,144.70 | $ 281,874.66 | |
| Gross deferred premiums on policies in force December 31, 1902 | 10,702.36 | 96,799.38 | |
| Total | $ 313,847.06 | $ 378,674.04 | |
| Deduct loading, 20 per cent. | 62,769.41 | 75,734.81 | |
| Net amount of uncollected and deferred premiums | $ 251,077.65 | $ 302,939.23 | 554,016.88 |
| Gross assets | | | $ 34,109,445.29 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' debit balances | $ 139,468.43 | |
| Bills receivable | 29,501.76 | |
| Book value of ledger assets over market value, viz.: | | |
| Schedule A, 10 per cent. reduction from value of real estate obtained under foreclosure | 14,659.19 | |
| Total | | $ 183,629.38 |
| Total admitted assets | | $ 33,925,815.91 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest for years of issue up to 1901, inclusive, and on the American Table of Mortality with 3½ per cent. interest for issues of 1902 | $28,211,876.00 | |
| Same for reversionary additions | 247,196.00 | |
| Same for annuities (including those in reduction of premiums) | 191,188.00 | |
| Total | $28,650,260.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 319,082.00 | |
| Net reserve | | $ 28,331,178.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 124,150.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 14,635.00 | |
| Claims for death losses which have been reported and no proofs received | 38,634.00 | |
| Claims for matured endowments due and unpaid | 2,400.00 | |
| Claims for death losses and other policy claims resisted by the company | 33,000.00 | |
| Total policy claims | | 88,669.00 |
| Premiums paid in advance | | 98,916.38 |
| Commissions due to agents on premium notes when paid | | 173,558.76 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 22,908.81 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 13,848.39 |
| Unpaid and deferred premiums on re-insured policies after deducting cost of collections | | 24,897.00 |
| Accumulations credited to special forms of policies | | 4,030,085.00 |
| Total | | $ 32,908,121.34 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 917,694.57 |
| Total liabilities | | $ 33,925,815.91 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 78,401 | $ 141,153,029.00 |
| Endowment policies | 7,101 | 12,216,927.00 |
| All other policies | 2,090 | 5,564,165.00 |
| Return premiums and reversionary additions | ---------- | 297,245.00 |

*New policies taking effect.*

| | | |
|---|---|---|
| Whole life policies | 11,753 | 21,264,370.00 |
| Endowment policies | 3,492 | 5,547,848.00 |
| All other policies | 833 | 2,271,470.00 |

*Old policies revived.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 263 | $ 493,550.00 |
| Endowment policies | 24 | 32,050.00 |
| All other policies | 7 | 17,650.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Reversionary additions | ---------- | 127,122.00 |
| Total | 103,964 | $ 188,985,426.00 |
| Deduct policies ceased to be in force | 6,967 | 13,258,524.00 |
| Outstanding at end of year 1902 | 96,997 | $ 175,726,902.00 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 716 | $ 1,299,086.00 |
| By maturity | 317 | 578,728.00 |
| By expiry | 241 | 587,500.00 |
| By surrender | 424 | 985,250.00 |
| By lapse | 4,885 | 8,856,137.00 |
| By change and decrease | 384 | 933,513.00 |
| Total terminated | 6,967 | $ 13,258,524.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 2,985 | $ 4,173,648.00 |
| Policies issued during the year | 403 | 496,513.00 |
| Total | 3,388 | $ 4,670,161.00 |
| Deduct ceased to be in force during the year | 268 | 360,750.00 |
| Policies in force December 31, 1902 | 3,120 | $ 4,309,411.00 |
| Losses and claims unpaid December 31, 1901 | 1 | 2,000.00 |
| Losses and claims incurred during the year | 28 | 48,500.00 |
| Total | 29 | $ 50,500.00 |
| Losses and claims settled during the year in cash | 26 | 41,500.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 9,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 145,303.69 |

# UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

Incorporated July 17, 1848. Commenced Business October 1, 1849.

FRED. E. RICHARDS, President. J. FRANK LANG, Secretary.

Home Office, 396 Congress Street, Portland, Me.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 8,426,296.29 |

## INCOME.

| | | |
|---|---|---|
| First year's premium on original policies without deduction for commissions or other expenses | $ 286,990.22 | |
| Dividends applied to purchase paid-up additions and annuities | 28,201.59 | |
| Surrender values applied to purchase paid-up insurance and annuities | 20,591.74 | |
| Consideration for original annuities involving life contingencies | 1,826.50 | |
| Total new premiums | $ 337,610.05 | |
| Renewal premiums without deduction for commissions or other expenses, less $1,579.95 for re-insurance on renewals | 1,483,496.72 | |
| Dividends applied to pay renewal premiums | 23,711.47 | |
| Surrender values applied to pay renewal premiums | 3,461.24 | |
| Total renewal premiums | $ 1,510,669.43 | |
| Total premium income | | 1,848,279.48 |
| Consideration for supplementary contracts not involving life contingencies | | 7,090.80 |
| Interest on mortgage loans | $ 69,067.97 | |
| Interest on collateral loans | 40,030.65 | |
| Interest on bonds and dividends on stocks | 219,166.74 | |
| Interest on premium notes, policy loans or liens | 5,303.91 | |
| Interest on other debts due the company | 2,789.93 | |
| Discount on claims paid in advance | 113.15 | |
| Rents from company's property, including $10,000.00 for company's own occupancy | 52,868.61 | |
| Total interest and rents | | 389,340.96 |
| Total income | | $ 2,244,711.24 |
| Sum of both amounts | | $ 10,671,007.53 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $650,925.61; additions, $6,921.42 | $ 657,847.03 | |
| For matured and discounted endowments, $138,219.31; additions, $12,377.37 | 150,596.68 | |
| Net amount paid for losses, matured and discounted endowments | $ 808,443.71 | |
| For annuities involving life contingencies | 1,333.23 | |
| Premium notes voided by lapse (short-time notes) | 17,393.60 | |
| Surrender values paid in cash | 57,868.12 | |
| Surrender values applied to pay renewal premiums | 3,461.24 | |
| Surrender values applied to purchase paid-up insurance and annuities | 20,591.74 | |
| Collateral loans on policy notes voided by lapse | 7,372.65 | |
| Dividends paid to policy-holders in cash | 8,238.96 | |

| | | |
|---|---|---|
| Dividends applied to pay renewal premiums | $ 23,711.47 | |
| Dividends applied to purchase paid-up additions and annuities | 28,201.59 | |
| Total paid policy-holders | $ 976,616.31 | |
| Paid for claims on supplementary contracts not involving life contingencies | 3,589.56 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $177,816.45; renewal premiums, $98,781.44; annuities, $91.33 | 276,689.22 | |
| Commuting renewal commission | 2,294.66 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 83,181.46 | |
| Agency supervision, traveling and all other expenses | 28,566.51 | |
| Medical examiners' fees | 33,945.50 | |
| Salaries and all other compensation of officers and Home Office employees | 70,317.55 | |
| Rents, including $10,000.00 for company's own occupancy | 26,892.67 | |
| Advertising, $6,769.89; printing and stationery, $15,968.48; postage, $6,396.40 | 29,134.77 | |
| Legal expenses | 6,955.43 | |
| Furniture, fixtures and safes | 1,065.14 | |
| Insurance taxes, licenses and department fees | 36,739.62 | |
| Taxes on real estate | 12,368.80 | |
| Repairs and expenses (other than taxes) on real estate | 11,717.21 | |
| Loss on sale or maturity of ledger assets | 27,782.71 | |
| All other disbursements | 49,381.28 | |
| Total disbursements | | $ 1,677,238.40 |
| Balance | | $ 8,993,769.13 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,313,079.00 | |
| Mortgage loans on real estate | 1,122,904.68 | |
| Loans secured by pledge of bonds, stocks or other collateral | 671,707.50 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 63,187.38 | |
| Premium notes on policies, including $50,288.66 short-time notes taken in settlement of premiums in force | 153,398.66 | |
| Book value of bonds and stocks | 5,599,368.15 | |
| Deposited in trust companies and banks on interest | 869.67 | |
| Cash in company's office | 186.66 | |
| Deposited in banks not on interest | 42,605.68 | |
| Bills receivable | 9,933.22 | |
| Agents' balances | 16,278.34 | |
| Cash in transit December 31, 1902 (since received) | 436.25 | |
| Total ledger assets | | $ 8,993,769.13 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 18,093.75 | |
| Interest due and accrued on bonds and stocks | 37,555.54 | |
| Interest due and accrued on collateral loans | 4,257.16 | |
| Interest due and accrued on premium notes, policy loans or liens | 5,277.89 | |
| Interest due and accrued on other assets | 807.87 | |
| Rents due and accrued on company's property or lease | 1,303.35 | |
| Total rents and interest due and accrued | | 67,295.56 |
| Market value of bonds and stocks over book value | | 371,170.47 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 3,031.13 | $ 116,777.81 | |
| Gross deferred premiums on policies in force December 31, 1902 | 17,724.98 | 114,850.11 | |
| Total | $ 20,756.11 | $ 231,627.92 | |
| Deduct loading, 20 per cent. | 4,151.22 | 46,325.58 | |
| Net amount of uncollected and deferred premiums | $ 16,604.89 | $ 185,302.34 | $ 201,907.23 |
| All other assets, viz.: | | | |
| Forborne premiums to be deducted in settlement of policy claims included in liabilities | | | 385.28 |
| Gross assets | | | $ 9,634,527.67 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | $ 16,278.34 | | |
| Bills receivable and interest | 10,132.62 | | |
| Total | | | 26,410.96 |
| Total admitted assets | | | $ 9,608,116.71 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest prior to January 1, 1901 | $ 8,177,631.00 | |
| Subsequent to January 1, 1901, on the American Table of Mortality, with 3 per cent. interest | 433,461.00 | |
| Same for reversionary additions | 199,976.00 | |
| Same for annuities, including those in reduction of premiums | 7,284.00 | |
| Total | $ 8,818,352.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 3,541.00 | |
| Net reserve | | $ 8,814,811.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 26,973.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 54,486.05 | |
| Claims for death losses which have been reported and no proofs received | 34,894.17 | |
| Claims for matured endowments due and unpaid | 5,964.47 | |
| Total policy claims | | 95,349.69 |
| Premiums paid in advance | | 3,289.29 |
| Commissions due to agents on premium notes when paid | | 1,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 5,101.94 |
| Contingent reserve | | 22.00 |
| Total | | $ 8,946,546.92 |
| Unassigned funds—surplus | | 661,569.79 |
| Total liabilities | | $ 9,608,116.71 |

## EXHIBIT OF POLICIES.

CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 22,792 | $ 32,739,994.00 |
| Endowment policies | 8,512 | 12,392,116.00 |
| All other policies | 3,980 | 7,127,901.00 |
| Return premiums and reversionary additions | | 685,032.56 |

*New policies taking effect.*

| | Number. | Amount. |
|---|---|---|
| Whole life policies | 2,740 | $ 3,246,987.00 |
| Endowment policies | 1,720 | 1,925,652.00 |
| All other policies | 909 | 1,913,500.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Whole life policies | 45 | 65,914.00 |
| Endowment policies | 15 | 13,500.00 |
| All other policies | 5 | 5,000.00 |
| Return premiums and reversionary additions | | 459.46 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Whole life policies | 11 | 15,000.00 |
| Endowment policies | 51 | 20,506.44 |
| All other policies | 453 | 687,311.00 |

*Additions by dividends.*

| | | |
|---|---|---|
| Reversionary additions | | 88,329.53 |
| Total | 41,233 | $ 60,927,202.99 |
| Deduct policies ceased to be in force | 4,555 | 6,808,577.41 |
| Outstanding at end of year 1902 | 36,678 | $ 54,118,625.58 |

*Policies ceased to be in force during the year.*

| | Number. | Amount. |
|---|---|---|
| By death | 366 | $ 671,530.06 |
| By maturity | 145 | 152,206.02 |
| By expiry | 449 | 756,216.00 |
| By surrender | 263 | 433,999.29 |
| By lapse | 2,537 | 3,508,841.79 |
| By change and decrease | 342 | 598,473.25 |
| By policies transferred to Maine and Massachusetts (N. F. Law extension) | 453 | 687,311.00 |
| Total terminated | 4,555 | $ 6,808,577.41 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | Number. | Amount. |
|---|---|---|
| Policies in force December 31, 1901 | 107 | $ 188,822.84 |
| Policies issued during the year | 11 | 18,037.92 |
| Total | 118 | $ 206,860.76 |
| Deduct ceased to be in force during the year | 33 | 69,035.00 |
| Policies in force December 31, 1902 | 85 | $ 137,825.76 |
| Losses and claims incurred during the year | 2 | 4,000.00 |
| Total | 2 | $ 4,000.00 |
| Losses and claims settled during the year in cash | 2 | 4,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 4,408.05 |

# WASHINGTON LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated January, 1860. Commenced Business February 2, 1860.

W. A. BREWER, Jr., President. GRAHAM H. BREWER, Secretary.

Home Office, 141 Broadway, New York City.

## CAPITAL STOCK.

| | |
|---|---|
| Amount of capital paid up in cash | $ 125,000.00 |
| Amount of ledger assets (as per balance) December 31 of previous year | 15,585,137.06 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 448,313.41 | |
| Dividends applied to purchase paid-up additions and annuities | 94,279.00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 82,144.04 | |
| Consideration for original annuities involving life contingencies | 104,877.55 | |
| Total new premiums | $ 729,614.00 | |
| Renewal premiums without deduction for commissions or other expenses | 1,942,956.00 | |
| Dividends applied to pay renewal premiums | 61,390.02 | |
| Total renewal premiums | $ 2,004,346.02 | |
| Total premium income | | 2,733,960.02 |
| Interest on mortgage loans | $ 374,023 76 | |
| Interest on collateral loans | 1,779.04 | |
| Interest on bonds and dividends on stocks | 17,150.78 | |
| Interest on premium notes, policy loans or liens | 77,826.86 | |
| Interest on other debts due the company | 21,106.61 | |
| Discount on claims paid in advance | 3,356.46 | |
| Rents from company's property, including $50,000.00 for company's own occupancy | 343,549.59 | |
| Total interest and rents | | 838,793.10 |
| Profit on sale or maturity of ledger assets | | 8,617.22 |
| Total income | | $ 3,581,370.34 |
| Sum of both amounts | | $ 19,166,507.40 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $848,097.79; additions, $27,479.69 | $ 875,577.48 | |
| For matured endowments, $766,178.00; additions, $39,202.92 | 805,380.92 | |
| Net amount paid for losses and matured endowments | $ 1,680,958.40 | |
| For annuities involving life contingencies | 37,877.91 | |
| Return premiums | 4,589.85 | |
| Surrender values paid in cash | 85,468.88 | |
| Surrender values applied to purchase paid-up insurance and annuities | 82,144.04 | |
| Dividends applied to pay renewal premiums | 61,390.02 | |
| Dividends applied to purchase paid-up additions and annuities | 94,279.00 | |
| Total paid policy-holders | $ 2,046,798.10 | |

| | | |
|---|---|---|
| Paid stockholders for interest or dividends | $ 8,750.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $242,013.42; renewal premiums, $119,362,97; annuities, $5,117.53 | 366,493.92 | |
| Commuting renewal commissions | 14,699.92 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 143,744.25 | |
| Agency supervision, traveling and all other expenses | 28,354.64 | |
| Medical examiners' fees | 43,250.25 | |
| Inspection of risks | 4,814.20 | |
| Salaries and all other compensation of officers and Home Office employees | 118,512.01 | |
| Rents, including $50,000.00 for company's own occupancy | 72,942.23 | |
| Advertising, $8,742.20; printing and stationery, $9,573.93; postage, $13,622.37 | 31,938.50 | |
| Legal expenses | 2,251.00 | |
| Insurance taxes, licenses and department fees | 42,020.04 | |
| Taxes on real estate | 68,052.63 | |
| Repairs and expenses (other than taxes) on real estate | 117,779.41 | |
| Loss on sale or maturity of ledger assets | 20,437.48 | |
| Office expense | 19,908.92 | |
| Interest | 2,365.92 | |
| Total disbursements | | $ 3,153,023.42 |
| Balance | | $ 16,013,483.98 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 6,113,130.25 | |
| Mortgage loans on real estate | 7,853,900.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 105,000.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 1,280,775.00 | |
| Book value of bonds and stocks | 388,090.58 | |
| Deposited in trust companies and banks on interest | 132,171.90 | |
| Cash in company's office | 46,984.95 | |
| Deposited in banks not on interest | 53,665.52 | |
| Agents' balances | 30,879.76 | |
| Office furniture | 8,886.02 | |
| Total net ledger assets | | $ 16,013,483.98 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 78,546.01 | |
| Interest due and accrued on bonds and stocks | 854.17 | |
| Interest due and accrued on collateral loans | 26,483.79 | |
| Rents due and accrued on company's property or lease | 12,777.50 | |
| Total rents and interest due and accrued | | 118,661.47 |
| Market value of real estate over book value | | 296,348.96 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1902 | $ 1,562.49 | $ 8,308.61 | |
| Gross deferred premiums on policies in force December 31, 1902 | 26,924.87 | 181,779.21 | |
| Total | $ 28,487.36 | $ 190,087.82 | |
| Deduct loading, 20 per cent. | 5,697.47 | 38,017.57 | |
| Net amount uncollected and deferred premiums | $ 22,789.89 | $ 152,070.25 | 174,860.14 |
| Gross assets | | | $ 16,603,354.55 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Supplies, furniture, fixtures, etc. | $ 8,886.02 | |
| Agents' debit balances | 30,879.76 | |
| Book value of ledger assets over market value | 19,010.00 | |
| Total | | $ 58,775.78 |
| Total admitted assets | | $ 16,544,578.77 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the New York Insurance Department on the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest | $14,921,976.00 | |
| Same for reversionary additions | 502,009.00 | |
| Same for annuities, including those in reduction of premiums | 293,277.00 | |
| Net reserve | | $ 15,717,262.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 27,467.50 | |
| Claims for death losses which have been reported and no proofs received | 33,930.10 | |
| Claims for matured endowments due and unpaid | 21,503.58 | |
| Total policy claims | | 82,901.18 |
| Premiums paid in advance | | 8,316.27 |
| Total | | $ 15,808,479.45 |
| Capital stock | | 125,000.00 |
| Unassigned funds—surplus | | 611,099.32 |
| Total liabilities | | $ 16,544,578.77 |

## EXHIBIT OF POLICIES.

### CASH PAID-FOR BASIS.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Whole life policies | 20,936 | $ 40,962,387.00 |
| Endowment policies | 9,268 | 16,887,399.00 |
| Return premiums and reversionary additions | | 735,668.00 |
| *New policies taking effect.* | | |
| Whole life policies | 4,313 | 8,714,467.00 |
| Endowment policies | 1,567 | 2,781,216.00 |
| *Old policies revived.* | | |
| Whole life policies | 1,072 | 2,816,220.00 |
| Endowment policies | 498 | 1,085,444.00 |
| Return premiums and reversionary additions | | 14,755.00 |
| *Additions by dividends.* | | |
| Reversionary additions | | 119,124.00 |
| Total | 37,654 | $ 73,816,680.00 |
| Deduct policies ceased to be in force | 5,772 | 12,785,793.00 |
| Outstanding at end of year 1902 | 31,882 | $ 61,030,887.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | | *Amount.* |
|---|---|---|---|
| By death | 411 | $ | 836,115.00 |
| By maturity | 656 | | 1,194,910.00 |
| By surrender | 363 | | 838,680.00 |
| By lapse | 4,342 | | 9,916,088.00 |
| Total terminated | 5,772 | $ | 12,785,793.00 |

BUSINESS IN NORTH CAROLINA DURING 1902.

| | *Number.* | | *Amount.* |
|---|---|---|---|
| Policies in force December 31, 1901 | 395 | $ | 497,462.00 |
| Policies issued during the year | 218 | | 273,089.00 |
| Total | 613 | $ | 770,551.00 |
| Deduct ceased to be in force during the year | 147 | | 215,272.00 |
| Policies in force December 31, 1902 | 466 | $ | 555,279.00 |
| Losses and claims unpaid December 31, 1901 | 1 | | 2,000.00 |
| Losses and claims incurred during the year | 4 | | 3,666.58 |
| Total | 5 | $ | 5,666.58 |
| Losses and claims settled during the year in cash | 4 | | 5,266.58 |
| Losses and claims unpaid December 31, 1902 | 1 | | 400.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | | 20,578.24 |

# FIRE AND MARINE INSURANCE COMPANIES OF NORTH CAROLINA.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF THIS STATE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1902.

# CABARRUS MUTUAL FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated May 21, 1901. Commenced Business May 21, 1901.

Z. A. MORRIS, President. JOHN K. PATTERSON, Secretary.

Home Office, Concord, N. C.

Amount of capital paid up in cash, None—Mutual.

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 2,612.42 |
| Losses paid from organization to date | 870.51 |
| Losses incurred during the year—fire | 513.40 |
| Largest amount written on any one risk | 2,000.00 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 66,155.00 |
| Gross premiums received | 330.77 |
| Losses paid | 513.40 |
| Losses incurred | 513.40 |

# CAROLINA INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1887. Commenced Business, 1889.

D. L. GORE, President. W. S. WILLARD, Secretary.

Home Office, Wilmington, N. C.

Amount of capital paid up in cash, $50,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 80,697.53 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 34,464.62 | |
| Deduct re-insurance, rebate, abatement and return premiums | 12,725.21 | |
| Net cash received for premiums | | 21,739.41 |
| Rents | $ 175.00 | |
| Interest received on mortgages | | |
| Interest received on collateral loans | | |
| Interest and dividends on stocks and bonds | 3,413.12 | |
| Interest and dividends from all other sources | | |
| Total interest and rents | | 3,588.12 |
| Total income | | $ 25,337.44 |
| Aggregate last balance and income | | $ 106,034.97 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 18,012.50 | |
| Deduct salvage and re-insurance | 6,295.09 | |
| Net amount paid for losses | | $ 11,717.41 |
| Paid stockholders (interest or dividends) | | 3,203.70 |
| Commissions or brokerage | | 5,141.74 |
| Rents | | 66.06 |
| Taxes on real estate | | 120.00 |
| Insurance Department fees and agents' licenses | | 1,488.00 |
| All other expenditures | | 2,156.78 |
| Total disbursements during the year | | $ 23,893.69 |
| Balance December 31, 1902 | | $ 82,141.28 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 5,000.00 | |
| Loans on mortgages | 35,932.52 | |
| Loans secured by pledge of bonds, etc. | 7,450.00 | |
| Book value of stocks and bonds | 28,596.68 | |
| Cash in bank | 3,359.83 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 1,802.25 | |
| Total net ledger assets | | $ 82,141.28 |

### OTHER ASSETS.

| | |
|---|---|
| Rents and interest due and accrued | 1,337.50 |
| Market value of stocks and bonds over book value | 908.32 |
| Total admitted assets | $ 84,387 10 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 2,625.00 | |
| Net amount of unpaid losses and claims | | $ 2,625.00 |
| Unearned premiums on fire risks running one year or less | $ 7,368.61 | |
| Unearned premiums on fire risks running more than one year | 7,479.42 | |
| Total unearned premiums as computed above | | 14,848.03 |
| Unpaid dividends due stockholders | | 56.00 |
| Total liabilities except capital | | $ 17,529.03 |
| Capital actually paid up in cash | $ 50,000.00 | |
| Surplus over all liabilities | 16,858.07 | |
| Surplus as regards policy-holders | | 66,858.07 |
| Total liabilities | | $ 84,387.10 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,383,472.90 | $ 24,408.78 |
| Written or renewed during the year | 1,708,738.00 | 34,464.62 |
| Total | $ 3,092,210.00 | $ 58,873.40 |
| Deduct those expired and marked off as terminated | 1,021,732.00 | 19,244.90 |
| In force at end of year 1902 | $ 2,070,478.00 | $ 39,628.50 |
| Deduct amount re-insured | 389,265.00 | 8,262.65 |
| Net amount in force December 31, 1902 | $ 1,681,213.00 | $ 31,366.15 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 710,048.00 | $ 14,737.23 | $ 7,368.61 |
| In 1900 | 3 years | One-sixth | 215,899.00 | 4,279.36 | 713.22 |
| In 1901 | 3 years | One-half | 211,249.00 | 3,239.84 | 1,619.92 |
| In 1902 | 3 years | Five-sixths | 313,271.00 | 4,315.79 | 3,596.50 |
| In 1898 | 5 years | One-tenth | 6,820.00 | 165.37 | 16.54 |
| In 1899 | 5 years | Three-tenths | 12,266.00 | 333.44 | 100.03 |
| In 1900 | 5 years | One-half | 26,310.00 | 562.34 | 281.17 |
| In 1901 | 5 years | Seven-tenths | 21,964.00 | 475.05 | 332.54 |
| In 1902 | 5 years | Nine-tenths | 39,762.00 | 910.55 | 819.50 |
| Total | | | $ 1,577,589.00 | $ 31,018.97 | $ 14,848.03 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 161,244.74 |
| Losses paid from organization to date | 81,262.80 |
| Dividends declared since commencing business—cash | 33,173.00 |
| Stock owned by directors at par value | 17,000.00 |
| Losses incurred during the year—fire | 15,742.41 |
| Largest amount written on any risk | 12,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,068,081.00 |
| Gross premiums received | 21,739.41 |
| Losses paid | 11,717.41 |
| Losses incurred | 15,742.41 |

---

# FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF NORTH CAROLINA.

Incorporated March 6, 1893. Commenced Business March 22, 1900.

N. B. BROUGHTON, President. A. E. S. LINDSEY, Secretary.

Home Office, 226 Fayetteville Street, Raleigh, N. C.

---

Amount of capital paid up in cash, None—Mutual.

| | |
|---|---|
| Amount net ledger assets December 31, 1901 | $ 59.75 |

INCOME.

| | | |
|---|---|---|
| Amount paid by branches to support of Home Office | $ 885.18 | |
| Total income | | 885.18 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses—None. | |
| Rent | 60.00 |
| Salaries, fees and all other charges of officers, agents, etc. | 449.01 |
| Insurance Department fees and agents' licenses | 95.00 |
| All other expenditures | 257.88 |
| Total disbursements during the year | $ 861.89 |
| Balance December 31, 1902 | $ 23.29 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Cash in Home Office | $ 23.29 | |
| Total net ledger assets | | $ 23.29 |

LIABILITIES.

| | | |
|---|---|---|
| Salaries, rents, etc., due and accrued | $ 576.92 | |
| Total | | $ 576.92 |
| Less cash on hand | | 23.29 |
| Total liabilities | | $ 553.63 |

BUSINESS IN STATE OF NORTH CAROLINA DURING 1902.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 7,082,634.00 |
| Gross premiums received | 17,124.00 |
| Losses paid | 10,936.00 |
| Losses incurred | 13,003.00 |

---

# HOME INSURANCE COMPANY OF GREENSBORO, NORTH CAROLINA.

Incorporated September, 1902. Commenced Business October, 1902.

R. L. HOLT, President. A. W. MCALISTER, Secretary.

Home office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital paid up in cash, $50,000.00.

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 9,361.30 | |
| Deduct re-insurance, rebate, abatement and return premiums | 634.80 | |
| Net cash received for premiums | | $ 8,726.50 |
| Interest received on mortgages | $ 150.06 | |
| Total interest | | 150.06 |
| Total income | | $ 8,876.56 |

DISBURSEMENTS.

| | |
|---|---|
| Total disbursements during the year | 3,490.60 |
| Balance December 31, 1902 | $ 5,385.96 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 45,012.60 | |
| Cash in bank | 7,918.03 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 2,449.54 | |
| Bills receivable, taken for fire risks | 22.50 | |
| Total admitted assets | | $ 55,402.67 |

## LIABILITIES.

| | | |
|---|---|---|
| Unearned premiums on fire risks running one year or less | $ 3,808.05 | |
| Unearned premiums on fire risks running more than one year | 847.89 | |
| Total unearned premiums as computed above | | $ 4,655.94 |
| All other liabilities, viz.: agents' balances | | 16.71 |
| Total liabilities, except capital | | $ 4,672.65 |
| Capital actually paid up in cash | $ 50,000.00 | |
| Surplus over all liabilities | 730.02 | |
| Surplus as regards policy-holders | | 50,730.02 |
| Total liabilities | | $ 54,402.67 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| Written or renewed during the year | $ 487,964.00 | $ 9,361.30 |
| Total | $ 487,964.00 | $ 9,361.30 |
| Deduct those expired and marked off as terminated | 12,850.00 | 95.76 |
| In force at end of year 1902 | $ 475,114.00 | $ 9,265.54 |
| Deduct amount re-insured | 30,750.00 | 634.80 |
| Net amount in force December 31, 1902 | $ 444,364.00 | $ 8,630.74 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 384,319.00 | $ 7,616.10 | $ 3,808.05 |
| In 1902 | 3 years | Five-sixths | 58,645.00 | 979.31 | 816.09 |
| In 1902 | 5 years | Nine-tenths | 1,400.00 | 35.33 | 31.80 |
| Total | | | $ 444,364.00 | $ 8,630.74 | $ 4,655.94 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 314,402.00 |
| Gross premiums received | 6,148.65 |
| Losses paid | None. |
| Losses incurred | None. |

# MECKLENBURG FARMERS MUTUAL FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1901. Commenced Business 1902.

W. E. ARDREY, President. R. C. FREEMAN, Secretary.

Home Office, Charlotte, N. C.

---

Amount of capital paid up in cash, None—Mutual.

## INCOME.

| | *Fire.* | |
|---|---|---|
| Net cash received for premiums | $ 1,395.16 | |
| Total income | | $ 1,395.16 |

## DISBURSEMENTS.

| | |
|---|---|
| Salaries, fees and all other charges of officers, agents, etc. | 90.00 |
| Insurance Department fees and agents' licenses | 20.00 |
| Advertising, printing, etc. | 100.98 |
| Charter fees, etc. | 33.25 |
| Printing policies and by-laws | 36.50 |
| Total disbursements during the year | $ 280.73 |
| Balance December 31, 1902 | $ 1,114.43 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Cash in bank | $ 1,114.43 | |
| Total net ledger assets | | $ 1,114.43 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 375,000.00 |
| Gross premiums received | 1,395.16 |
| Losses paid | None. |
| Losses incurred | None. |

# NORTH CAROLINA HOME INSURANCE COMPANY.

Incorporated December 14, 1868. Commenced Business January 1, 1869.

RICHARD H. BATTLE, President. CHARLES ROOT, Secretary.

Home Office, 118 Fayetteville Street, Raleigh, N. C.

---

Amount of capital paid up in cash, $66,283.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 78,948.19 |
| Increase of paid up capital during year | | 7,062.00 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 84,856.10 | |
| Deduct re-insurance, rebate, abatement and return premiums | 32,128.10 | |
| Net cash received for premiums | | 52,728.00 |
| Rent | $ 25.00 | |
| Interest received on mortgages | 112.26 | |
| Interest received on collateral loans | 36.15 | |
| Interest and dividends on stocks and bonds | 4,237.35 | |
| Interest and dividends from all other sources | 26.67 | |
| Total interest and rents | | 4,437.43 |
| Profit on sale or maturity of ledger assets | | 2,127.51 |
| Amount received from other companies | | 8,771.13 |
| Total income | | $ 68,064.07 |
| Aggregate last balance and income | | 147,012.26 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 44,426.18 | |
| Deduct salvage and re-insurance | 18,176.29 | |
| Net amount paid for losses | | 26,249.89 |
| Paid stockholders (interest or dividends) | | 133.18 |
| Commissions or brokerage | | 11,578.41 |
| Rent | | 600.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 5,859.85 |
| Taxes on real estate | | 21.38 |
| Insurance Department fees and agents' licenses | | 1,743.87 |
| All other expenditures | | 6,359.85 |
| Total disbursements during the year | | $ 52,546.43 |
| Balance December 31, 1902 | | $ 94,465.83 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 2,920.00 | |
| Loans secured by pledge of bonds, etc. | 225.00 | |
| Book value of stocks and bonds | 111,905.46 | |
| Cash in bank | 9,203.67 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 14,890.65 | |
| Agents' balances, representing business written prior to October 1, 1902 | 2,254.08 | |
| Due from other companies | 1,709.33 | |
| Total net ledger assets | | $ 143,108.19 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | $ 1,354.10 |
| Stockholders' notes | | 53,055.00 |
| Market value of stocks and bonds over book value | | 5,320.38 |
| Other non-ledger assets | | 900.00 |
| Gross assets | | $ 203,737.67 |
| Deduct assets not admitted— | | |
| Furniture | $ 900.00 | |
| Stockholders' notes | 53,055.00 | |
| Total deductions | | 53,955.00 |
| Total admitted assets | | $ 149,782.67 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 5,495.47 | |
| Gross claims for losses resisted | 1,550.00 | |
| | $ 7,045.47 | |
| Deduct re-insurance due or accrued | 2,265.16 | |
| Net amount of unpaid losses and claims | | $ 4,780.31 |
| Unearned premiums on fire risks running one year or less | $ 28,544.85 | |
| Unearned premiums on fire risks running more than one year | 37,424.83 | |
| | $ 65,969.68 | |
| One-third off | 21,989.89 | |
| Total unearned premiums as computed above | | 43,979.79 |
| Interest due or accrued—unpaid to stockholders | | 202.50 |
| Salaries, rents, etc., due and accrued | | 2,045.82 |
| Due other companies on account of re-insurance | | 6,001.51 |
| Total liabilities, except capital | | $ 57,009.93 |
| Capital actually paid up in cash | $ 73,345.00 | |
| Surplus over all liabilities | 19,427.74 | |
| Surplus as regards policy-holders | | 92,772.74 |
| Total liabilities | | $ 149,782.67 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 6,107,738.93 | $ 113,121.68 |
| Written or renewed during the year | 4,519,574.49 | 84,856.10 |
| Total | $10,627,313.42 | $ 197,977.78 |
| Deduct those expired and marked off as terminated | 3,725,802.37 | 71,136.22 |
| In force at end of year 1902 | $ 6,901,511.05 | $ 126,841.56 |
| Deduct amount re-insured | 2,300,503.68 | 42,280.52 |
| Net amount in force December 31, 1902 | $ 4,601,007.37 | $ 84,561.04 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 2,954,361.96 | $ 57,089.68 | $ 28,544.85 |
| In 1901 | 2 years | One-fourth | 13,085.00 | 229 46 | 57.36 |
| In 1902 | 2 years | Three-fourths | 14,955.00 | 457.96 | 343.47 |
| In 1900 | 3 years | One-sixth | 868,479.06 | 15,266.61 | 2,544.44 |
| In 1901 | 3 years | One-half | 917,600.70 | 14,658.68 | 7,329.34 |
| In 1902 | 3 years | Five-sixths | 1,109,494.33 | 17,818.13 | 14,848.45 |
| In 1899 | 4 years | One-eighth | 250.00 | 7.50 | .94 |
| In 1900 | 4 years | Three-eighths | 3,400.00 | 69.55 | 26.10 |

| | | | | | | |
|---|---|---|---|---|---|---|
| In 1901 | 4 years | Five-eighths | $ 9,200.00 | $ 137.43 | $ 85.90 |
| In 1902 | 4 years | Seven-eighths | 17,428.00 | 291.31 | 254.89 |
| In 1898 | 5 years | One-tenth | 62,055.00 | 1,664.50 | 166.45 |
| In 1899 | 5 years | Three-tenths | 170,236.00 | 4,200.76 | 1,260.21 |
| In 1900 | 5 years | One-half | 294,819.00 | 5,062.69 | 2,531.34 |
| In 1901 | 5 years | Seven-tenths | 211,957.00 | 4,613.54 | 3,329.52 |
| In 1902 | 5 years | Nine-tenths | 254,190.00 | 5,273.76 | 4,746.42 |
| Total | | | $ 6,901,511.05 | $ 126,841.56 | $ 65,969.68 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Dividends declared since commencing business—stock | $ 46,492.50 |
| Stock owned by directors at par value | 103,200.00 |
| Losses incurred during the year—fire | 43,064.10 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 4,519,574.49 |
| Gross premiums received | 85,856.10 |
| Losses paid | 44,426.18 |
| Losses incurred | 43,064.10 |

# THE PAMLICO INSURANCE AND BANKING COMPANY OF NORTH CAROLINA.

N. L. STATON, President.

Home Office, Tarboro, N. C.

Amount of capital paid up in cash, $33,960.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 81,720.05 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 16,922.21 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,873.70 | |
| Net cash received for premiums | | 15,048.51 |
| Interest, rents, etc. | | 12,153.90 |
| Profit on sale or maturity of ledger assets | | 2,192.95 |
| Total income | | $ 29,395.36 |
| Aggregate last balance and income | | $ 111,115.41 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | 6,237.40 |
| Paid stockholders dividends | 6,792.00 |
| Commissions or brokerage, etc. | 3,433.04 |
| Salaries, fees and all other charges of officers, agents, etc. | 3,359.92 |
| Taxes on real estate | 214.16 |
| Repairs and expenses on real estate, etc. | 2,375.69 |
| Total disbursements during the year | $ 22,412.21 |
| Balance December 31, 1902 | $ 88,703.20 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 3,437.24 | |
| Loans on mortgages | 173,660.87 | |
| Cash in company's office and due by banks and others | 120,317.24 | |
| Agents' balances, representing business written subsequent to October, 1902 | 3,441.16 | |
| Agents' balances, representing business written prior to October, 1902 | 486.86 | |
| All other office furniture, etc. | 2,378.79 | |
| Total net ledger assets | | $ 303,722.16 |
| Deduct assets not admitted— | | |
| Furniture and supplies | $ 2,378.79 | |
| Agents' balances, representing business written prior to October, 1902 | 486.86 | |
| Total deductions | | 2,865.65 |
| Total admitted assets | | $ 300,856.51 |

## LIABILITIES.

| | | |
|---|---|---|
| Total unearned premiums | | $ 9,464.17 |
| Due depositors and cashier's checks outstanding | | 215,018.96 |
| Total liabilities, except capital | | $ 224,483.13 |
| Capital actually paid up in cash | $ 33,960.00 | |
| Surplus over all liabilities | 42,413.38 | |
| Surplus as regards policy-holders | | 76,373.38 |
| Total liabilities | | $ 300,856.51 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* |
|---|---|
| In force December 31, 1901 | $ 650,773.00 |
| Written or renewed during the year | 682,333.00 |
| Total | $ 1,333,106.00 |
| Deduct those expired and marked off as terminated | 527,864.00 |
| In force at the end of year 1902 | $ 805,242.00 |
| Deduct amount re-insured | 3,250.00 |
| Net amount in force December 31, 1902 | $ 801,992.00 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 400,458.00 | $ 10,580.98 | $ 5,290.49 |
| In 1901 | 2 years | One-fourth | 125.00 | 1.25 | .94 |
| In 1902 | 2 years | Three-fourths | | | |
| In 1900 | 3 years | One-sixth | 97,806.00 | 1,706.84 | 284.47 |
| In 1901 | 3 years | One-half | 118,246.00 | 2,124.75 | 1,062.37 |
| In 1902 | 3 years | Five-sixths | 131,546.00 | 2,378.27 | 1,981.89 |
| In 1898 | 5 years | One-tenth | 11,924.00 | 332.50 | 33.25 |
| In 1899 | 5 years | Three-tenths | 3,400.00 | 92.32 | 27.69 |
| In 1900 | 5 years | One-half | 3,900.00 | 69.68 | 34.84 |
| In 1901 | 5 years | Seven-tenths | 11,625.00 | 304.42 | 213.09 |
| In 1902 | 5 years | Nine-tenths | 22,950.00 | 594.60 | 535.14 |
| Total | | | $ 801,980.00 | $ 18,185.61 | $ 9,464.17 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 682,333.00 |
| Gross premiums received | 15,048.00 |
| Losses paid | 6,237.00 |
| Losses incurred | 6,237.00 |

# PIEDMONT FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1895. Commenced Business 1895.

HENRY M. MCADEN, President. A. L. SMITH, Secretary.

Home Office, South Tryon Street, Charlotte, N. C.

Amount of capital paid up in cash, $50,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 112,832.05 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 118,473.71 | |
| Deduct re-insurance, rebate, abatement and return premiums | 48,011.19 | |
| Net cash received for premiums | | 70,462.52 |
| Rent | $ 6,573.30 | |
| Interest received on mortgages | 1,480.14 | |
| Interest and dividends from all other sources | 48.20 | |
| Total interest and rents | | 8,101.64 |
| From all other sources | | 241.25 |
| Total income | | $ 78,805.41 |
| Aggregate last balance and income | | $ 191,637.46 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 47,341.97 | |
| Deduct salvage and re-insurance | 10,867.57 | |
| Net amount paid for losses | | $ 36,474.40 |
| Paid stockholders (interest or dividends) | | 5,000.00 |
| Commissions or brokerage | | 11,608.46 |
| Rent | | 780.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 5,251.10 |
| Taxes on real estate | | 858.33 |
| Insurance Department fees and agents' licenses | | 752.74 |
| Repairs and expenses on real estate | | 4,569.01 |
| Advertising, printing, etc. | | 1,949.13 |
| All other expenditures | | 3,138.19 |
| Total disbursements during the year | | $ 70,381.36 |
| Balance December 31, 1902 | | $ 121,256.10 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 75,000.00 | |
| Loans secured by pledge of bonds, etc. | 21,385.00 | |
| Cash in company's office | 15,634.41 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 7,662.54 | |
| Uncollected return premiums and re-insurance | 15.20 | |
| Furniture and fixtures | 1,558.95 | |
| Total net ledger assets | | $ 121,256.10 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents due and accrued | | 30.00 |
| Gross assets | | $ 121,286.10 |
| Deduct assets not admitted— | | |
| Furniture and fixtures | $ 1,558.95 | |
| Total deductions | | 1,558.95 |
| Total admitted assets | | $ 119,727.15 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 2,918.58 | |
| Gross claims for losses in process of adjustment | 2,761.23 | |
| Gross claims for losses resisted | 1,800.00 | |
| | $ 7,479.81 | |
| Deduct re-insurance due or accrued | 2,287.47 | |
| Net amount of unpaid losses and claims | | $ 5,192.34 |
| Unearned premiums on fire risks running one year or less | $ 25,961.58 | |
| Unearned premiums on fire risks running more than one year | 14,319.74 | |
| Total unearned premiums as computed above | | 40,281.32 |
| Salaries, rents, etc., due and accrued | | 207.50 |
| Total liabilities, except capital | | $ 45,681.16 |
| Capital actually paid up in cash | $ 50,000.00 | |
| Surplus over all liabilities | 24,045.99 | |
| Surplus as regards policy-holders | | 74,045.99 |
| Total liabilities | | $ 119,727.15 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 5,072,200.00 | $ 86,397.23 |
| Written or renewed during the year | 6,949,065.00 | 118,473.71 |
| Total | $ 12,021,265.00 | $ 204,870.94 |
| Deduct those expired and marked off as terminated | 6,118,650.00 | 103,846.84 |
| In force at end of year 1902 | $ 5,902,615.00 | $ 101,024.10 |
| Deduct amount re-insured | 1,486,203.00 | 25,129.66 |
| Net amount in force December 31, 1902 | $ 4,416,412.00 | $ 75,894.44 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1892 | 1 year or less | One-half | $ 3,004,593.00 | $ 51,923.17 | $ 25,961.58 |
| In 1900 | 3 years | One-sixth | 312,639.00 | 4,764.47 | 794.08 |
| In 1901 | 3 years | One-half | 333,838.00 | 5,184.91 | 2,592.45 |
| In 1902 | 3 years | Five-sixths | 585,394.00 | 10,158.82 | 8,465.70 |
| In 1898 | 5 years | One-tenth | 19,715.00 | 538.06 | 53.80 |
| In 1899 | 5 years | Three-tenths | 12,275.00 | 394.50 | 118.35 |
| In 1900 | 5 years | One-half | 23,750.00 | 540.44 | 270.22 |
| In 1901 | 5 years | Seven-tenths | 55,262.00 | 629.30 | 440.51 |
| In 1902 | 5 years | Nine-tenths | 68,946.00 | 1,760.77 | 1,584.63 |
| Total | | | $ 4,416,412.00 | $ 75,894.44 | $ 40,281.32 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 280,120.47 |
| Losses paid from organization to date | 111,579.07 |
| Dividends declared since commencing business—cash | 5,000.00 |
| Stock owned by directors at par value | 41,000.00 |
| Losses incurred during the year—fire | 42,122.19 |
| Largest amount written on any one risk | 48,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,575,850.00 |
| Gross premiums received | 62,571.16 |
| Losses paid | 28,812.49 |
| Losses incurred | 32,493.50 |

---

# SOUTHERN LOAN AND TRUST INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated December, 1900. Commenced Business December, 1900.

E. P. WHARTON, President. DAVID WHITE, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital paid up in cash, $100,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 138,501.25 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 39,704.85 | |
| Deduct re-insurance, rebate, abatement and return premiums | 4,363.55 | |
| Net cash received for premiums | | 35,341.30 |
| Rent | $ 709.15 | |
| Interest received on mortgages | 1,577.97 | |
| Interest received on collateral loans | 67.41 | |

| | | |
|---|---|---|
| Interest and dividends on stocks and bonds | $ 267.00 | |
| Interest and dividends from all other sources | 15,377.77 | |
| Total interest and rents | | $ 17,999.30 |
| From all other sources | | 32,609.68 |
| Total income | | $ 85,950.23 |
| Aggregate last balance and income | | $ 224,456.48 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 12,864.51 | |
| Deduct salvage and re-insurance | 2,221.57 | |
| Net amount paid for losses | | 10,642.94 |
| Paid stockholders (interest or dividends) | | 12,000.00 |
| Insurance Department fees and agents' licenses | | 13,698.27 |
| All other expenditures | | 8,349.70 |
| Total disbursements during the year | | $ 44,690.91 |
| Balance December 31, 1902 | | $ 179,765.57 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 22,137.99 | |
| Loans on mortgages | 25,756.98 | |
| Loans secured by pledge of bonds, etc. | 55,667.10 | |
| Book value of stocks and bonds | 83,229.00 | |
| Cash in company's office and bank | 114,211.52 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 4,712.86 | |
| Overdrafts secured and unsecured | 7,727.18 | |
| Advanced on trust accounts | 2,515.03 | |
| Bills receivable, taken for fire risks | 22.50 | |
| All other bills receivable, including first mortgages and collateral loans | 247,705.51 | |
| Total net ledger assets | | $ 563,685.67 |

OTHER ASSETS.

| | | |
|---|---|---|
| Furniture and fixtures | | 4,159.13 |
| Other non-ledger assets | | 166.50 |
| Gross assets | | $ 568,011.30 |
| Deduct assets not admitted— | | |
| Furniture and supplies | $ 4,325.63 | |
| Total deductions | | 4,325.63 |
| Total admitted assets | | $ 563,685.67 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 1,000.00 | |
| Net amount of unpaid losses and claims | | $ 1,000.00 |
| Unearned premiums on fire risks running one year or less | $ 14,467.19 | |
| Unearned premiums on fire risks running more than one year | 5,878.33 | |
| Total unearned premiums as computed above | | 20,345.52 |
| Unpaid dividends due stockholders | | 5,000.00 |
| Bills payable and rediscounted | | 37,500.00 |
| All other liabilities, viz.: deposits | | 347,254.43 |
| Reserve for interest | | 1,327.52 |
| Total liabilities, except capital | | $ 412,427.47 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 100,000.00 | |
| Surplus over all liabilities | 51,258.20 | |
| Surplus as regards policy-holders | | $ 151,258.20 |
| Total liabilities | | $ 563,685.67 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 559,391.00 | $ 9,885.56 |
| Written or renewed during the year | 1,971,551.00 | 39,704.85 |
| Total | $ 2,530,942.00 | $ 49,590.41 |
| Deduct those expired and marked off as terminated | 532,419.00 | 8,647.87 |
| In force at end of year 1902 | $ 1,998,523.00 | $ 40,942.54 |
| Deduct amount re-insured | 207,125.00 | 4,372.80 |
| Net amount in force December 31, 1902 | $ 1,791,398.00 | $ 36,569.74 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 1,368,234.00 | $ 28,934.38 | $ 14,467.19 |
| In 1900 | 3 years | One-sixth | 7,500.00 | 75.30 | 12.55 |
| In 1901 | 3 years | One-half | 90,678.00 | 1,401.21 | 700.60 |
| In 1902 | 3 years | Five-sixths | 285,916.00 | 5,048.39 | 4,206.99 |
| In 1901 | 5 years | Seven-tenths | 3,600.00 | 206.10 | 144.27 |
| In 1902 | 5 years | Nine-tenths | 35,470.00 | 904.36 | 813.92 |
| Total | | | $ 1,791,398.00 | $ 36,569.74 | $ 20,345.52 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 50,921.51 |
| Losses paid from organization to date | 12,202.37 |
| Losses incurred during the year | 11,642.94 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,566,196.00 |
| Gross premiums received | 32,442.14 |
| Losses paid | 10,642.94 |
| Losses incurred | 11,642.94 |

# SOUTHERN STOCK MUTUAL INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 30, 1895. Commenced Business February 11, 1895.

B. D. HEATH, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 190,355.06 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 81,895.29 | |
| Deduct re-insurance, rebate, abatement and return premiums | 11,842.89 | |
| Net cash received for premiums | | 70,052.40 |
| Rent | $ 424.18 | |
| Interest received on mortgages | 1,843.60 | |
| Interest received on collateral loans | 308.25 | |
| Interest and dividends on stocks and bonds | 1,334.17 | |
| Interest and dividends from all other sources | 2.85 | |
| Total interest and rents | | 3,913.05 |
| From all other sources | | 8.04 |
| Total income | | $ 73,973.49 |
| Aggregate last balance and income | | $ 264,328.55 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 26,689.20 | |
| Deduct salvage and re-insurance | 953.71 | |
| Net amount paid for losses | | $ 25,735.49 |
| Scrip or certificates of profits redeemed in cash | | 1,897.79 |
| All other expenditures | | 28,031.06 |
| Total disbursements during the year | | $ 55,664.34 |
| Balance December 31, 1902 | | $ 208,664.21 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 9,933.75 | |
| Loans on mortgages | 31,840.00 | |
| Loans secured by pledge of bonds, etc. | 7,000.00 | |
| Book value of stocks and bonds | 34,040.98 | |
| Cash in bank | 17,617.47 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 8,858.23 | |
| Agents' balances, representing business written prior to October 1, 1902 | 31.21 | |
| Bills receivable, taken for fire risks | 9.38 | |
| Guarantors' bonds | 100,000.00 | |
| Open accounts | 1.67 | |
| Total admitted assets | | $ 209,332.69 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 2,450.00 | |
| Net amount of unpaid losses and claims | | $ 2,450.00 |
| Unearned premiums on fire risks running one year or less | $ 22,858.18 | |
| Unearned premiums on fire risks running more than one year | 35,583.59 | |
| Total unearned premiums as computed above | | 58,441.77 |
| Unpaid dividends due policy-holders | | 2,434.73 |
| All other liabilities, viz.: open accounts | | 250.68 |
| Total liabilities, except capital | | 63,577.18 |
| Capital actually paid up in cash | $ 100,000.00 | |
| Surplus over all liabilities | 45,755.51 | |
| Surplus as regards policy-holders | | 145,755.51 |
| Total liabilities | | $ 209,332.69 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 6,211,301.00 | $ 99,997.17 |
| Written or renewed during the year | 4,773,853.00 | 81,895.29 |
| Total | $ 10,985,154.00 | $ 181,892.46 |
| Deduct those expired and marked off as terminated | 3,647,259.00 | 60,107.30 |
| In force at end of year 1902 | $ 7,337,895.00 | $ 121,785.16 |
| Deduct amount re-insured | 406,815.00 | 8,093.71 |
| Net amount in force December 31, 1902 | $ 6,931,080.00 | $ 113,691.45 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 2,530,480.00 | $ 45,716.36 | $ 22,858.18 |
| In 1900 | 3 years | One-sixth | 1,259,962.00 | 19,091.43 | 3,181.90 |
| In 1901 | 3 years | One-half | 1,599,049.00 | 25,191.74 | 12,595.87 |
| In 1902 | 3 years | Five-sixths | 1,499,884.00 | 22,753.47 | 18,961.22 |
| In 1902 | 5 years | Nine-tenths | 41,705.00 | 938.45 | 844.60 |
| Totals | | | $ 6,931,080.00 | $ 113,691.45 | $ 58,441.77 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 347,912.06 |
| Losses paid from organization to date | 93,121.36 |
| Losses incurred during the year | 27,372.69 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,837,616.00 |
| Gross premiums received | 65,844.27 |
| Losses paid | 19,600.38 |
| Losses incurred | 21,237.58 |

# UNDERWRITERS INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1897—Amended 1899. Commenced Business February, 1898.

J. VAN LINDLEY, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital paid up in cash, $37,500.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 99,716.96 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 45,339.56 | |
| Deduct re-insurance, rebate, abatement and return premiums | 6,821.24 | |
| Net cash received for premiums | | 38,418.32 |
| Rents | $ 424.18 | |
| Interest received on mortgages | 460.59 | |
| Interest received on collateral loans | 526.30 | |
| Interest and dividends on stocks and bonds | 1,210.83 | |
| Interest and dividends from all other sources | 2.58 | |
| Total interest and rents | | 2,624.48 |
| From all other sources | | 30.05 |
| Total income | | $ 41,072.85 |
| Aggregate last balance and income | | $ 140,789.81 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 11,703.27 | |
| Deduct salvage and re-insurance | 1,002.31 | |
| Net amount paid for losses | | 10,700.96 |
| Scrip or certificates of profits redeemed in cash | | 524.13 |
| All other expenditures | | 15,512.20 |
| Total disbursements during the year | | $ 26,737.29 |
| Balance December 31, 1902 | | $ 114,052.52 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 9,933.75 | |
| Loans on mortgages | 8,900.00 | |
| Loans secured by pledge of bonds, etc. | 10,500.00 | |
| Book value of stocks and bonds | 31,040.98 | |
| Cash in bank | 8,955.35 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 4,661.54 | |
| Bills receivable, taken for fire risks | 7.50 | |
| Open accounts | 5.05 | |
| Stockholders' bonds | 37,500.00 | |
| Total admitted assets | | $ 111,504.17 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 750.00 | |
| Net amount of unpaid losses and claims | | $ 750.00 |
| Unearned premiums on fire risks running one year or less | $ 14,885.67 | |
| Unearned premiums on fire risks running more than one year | 11,770.00 | |
| Total unearned premiums as computed above | | 26,655.67 |
| Unpaid dividends due stockholders | | 2,250.00 |
| Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed | | 385.55 |
| Due agents | | 68.83 |
| Total liabilities, except capital | | $ 30,110.05 |
| Capital actually paid up in cash | $ 37,500.00 | |
| Capital subscribed secured by bonds | 37,500.00 | |
| Surplus over all liabilities | 6,394.12 | |
| Surplus as regards policy-holders | | 81,394.12 |
| Total liabilities | | $ 111,504.17 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 2,058,710.00 | $ 33,952.24 |
| Written or renewed during the year | 2,371,890.00 | 45,239.56 |
| Total | $ 4,430,600.00 | $ 79,191.80 |
| Deduct those expired and marked off as terminated | 1,418,947.00 | 24,357.59 |
| In force at end of year 1902 | $ 3,011,653.00 | $ 55,834.21 |
| Deduct amount re-insured | 176,985.00 | 3,943.49 |
| Net amount in force December 31, 1902 | $ 2,834,668.00 | $ 50,890.72 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 1,447,980.00 | $ 29,771.35 | $ 14,885.67 |
| In 1900 | 3 years | One-sixth | 313,425.00 | 4,900.91 | 816.82 |
| In 1901 | 3 years | One-half | 518,407.00 | 7,789.11 | 3,894.55 |
| In 1902 | 3 years | Five-sixths | 532,023.09 | 7,916.77 | 6,597.31 |
| In 1902 | 5 years | Nine-tenths | 22,833.00 | 512.58 | 461.32 |
| Total | | | $ 2,834,668.00 | $ 50,890.72 | $ 26,655.67 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of the company | $ 109,137.33 |
| Losses paid from organization to date | 27,857.90 |
| Losses incurred during the year | 10,700.96 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,025,368.00 |
| Gross premiums received | 39,145.60 |
| Losses paid | 10,700.96 |
| Losses incurred | 10,700.96 |

# UNITED MUTUAL INSURANCE COMPANY OF NORTH CAROLINA.

Commenced Business August 28, 1902.

FRANK A. COLLEY, President. JOHN B. KENNEY, Secretary.

Home Office, Carolina Trust Building, Raleigh, N. C.

---

Amount of capital paid up in cash, $10,000.00.

## INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 38,159.11 | |
| Deduct re-insurance, rebate, abatement and return premiums | 8,964.67 | |
| Net cash received for premiums | | 29,194.44 |
| Total income | | $ 29,194.44 |
| Aggregate last balance and income | | $ 39,194.44 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 678.00 | |
| Net amount paid for losses | | 678.00 |
| Commissions or brokerage | | 3,851.40 |
| Rent | | 66.67 |
| Salaries, fees and all other charges of officers, agents, etc. | | 600.00 |
| Insurance Department fees and agents' licenses | | 245.73 |
| Advertising, printing, etc. | | 471.06 |
| Total disbursements during the year | | $ 5,912.86 |
| Balance December 31, 1902 | | $ 33,281.58 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 12,000.00 | |
| Cash in company's office | 91.16 | |
| Cash in bank | 5,000.00 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 22,096.38 | |
| Total net ledger assets | | $ 39,187.54 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Other non-ledger assets, viz.: stockholders' notes | | 40,000.00 |
| Gross assets | | $ 79,187.54 |
| Deduct assets not admitted— | | |
| Stockholders' notes | $ 40,000.00 | |
| Total deductions | | 40,000.00 |
| Total admitted assets | | $ 39,187.54 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 720.00 | |
| Net amount of unpaid losses and claims | | $ 720.00 |
| Unearned premiums on fire risks running one year or less | $ 14,592.22 | |
| Unearned premiums on fire risks running more than one year | 233.03 | |
| Total unearned premiums as computed above | | 14,825.25 |
| Commissions due agents and brokers | | 5,915.96 |
| Total liabilities, except capital | | $ 21,461.21 |
| Capital actually paid up in cash | $ 10,000.00 | |
| Surplus over all liabilities | 7,726.33 | |
| Surplus as regards policy-holders | | 17,726.33 |
| Total liabilities | | $ 39,187.54 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ | $ |
| Written or renewed during the year | 2,118,690.26 | 38,159.11 |
| Total | $ 2,118,690.26 | 38,159.11 |
| Deduct those expired and marked off as terminated | 441,580.00 | 8,964.67 |
| In force at end of year 1902 | $ 1,677,110.26 | $ 29,194.44 |
| Deduct amount re-insured | | |
| Net amount in force December 31, 1902 | $ 1,677,110.26 | $ 29,194.44 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 2,736,978.26 | $ 28,784.44 | $ 14,592.22 |
| In 1902 | 3 years | Five-sixths | 23,731.00 | 279.61 | 233.03 |
| Total | | | $ 2,760,709.26 | $ 29,064.05 | $ 14,825.25 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Losses incurred during the year | $ 1,398.00 |
| Largest amount written on any one risk | 7,500.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 82,274.00 |
| Gross premiums received | 1,973.30 |
| Losses paid | None. |
| Losses incurred | 600.00 |

# THE WILMINGTON UNDERWRITERS INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated March 4, 1899. Commenced Business May 29, 1899.

N. B. RANKIN, President. A. B. SANDLIN, Secretary.

Home Office, Wilmington, N. C.

---

Amount of capital paid up in cash, $50,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 58,509.00 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 5,576.66 | |
| Deduct re-insurance, rebate, abatement and return premiums | 3,534.66 | |
| Net cash received for premiums | | 2,042.00 |
| Interest received on mortgages | $ 2,100.42 | |
| Interest received on collateral loans | 2,017.37 | |
| Total interest | | 4,117.79 |
| Total income | | $ 6,159.79 |
| Aggregate last balance and income | | $ 64,668.79 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 23.85 | |
| Deduct salvage and re-insurance | 21.48 | |
| Net amount paid for losses | | 2.37 |
| Paid stockholders (interest or dividends) | | 3,000.00 |
| Scrip or certificates of profits redeemed in cash or interest paid | | 870.98 |
| Salaries, fees and all other charges of officers, agents, etc. | | 400.00 |
| Insurance Department fees and agents' licenses | | 1,474.01 |
| All other expenditures | | 172.65 |
| Total disbursements during the year | | $ 5,920.01 |
| Balance December 31, 1902 | | $ 58,748.78 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 27,681.00 | |
| Loans secured by pledge of bonds, etc. | 20,000.00 | |
| Book value of stocks and bonds | 10,480.00 | |
| Cash in bank | 430.11 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 157.67 | |
| Total admitted assets | | $ 58,748.78 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 27.05 | |
| Net amount of unpaid losses and claims | | $ 27.05 |
| Unearned premiums on fire risks running more than one year | $ 436.56 | |
| Total unearned premiums as computed above | | 436.56 |
| Total liabilities, except capital | | $ 463.61 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 50,000.00 | |
| Surplus over all liabilities | 8,285.17 | |
| Surplus as regards policy-holders | | $ 58,285.17 |
| Total liabilities | | $ 58,748.78 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 5,525.22 | $ 7,990.63 |
| Total | $ 5,525.22 | $ 7,990.63 |
| In force at end of year 1902 | $ 5,525.22 | $ 7,990.63 |
| Deduct amount re-insured | 4,972.70 | 7,191.57 |
| Net amount in force December 31, 1902 | $ 552.52 | $ 799.06 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 2,841.75 | $ 362.50 | $ 181.25 |
| In 1900 | 3 years | One-sixth | 537.25 | 75.17 | 12.53 |
| In 1901 | 3 years | One-half | 1,027.59 | 171.10 | 85.55 |
| In 1902 | 3 years | Five-sixths | 816.89 | 133.16 | 110.97 |
| In 1899 | 5 years | Three-tenths | 100.00 | 19.80 | 5.94 |
| In 1900 | 5 years | One-half | 82.00 | 17.19 | 8.59 |
| In 1901 | 5 years | Seven-tenths | 72.25 | 9.45 | 6.61 |
| In 1902 | 5 years | Nine-tenths | 47.49 | 10.69 | 9.63 |
| Total | | | $ 5,525.22 | $ 799.06 | $ 421.07 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 4,104.13 |
| Gross premiums received | 5,576.66 |
| Losses paid | 23.85 |
| Losses incurred | 50.90 |

# FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1902.

# ÆTNA INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1819. Commenced Business August 17, 1819.

WILLIAM B. CLARK, President. WILLIAM H. KING, Secretary.

Home Office, Hartford, Conn.

---

Amount of capital paid up in cash, $4,000,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 10,856,146.69 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 6,779,612.73 | $ 433,100.91 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,770,203.22 | 94,814.41 | |
| | $ 5,009,409.51 | $ 338,286.50 | |
| Net cash received for premiums | | | 5,347,696.01 |
| Deposit premiums received for perpetual risks | | | 7,909.25 |
| Rent | | $ 4,346.00 | |
| Interest received on mortgages | | 636.00 | |
| Interest received on collateral loans | | 47.50 | |
| Interest and dividends on stocks and bonds | | 510,734.57 | |
| Total interest and rents | | | 515,764.07 |
| Profit on sale or maturity of ledger assets | | | 47,483.10 |
| From all other sources | | | 1,098.26 |
| Total income | | | $ 5,919,950.69 |
| Aggregate last balance and income | | | $ 16,776,097.38 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 2,962,149.35 | $ 266,898.96 | |
| Deduct salvage and re-insurance | 449,651.23 | 68,780.02 | |
| | $ 2,512,498.12 | $ 198,118.94 | |
| Net amount paid for losses | | | 2,710,617.06 |
| Deposit premiums returned | | | 3,130.61 |
| Paid stockholders (interest or dividends) | | | 668,000.00 |
| Commissions or brokerage | | | 880,583.04 |
| Repairs and expenses on real estate | | | 523.52 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 321,065.09 |
| Taxes<br>Insurance Department fees and agents' licenses, etc. | | | 119,271.49 |
| Loss on sales or maturity—ledger assets | | | 11,817.61 |
| Advertising, printing, etc. | | | 37,724.33 |
| Legal expenses | | | 15,594.08 |
| Furniture and fixtures | | | 219.93 |
| Profit and loss | | | 5,398.22 |
| All other expenditures | | | 319,901.82 |
| Total disbursements during the year | | | $ 5,093,846.80 |
| Balance December 31, 1902 | | | $ 11,682,250.58 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 188,241.74 | |
| Loans on mortgages | 12,600.00 | |
| Book value of stocks and bonds | 10,166,214.30 | |
| Cash in company's office | 1,499.78 | |
| Cash in bank | 1,285,174.14 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 478,959.81 | |
| Agents' balances, representing business written prior to October 1, 1902, | 16,072.59 | |
| Total | | $ 12,148,762.36 |
| Deduct ledger liabilities, viz.: | | |
| Agents' credit balances | | 466,511.78 |
| Total net ledger assets | | $ 11,682,250.58 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 571.00 |
| Market value of stocks and bonds over book value | | 2,711,166.17 |
| Other non-ledger assets | | 629,847.56 |
| Gross assets | | $ 15,023,835.31 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 16,072.59 | |
| Depreciation from book value of ledger assets to bring same to market value—real estate | 58,241.74 | |
| Total deductions | | 74,314.33 |
| Total admitted assets | | $ 14,949,520.98 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 89,918.54 | |
| Gross claims for losses in process of adjustment | 500,765.79 | |
| Gross claims for losses resisted | 31,926.50 | |
| | $ 622,610.83 | |
| Deduct re-insurance due or accrued | 75,475.41 | |
| Net amount of unpaid losses and claims | | $ 547,135.42 |
| Unearned premiums on fire risks running one year or less | $ 1,624,393.97 | |
| Unearned premiums on fire risks running more than one year | 2,317,827.39 | |
| Unearned premiums on inland navigation risks | 104,441.34 | |
| Total unearned premiums as computed above | | 4,046,662.70 |
| Amount reclaimable on perpetual fire risks | | 81,180.48 |
| Commissions due agents and brokers | | 157,461.89 |
| Return and re-insurance premiums | | 94,477.13 |
| Total liabilities, except capital | | $ 4,926,917.62 |
| Capital actually paid up in cash | $ 4,000,000.00 | |
| Surplus over all liabilities | 6,022,603.36 | |
| Surplus as regards policy-holders | | 10,022,603.36 |
| Total liabilities | | $ 14,949,520.98 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 643,922,441.00 | $ 7,546,804.62 |
| Written or renewed during the year | 548,714,827.00 | 6,779,612.73 |
| Total | $1,192,637,268.00 | $ 14,326,417.35 |
| Deduct those expired and marked off as terminated | 490,911,259.00 | 5,673,063.69 |
| In force at end of year 1902 | $ 701,726,009.00 | $ 8,653,353.66 |
| Deduct amount re-insured | 83,545,465.00 | 1,137,280.11 |
| Net amount in force December 31, 1902 | $ 618,180,544.00 | $ 7,516,073.55 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 10,564,966.00 | $ 272,968.96 |
| Written during the year | 103,297,706.00 | $ 433,100.91 |
| Total | $ 113,862,672.00 | 706,069.87 |
| Deduct those expired and marked off as terminated | 105,087,071.00 | 464,917.85 |
| In force at end of year 1902 | $ 8,775,601.00 | $ 241,152.02 |
| Deduct amount re-insured | 1,228,480.00 | 32,269.35 |
| Net amount in force December 31, 1902 | $ 7,547,121.00 | $ 208,882.67 |

### PERPETUAL RISKS.

| | *Amount.* | *Deposits.* |
|---|---|---|
| In force December 31, 1901 | $ 3,365,728.00 | $ 80,751.73 |
| Written during the year | 293,300.00 | 7,909.25 |
| Total | $ 3,659,028.00 | $ 88,660.98 |
| Deduct those marked off as cancelled | 111,550.00 | 3,207.85 |
| In force at end of year 1902 | $ 3,547,478.00 | $ 85,453.13 |
| Losses incurred during the year | $ 2,962.10 | |
| Losses paid during the year | 2,962.10 | |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 228,359,411.00 | $ 3,248,787.93 | $ 1,624,393.97 |
| In 1901 | 2 years | One-fourth | 8,927,283.00 | 88,838.73 | 22,209.68 |
| In 1902 | 2 years | Three-fourths | 15,496,710.00 | 144,326.01 | 108,244.51 |
| In 1900 | 3 years | One-sixth | 68,241,284.00 | 719,032.13 | 119,838.69 |
| In 1901 | 3 years | One-half | 85,707,411.00 | 914,747.77 | 457,373.88 |
| In 1902 | 3 years | Five-sixths | 92,676,461.00 | 981,585.32 | 817,987.75 |
| In 1899 | 4 years | One-eighth | 3,138,386.00 | 33,432.31 | 4,179.04 |
| In 1900 | 4 years | Three-eighths | 3,552,540.00 | 38,202.53 | 14,325.95 |
| In 1901 | 4 years | Five-eighths | 4,122,793.00 | 46,395.94 | 28,997.46 |
| In 1902 | 4 years | Seven-eighths | 4,784,833.00 | 51,207.31 | 44,806.40 |
| In 1898 | 5 years | One-tenth | 16,170,254.00 | 182,868.87 | 18,286.89 |
| In 1899 | 5 years | Three-tenths | 17,115,625.00 | 205,753.47 | 61,726.04 |
| In 1900 | 5 years | One-half | 19,886,125.00 | 243,779.49 | 121,889.74 |
| In 1901 | 5 years | Seven-tenths | 23,785,314.00 | 287,214.02 | 201,049.81 |
| In 1902 | 5 years | Nine-tenths | 26,216,114.00 | 329,901.72 | 296,911.55 |
| Total | | | $ 618 180,544.00 | $ 7,516,073.55 | $ 3,942,221.36 |
| Perpetual | 95 per cent. | | 3,547,478.00 | 85,453.13 | 81,180.48 |
| Grand total | | | $ 621,728,022.00 | $ 7,601,526.68 | $ 4,023,401.84 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 174,220,156.23 |
| Losses paid from organization to date | 93,642,582.42 |
| Dividends declared since commencing business—cash | 27,161,365.00 |
| Dividends declared since commencing business—stock | 2,805,000.00 |
| Stock owned by directors at par value | 221,400.00 |
| Losses incurred during the year—fire | 2,517,088.31 |
| Losses incurred during the year—inland marine | 185,110.43 |
| Largest amount written on any one risk | 100,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Tornado.* |
|---|---|---|
| Gross risks written | $ 4,644,960.00 | $ 85,050.00 |
| Gross premiums received | 77,521.30 | 611.47 |
| Losses paid | 29,950.96 | None |
| Losses incurred | 34,196.93 | None |

# AMERICAN CENTRAL INSURANCE COMPANY OF MISSOURI.

Incorporated February, 1853. Commenced Business February, 1853.

GEORGE T. CRAM, President. JNO. H. ADAMS, Secretary.

Home Office, Broadway and Locust Street, St. Louis, Mo.

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount of net ledger assets December, 31, 1901 | $ 2,482,340.48 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,956,107.36 | |
| Deduct re-insurance, rebate, abatement and return premiums | 438,261.48 | |
| Net cash received for premiums | | 1,517,845.88 |
| Interest received on mortgages | $ 3,005.82 | |
| Interest received on collateral loans | 24,933.93 | |
| Interest and dividends on stocks and bonds | 97,789.47 | |
| Interest and dividends from all other sources | 1,050.51 | |
| Total interest | | 126,779.73 |
| Profit on sale or maturity of ledger assets | | 45,457.50 |
| From Brownell Car Company | | 525.87 |
| Amount collected on previous year's premiums | | 156,952.17 |
| Total income | | $ 1,847,761.15 |
| Aggregate last balance and income | | $ 4,329,901.63 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 787,761.43 | |
| Deduct salvage and re-insurance | 104,983.46 | |
| Net amount paid for losses | | 682,777.97 |

| | | |
|---|---|---|
| Paid stockholders (interest or dividends) | | $ 100,000.00 |
| Commissions or brokerage | | 283,138.39 |
| Rent | | 5,000.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 93,625.25 |
| Insurance Department fees and agents' licenses | | 30,144.04 |
| Loss on sales or maturity—ledger assets | | 2,786.12 |
| Advertising | | 804.17 |
| Postage, express, exchange and telegrams | | 14,232.08 |
| All other expenditures | | 133,789.24 |
| Total disbursements during the year | | $ 1,346,297.26 |
| Balance December 31, 1902 | | $ 2,983,604.37 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 61,166.66 | |
| Loans secured by pledge of bonds, etc. | 310,000.00 | |
| Book value of stocks and bonds | 2,276,980.75 | |
| Cash in company's office | 15,992.73 | |
| Cash in bank | 123,400.87 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 196,063.36 | |
| Total net ledger assets | | $ 2,983,604.37 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of stocks and bonds over book value | | 603,336.75 |
| Gross assets | | $ 3,586,941.12 |
| Deducts assets not admitted— | | |
| Depreciation from book value of ledger assets to bring same to market value—bonds and stocks | $ 14,267.50 | |
| Total deductions | | 14,267.50 |
| Total admitted assets | | $ 3,572,673.62 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 42,644.51 | |
| Gross claims for losses in process of adjustment | 78,775.85 | |
| Gross claims for losses resisted | 21,148.15 | |
| | $ 142,568.51 | |
| Deduct re-insurance due or accrued | 15,458.38 | |
| Net amount of unpaid losses and claims | | $ 127,110.13 |
| Unearned premiums on fire risks running one year or less | $ 501,670.89 | |
| Unearned premiums on fire risks running more than one year | 577,325.29 | |
| Total unearned premiums as computed above | | 1,078,996.18 |
| Commissions due agents and brokers | | 29,409.50 |
| Total liabilities, except capital | | $ 1,235,515.81 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,337,157.81 | |
| Surplus as regards policy-holders | | 2,337,157.81 |
| Total liabilities | | $ 3,572,673.62 |

## MISCELLANEOUS.

### FIRE RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 150,032,302.00 | $ 1,673,945.27 |
| Written or renewed in 1902 | 153,315,919.00 | 1,956,107.36 |
| Total | $ 304,348,221.00 | $ 3,630,052.63 |
| Deduct those expired and marked off as terminated | 120,364,357.00 | 1,463,138.65 |
| In force December 31, 1902 | $ 182,983,864.00 | $ 2,166,913.98 |
| Deduct amount re-insured | 11,943,826.00 | 144,619.23 |
| Net amount in force December 31, 1902 | $ 171,040,038.00 | $ 2,022,294.75 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 72,787,055.00 | $ 1,003,341.78 | $ 501,670.89 |
| In 1901 | 2 years | One-fourth | 552,267.00 | 5,021.61 | 1,255.40 |
| In 1902 | 2 years | Three-fourths | 376,152.00 | 4,239.01 | 3,179.25 |
| In 1900 | 3 years | One-sixth | 15,027,043.00 | 155,764.97 | 25,960.82 |
| In 1901 | 3 years | One-half | 20,779,428.00 | 220,139.60 | 110,069.80 |
| In 1902 | 3 years | Five-sixths | 31,049,170.00 | 298,153.86 | 248,461.55 |
| In 1899 | 4 years | One-eighth | 418,103.00 | 3,577.62 | 447.20 |
| In 1900 | 4 years | Three-eighths | 380,850.00 | 3,065.27 | 1,149.45 |
| In 1901 | 4 years | Five-eighths | 503,615.00 | 4,634.62 | 2,896.60 |
| In 1902 | 4 years | Seven-eighths | 457,861.00 | 4,101.05 | 3,588.41 |
| In 1898 | 5 years | One-tenth | 4,107,037.00 | 49,254.40 | 4,925.44 |
| In 1899 | 5 years | Three-tenths | 4,942,081.00 | 55,791.14 | 16,737.33 |
| In 1900 | 5 years | One-half | 4,235,058.00 | 49,060.72 | 24,530.36 |
| In 1901 | 5 years | Seven-tenths | 7,587,492.00 | 77,052.16 | 53,936.47 |
| In 1902 | 5 years | Nine-tenths | 7,836,826.00 | 89,096.94 | 80,187.21 |
| Total | | | $ 171,040,038.00 | $ 2,022,294.75 | $ 1,078,996.18 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 24,802,791.80 |
| Losses paid from organization to date | 12,228,924.51 |
| Dividends declared since commencing business | 1,631,412.40 |
| Stock owned by directors at par value | 151,800.00 |
| Losses incurred during the year—fire | 695,971.72 |
| Losses incurred during the year—tornado | 6,559.04 |
| Largest amount written on any one risk | 10,000.00 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 679,295.00 |
| Gross premiums received | 11,164.50 |
| Losses paid | 3,032.58 |
| Losses incurred | 7,068.69 |

# THE AMERICAN FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 28, 1810. Commenced Business March 12, 1810.

THOMAS H. MONTGOMERY, President. JOHN H. PACKARD, JR., Vice-Pres. and Sec.

Home Office, 308 and 310 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 2,129,410.02 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,955,446.51 | |
| Deduct re-insurance, rebate, abatement and return premiums | 388,229.69 | |
| Net cash received for premiums | | 1,567,216.82 |
| Deposit premiums received for perpetual risks | | 20,199.51 |
| Rent | $ 9,558.38 | |
| Interest received on mortgages | 42,156.56 | |
| Interest received on collateral loans | 1,181.14 | |
| Interest and dividends on stocks and bonds | 32,089.27 | |
| Interest and dividends from all other sources | 244.90 | |
| Total interest and rents | | 85,230.25 |
| Profit on sale or maturity of ledger assets | | 7,009.66 |
| Perpetual policies cancelled | | 3,066.83 |
| Gross premiums and bills unpaid at close of previous year | | 169,531.00 |
| From all other sources | | 624.70 |
| Total income | | $ 1,852,878.77 |
| Aggregate last balance and income | | $ 3,982,288.79 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 938,982.93 | |
| Deduct salvage and re-insurance | 86,191.98 | |
| Net amount paid for losses | | 852,790.95 |
| Deposit premiums returned | | 29,060.35 |
| Paid stockholders (interest or dividends) | | 30,000.00 |
| Repairs and expenses on real estate | | 7,434.41 |
| Commissions or brokerage | | 354,267.65 |
| Rent | | 6,000.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 120,088.43 |
| Taxes on real estate | | 2,356.00 |
| Insurance Department fees and agents' licenses | | 34,957.74 |
| Loss on sales or maturity—ledger assets | | 3,407.15 |
| Advertising, printing, etc. | | 18,430.33 |
| Doubtful and bad accounts charged off | | 11,330.18 |
| Legal expenses | | 1,000.00 |
| Furniture and fixtures | | 500.00 |
| All other expenditures | | 35,645.38 |
| Total disbursements during the year | | $ 1,507,268.57 |
| Balance December 31, 1902 | | $ 2,475,020.22 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 392,241.74 | |
| Loans on mortgages | 820,475.55 | |
| Loans secured by pledge of bonds, etc. | 247,700.00 | |
| Book value of stocks and bonds | 723,221.84 | |
| Cash in company's office | 9,731.67 | |
| Cash in bank | 59,458.03 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 197,136.44 | |
| Interest and rents due | 5,534.95 | |
| Ground rents | 19,520.00 | |
| Total net ledger assets | | $ 2,475,020.22 |

### OTHER ASSETS.

| | |
|---|---|
| Rents and interest due and accrued | 15,524.76 |
| Market value of stocks and bonds over book value | 44,439.66 |
| Total admitted assets | $ 2,534,984.64 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 35,123.44 | |
| Gross claims for losses in process of adjustment | 99,377.06 | |
| Gross claims for losses resisted | 21,715.78 | |
| | $ 156,216.28 | |
| Deduct re-insurance due or accrued | 11,833.46 | |
| Net amount of unpaid losses and claims | | $ 144,382.82 |
| Unearned premiums on fire risks running one year or less | $ 572,391.68 | |
| Unearned premiums on fire risks running more than one year | 538,051.71 | |
| Total unearned premiums as computed above | | 1,110,443.39 |
| Amount reclaimable on perpetual fire risks | | 567,141.66 |
| Commissions due agents and brokers | | 33,195.34 |
| Total liabilities, except capital | | $ 1,855,163.21 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 179,821.43 | |
| Surplus as regards policy-holders | | 679,821.43 |
| Total liabilities | | $ 2,534,984.64 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 201,964,935.00 | $ 2,310,698.08 |
| Written or renewed during the year | 148,764,722.00 | 1,955,446.51 |
| Total | $ 350,726,657.00 | $ 4,266,144.59 |
| Deduct those expired and marked off as terminated | 144,884,064.00 | 1,780,131.58 |
| In force at end of year 1902 | $ 205,845,593.00 | $ 2,486,013.01 |
| Deduct amount re-insured | 35,888,684.00 | 396,259.57 |
| Net amount in force December 31, 1902 | $ 169,956,909.00 | $ 2,089,753.44 |

## PERPETUAL RISKS.

| | | *Amount.* | *Deposits.* |
|---|---|---|---|
| In force December 31, 1901 | | $ 22,919,773.00 | $ 630,062.65 |
| Written during the year | | 437,339.00 | 20,199.51 |
| Total | | $ 23,357,112.00 | $ 650,262.16 |
| Deduct those marked off as cancelled | | 834,095.00 | 29,060.35 |
| In force at end of year 1902 | | $ 22,523,017.00 | $ 621,201.81 |
| Losses incurred during the year | $ 13,567.25 | | |
| Losses paid during the year | 20,505.41 | | |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 80,637,262.00 | $ 1,144,783.35 | $ 572,391.68 |
| In 1900 | 3 years | One-sixth | 14,526,804.00 | 139,357.94 | 23,226.32 |
| In 1901 | 3 years | One-half | 16,659,289.00 | 173,169.49 | 86,584.74 |
| In 1902 | 3 years | Five-sixths | 26,199,854.00 | 272,177.97 | 226,814.98 |
| In 1899 | 4 years | One-eighth | 208,550.00 | 1,829.16 | 228.64 |
| In 1900 | 4 years | Three-eighths | 232,025.00 | 1,853.61 | 695.10 |
| In 1901 | 4 years | Five-eighths | 247,300.00 | 2,052.04 | 1,282.52 |
| In 1902 | 4 years | Seven-eighths | 294,500.00 | 2,269.94 | 1,986.20 |
| In 1898 | 5 years | One-tenth | 5,797,365.00 | 60,874.45 | 6,087.44 |
| In 1899 | 5 years | Three-tenths | 5,602,215.00 | 58,349.04 | 17,504.70 |
| In 1900 | 5 years | One-half | 5,021,882.00 | 54,910.69 | 27,455.34 |
| In 1901 | 5 years | Seven-tenths | 5,707,315.00 | 69,083.04 | 48,358.12 |
| In 1902 | 5 years | Nine-tenths | 8,587,248.00 | 104,137.51 | 93,723.76 |
| Over 5 years | | Pro rata | 235,300.00 | 4,905.21 | 4,103.85 |
| Perpetual | | 90 and 95 per cent. | 22,523,017.00 | 621,201.81 | 567,141.66 |
| Total | | | $ 192,479,926.00 | $ 2,710,955.25 | $ 1,677,585.05 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 40,810,342.13 |
| Losses paid from organization to date | 23,869,411.59 |
| Dividends declared since commencing business | 2,925,935.50 |
| Stock owned by directors at par value | 23,100.00 |
| Losses incurred during the year | 852,790.00 |
| Largest amount written on any one risk | 30,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,357,575.00 |
| Gross premiums received | 23,192.55 |
| Losses paid | 9,130.48 |
| Losses incurred | 9,436.52 |

# ASSURANCE COMPANY OF AMERICA OF NEW YORK.

Incorporated February 25, 1897. Commenced Business April 1, 1897.

ROBERT C. RATHBONE, President. R. BLEECKER RATHBONE, Secretary.

Home Office, 45 William Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 492,844.45 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 699,016.24 | $ 4.74 | |
| Deduct re-insurance, rebate, abatement and return premiums | 270,089.53 | | |
| | $ 428,926.71 | $ 4.74 | |
| Net cash received for premiums | | | 428,931.45 |
| Interest and dividends on stocks and bonds | | $ 10,000.00 | |
| Interest and dividends from all other sources | | 3,459.21 | |
| Total interest | | | 13,459.21 |
| Profit on sale or maturity of ledger assets | | | 13,204.91 |
| Amount collected on previous years premiums | | | 88,745.28 |
| From all other sources | | | 1,220.68 |
| Total income | | | $ 545,561.53 |
| Aggregate last balance and income | | | $ 1,038,405.98 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 335,263.44 | $ 194.07 | |
| Deduct salvage and re-insurance | 67,803.41 | 154.89 | |
| | $ 267,460.03 | $ 39.18 | |
| Net amount paid for losses | | | 267,499.21 |
| Paid stockholders (interest or dividends) | | | 10,000.00 |
| Commissions or brokerage | | | 118,316.50 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 1,485.00 |
| Insurance Department fees and agents' licenses | | | 12,002.51 |
| Amount paid on previous year's return and re-insurance premiums | | | 12,472.15 |
| All other expenditures | | | 1,786.77 |
| Total disbursements during the year | | | $ 423,562.14 |
| Balance December 31, 1902 | | | $ 614,843.84 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 462,356.25 | |
| Cash in bank | 76,824.47 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 75,663.12 | |
| Total net ledger assets | | $ 614,843.84 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 1,629.82 |
| Gross assets | | $ 616,473.66 |
| Deduct assets not admitted— | | |
| Depreciation from book value of ledger assets to bring same to market value—bonds | $ 8,078.75 | |
| Total deductions | | 8,078.75 |
| Total admitted assets | | $ 608,394.91 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 59,362.00 | |
| Gross claims for losses resisted | 850.00 | |
| | $ 60,212.00 | |
| Deduct re-insurance due or accrued | 10,617.00 | |
| Net amount of unpaid losses and claims | | $ 49,595.00 |
| Unearned premiums on fire risks running one year or less | $ 190,562.97 | |
| Unearned premiums on fire risks running more than one year | 44,867.89 | |
| Total unearned premiums as computed above | | 235,430.86 |
| Commissions due agents and brokers | | 15,056.83 |
| Return and re-insurance premiums | | 17,734.14 |
| Total liabilities, except capital | | $ 317,816.83 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 90,578.08 | |
| Surplus as regards policy-holders | | 290,578.08 |
| Total liabilities | | $ 608,394.91 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1901 | $ 46,251,279.00 | $ 514,777.05 | None | None. |
| Written or renewed in 1902 | 52,859,148.00 | 699,016.24 | None | $ 4.74 |
| Total | $ 99,110,427.00 | $ 1,213,793.29 | None | $ 4.74 |
| Deduct expirations and cancellations | 54,642,080.00 | 645,050.97 | None | 4.74 |
| In force December 31, 1902 | $ 44,468,347.00 | $ 568,742.32 | None | None. |
| Deduct amount re-insured | 7,803,157.00 | 107,269.07 | None | None. |
| Net amount in force | $ 36,665,190.00 | $ 461,473.25 | None | None. |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 28,908,393.00 | $ 381,125.94 | $ 190,562.97 |
| In 1901 | 2 years | One-fourth | 155,390.00 | 1,575.63 | 393.91 |
| In 1902 | 2 years | Three-fourths | 274,130.00 | 2,295.55 | 1,721.66 |
| In 1900 | 3 years | One-Sixth | 1,730,673.00 | 14,370.59 | 2,395.10 |
| In 1901 | 3 years | One-half | 2,176,712.00 | 23,594.12 | 11,797.06 |
| In 1902 | 3 years | Five-sixths | 2,214,492.00 | 21,178.89 | 17,649.08 |
| In 1898 | 5 years | One-tenth | 83,733.00 | 800.38 | 80.04 |
| In 1899 | 5 years | Three-tenths | 164,514.00 | 1,816.20 | 544.86 |
| In 1900 | 5 years | One-half | 305,091.00 | 4,863.18 | 2,431.59 |
| In 1901 | 5 years | Seven-tenths | 322,415.00 | 5,064.53 | 3,545.17 |
| In 1902 | 5 years | Nine-tenths | 329,647.00 | 4,788.24 | 4,309.42 |
| Total | | | $ 36,665,190.00 | $ 461,473.25 | $ 235,430.86 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 1,787,743.52 |
| Losses paid from organization to date | 1,031,584.71 |
| Dividends declared since commencing business | 112,000.00 |
| Stock owned by directors at par value | 81,600.00 |
| Losses incurred during the year—fire | 282,585.03 |
| Losses incurred during the year—inland marine | 39.18 |
| Largest amount written on any one risk | 20,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 444,406.00 |
| Gross premiums received | 7,915.92 |
| Losses paid | 4,633.63 |
| Losses incurred | 4,633.63 |

---

# ATLANTA HOME INSURANCE COMPANY OF GEORGIA.

Incorporated 1882. Commenced Business 1882.

ROBERT J. LOWRY, President. JOEL HURT, Secretary.

Home Office, Equitable Building, Atlanta, Ga.

---

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 590,007.46 |
| Decrease of paid up capital during year | 300,000.00 |
| | $ 290,007.46 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 71,364.02 | |
| Deduct re-insurance, rebate, abatement and return premiums | 18,903 44 | |
| Net cash received for premiums | | 52,460.58 |
| Rent | $ 4,770.16 | |
| Interest received on mortgages | 970.73 | |
| Interest received on collateral loans | 334.25 | |
| Interest and dividends on stocks and bonds | 8,519.38 | |
| Total interest and rents | | 14,594.52 |
| Total income | | $ 67,055.10 |
| Aggregate last balance and income | | $ 357,062.56 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 32,736.25 | |
| Deduct salvage and re-insurance | 5,392.56 | |
| Net amount paid for losses | | 27,343.69 |
| Repairs and expenses on real estate | | 280.75 |
| Commissions or brokerage | | 8,267.57 |
| Rent | | 1,416.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 5,460.70 |

| | | |
|---|---|---|
| Taxes on real estate | | $ 959.25 |
| Insurance Department fees and agents' licenses | | 2,570.56 |
| Loss on sales or maturity—ledger assets | | 3,773.78 |
| All other expenditures | | 4,451.79 |
| Total disbursements during the year | | $ 54,124.09 |
| Balance December 31, 1902 | | $ 302,938.47 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 66,248.06 | |
| Loans on mortgages | 350.05 | |
| Book value of stocks and bonds | 219,754.10 | |
| Cash in company's office | 126.08 | |
| Cash in bank | 2,382.41 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 14,077.77 | |
| Total net ledger assets | | $ 302,938.47 |

### OTHER ASSETS.

| | |
|---|---|
| Rents and interest due and accrued | 758.31 |
| Other non-ledger assets | 3,500.00 |
| Total admitted assets | $ 307,196.78 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 15,006.00 | |
| Gross claims for losses resisted | 7,450.00 | |
| | $ 22,456.00 | |
| Deduct re-insurance due or accrued | 4,004.34 | |
| Net amount of unpaid losses and claims | | $ 18,451.66 |
| Unearned premiums on fire risks running one year or less | $ 19,680.75 | |
| Unearned premiums on fire risks running more than one year | 23,870.54 | |
| Total unearned premiums as computed above | | 43,551.29 |
| Total liabilities, except capital | | $ 62,002.95 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 45,193.83 | |
| Surplus as regards policy-holders | | 245,193.83 |
| Total liabilities | | $ 307,196.78 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 8,292,531.00 | $ 117,667.10 |
| Written or renewed during the year | 4,822,451.00 | 71,364.02 |
| Total | $13,114,982.00 | $ 189,031.12 |
| Deduct those expired and marked off as terminated | 6,347,664.00 | 87,478.02 |
| In force at end of year 1902 | $ 6,767,318.00 | $ 101,553.10 |
| Deduct amount re-insured | 510,981.00 | 8,263.93 |
| Net amount in force December 31, 1902 | $ 6,256,337.00 | $ 93,289.17 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 2,724,370.00 | $ 39,361.51 | $ 19,680.75 |
| In 1901 | 2 years | One-fourth | 7,150.00 | 131.89 | 32.97 |
| In 1902 | 2 years | Three-fourths | 4,400.00 | 31.03 | 23.28 |
| In 1900 | 3 years | One-sixth | 576,354.00 | 7,763.12 | 1,293.85 |
| In 1901 | 3 years | One-half | 572,016.00 | 7,576.42 | 3,788.21 |
| In 1902 | 3 years | Five-sixths | 481,267.00 | 7,553.39 | 6,294.50 |
| In 1899 | 4 years | One-eighth | | 55.62 | 6.95 |
| In 1900 | 4 years | Three-eighths | 8,050.00 | 160.40 | 60.15 |
| In 1901 | 4 years | Five-eighths | 1,666.00 | 35.08 | 21.92 |
| In 1898 | 5 years | One-tenth | 686,596.00 | 10,149.17 | 1,014.91 |
| In 1899 | 5 years | Three-tenths | 549,373.00 | 7,890.27 | 2,367.08 |
| In 1900 | 5 years | One-half | 260,355.00 | 4,215.41 | 2,107.70 |
| In 1901 | 5 years | Seven-tenths | 168,345.00 | 3,351.30 | 2,345.91 |
| In 1902 | 5 years | Nine-tenths | 216,395.00 | 5,014.56 | 4,513.11 |
| Total | | | $ 6,256,337.00 | $ 93,289.17 | $ 43.551.29 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 2,457,348.03 |
| Losses paid from organization to date | 1,455,701.40 |
| Dividends declared since commencing business—cash | 305,796.64 |
| Dividends declared since commencing business—stock | 130,000.00 |
| Stock owned by directors at par value | 77,400.00 |
| Losses incurred during the year | 25,545.92 |
| Largest amount written on any one risk | 48,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 312,435.00 |
| Gross premiums received | 4,756.66 |
| Losses paid | 1,397.05 |
| Losses incurred | 1,397.80 |

---

# BRITISH AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1898. Commenced Business February, 1898.

E. J. KNOWLES, President. JOS. M. BIGGERT, Secretary.

Home Office, 45-49 Cedar Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 324,609.36 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 335,380.37 | |
| Deduct re-insurance, rebate, abatement and return premiums | 68,034.10 | |
| Net cash received for premiums | | 267,346.27 |

| | | |
|---|---|---|
| Interest and dividends on stocks and bonds | $ 8,205.89 | |
| Interest and dividends from all other sources | 2,700.42 | |
| Total interest | | $ 10,906.31 |
| Profit on sale or maturity of ledger assets | | 5,250.00 |
| Commissions on return premiums and re-insurance | | 16,312.48 |
| Total income | | $ 299,815.06 |
| Aggregate last balance and income | | $ 624,424.42 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 119,484.30 | |
| Deduct salvage and re-insurance | 7,404.08 | |
| Net amount paid for losses | | 112,080.22 |
| Commissions or brokerage | | 65,081.95 |
| Rent | | 693.53 |
| Salaries, fees and all other charges of officers, agents, etc. | | 7,838.36 |
| Insurance Department fees and agents' licenses | | 4,347.59 |
| Advertising, printing, etc. | | 2,137.93 |
| Adjustment, postage and expenses | | 3,352.27 |
| Local board | | 1,488.91 |
| Maps | | 1,089.55 |
| All other expenditures | | 1,547.53 |
| Total disbursements during the year | | $ 199,657.84 |
| Balance December 31, 1902 | | $ 424,766.58 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 330,477.00 | |
| Cash in bank | 21,870.27 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 72,277.69 | |
| Agents' balances, representing business written prior to October 1, 1902 | 141.62 | |
| Total net ledger assets | | $ 424,766.58 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 2,308.34 |
| Other non-ledger assets | | 3,459.18 |
| Gross assets | | $ 430,534.10 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 141.62 | |
| Market value of bonds and stocks under book value | 6,995.75 | |
| Total deductions | | 7,137.37 |
| Total admitted assets | | $ 423,396.73 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 2,854.05 | |
| Gross claims for losses in process of adjustment | 16,222.87 | |
| | $ 19,076.92 | |
| Deduct re-insurance due or accrued | 400.00 | |
| Net amount of unpaid losses and claims | | $ 18,676.92 |
| Unearned premiums on fire risks running one year or less | $ 106,915.45 | |
| Unearned premiums on fire risks running more than one year | 33,257.46 | |
| Total unearned premiums as computed above | | 140,172.91 |

| | | |
|---|---|---|
| Commissions due agents and brokers | | $ 19,473.86 |
| Salaries, rents, etc., due and accrued | | 233.71 |
| Return and re-insurance premiums | | 14,468.93 |
| Total liabilities, except capital | | $ 193,026.33 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 30,370.40 | |
| Surplus as regards policy-holders | | 230,370.40 |
| Total liabilities | | $ 423,396.73 |

## MISCELLANEOUS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 18,160,536.00 | $ 185,608.61 |
| Written or renewed during the year | 30,142,909.00 | 335,380.37 |
| Total | $ 48,303,445.00 | $ 520,988.98 |
| Deduct those expired and marked off as terminated | 21,432,196.00 | 231,182.35 |
| In force at end of year | $ 26,871,249.00 | $ 289,806.63 |
| Deduct amount re-insured | 1,762,611.00 | 22,732.42 |
| Net amount in force, December 31, 1902 | $ 25,108,638.00 | $ 267,074.21 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 19,661,942.00 | $ 213,830.90 | $ 106,915.45 |
| In 1901 | 2 years | One-fourth | 170,650.00 | 1,541.71 | 385.42 |
| In 1902 | 2 years | Three-fourths | 107,109.00 | 870.49 | 652.83 |
| In 1900 | 3 years | One-sixth | 791,104.00 | 5,352.06 | 892.01 |
| In 1901 | 3 years | One-half | 946,325.00 | 8,391.64 | 4,195.82 |
| In 1902 | 3 years | Five-sixths | 1,834,715.00 | 18,478.41 | 15,398.67 |
| In 1901 | 4 years | Five-eighths | 34,708.00 | 353.03 | 220.65 |
| In 1902 | 4 years | Seven-eighths | 72,778.00 | 639.47 | 559.54 |
| In 1898 | 5 years | One-tenth | 180,817.00 | 894.66 | 89.47 |
| In 1899 | 5 years | Three-tenths | 387,908.00 | 3,126.35 | 937.90 |
| In 1900 | 5 years | One-half | 304,918.00 | 4,221.04 | 2,110.52 |
| In 1901 | 5 years | Seven-tenths | 183,446.00 | 3,112.05 | 2,178.43 |
| In 1902 | 5 years | Nine-tenths | 432,218.00 | 6,262.44 | 5,636.20 |
| Total | | | $ 25,108,638.00 | $ 267,074.21 | $ 140,172.91 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 867,013.09 |
| Losses paid from organization to date | 503,695.47 |
| Stock owned by the directors at par value | 179,000.00 |
| Losses incurred during the year | 115,304.63 |
| Largest amount written on any one risk | 25,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 176,312.00 |
| Gross premiums received | 3,312.74 |
| Losses paid | 59.78 |
| Losses incurred | 107.78 |

# CITIZENS INSURANCE COMPANY OF MISSOURI.

Incorporated February, 1837. Commenced Business 1837.

SOL. E. WAGGONER, President. JOHN H. CARR, Secretary.

Home Office, Century Building, St. Louis, Mo.

---

Amount of capital paid up in cash, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 381,646.76 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 1,951,807.43 | $ 601.69 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,536,335.31 | 421.17 | |
| | $ 415,472.12 | $ 180.52 | |
| Net cash received for premiums | | | 415,652.64 |
| Interest received on mortgages | | $ 10,146.05 | |
| Interest and dividends on stocks and bonds | | 1,388.10 | |
| Total interest on mortgages, stocks and bonds | | | 11,534.51 |
| Amount of previous year's premiums (outstanding) | | | 109,563.35 |
| From stockholders | | | 50,000.00 |
| Total income | | | $ 586,750.14 |
| Aggregate last balance and income | | | $ 968,396.90 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 798,931.97 | |
| Deduct salvage and re-insurance | 587,835.77 | |
| Net amount paid for losses | | 211,096.20 |
| Commissions or brokerage | | 79,113.34 |
| Rent | | 1,776.25 |
| Salaries, fees and all other charges of officers, agents, etc. | | 30,251.38 |
| Taxes on real estate | | 35.97 |
| Insurance Department fees and agents' licenses | | 12,024.14 |
| Advertising, printing, etc. | | 2,341.84 |
| Furniture and fixtures | | 713.32 |
| Legal expenses | | 512.49 |
| All other expenditures | | 24,803.43 |
| Total disbursements during the year | | $ 362,668.36 |
| Balance December 31, 1902 | | $ 605,728.54 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 4,877.00 | |
| Loans on mortgages | 216,865.00 | |
| Book value of stocks and bonds | 181,375.00 | |
| Cash in company's office | 49.93 | |
| Cash in bank | 102,748.37 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 99,813.24 | |
| Total net ledger assets | | $ 605,728.54 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages, bonds and stocks | | $ 5,072.00 |
| Total admitted assets | | $ 610,800.54 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 15,003.68 | |
| Gross claims for losses in process of adjustment | 104,896.91 | |
| Gross claims for losses resisted | 6,021.77 | |
| | $ 125,922.36 | |
| Deduct re-insurance due or accrued | 93,857.53 | |
| Net amount of unpaid losses and claims | | $ 32,064.83 |
| Unearned premiums on fire risks running one year or less | $ 160,658.00 | |
| Unearned premiums on fire risks running more than one year | 104,514.27 | |
| Total unearned premiums as computed above | | 265,172.27 |
| Total liabilities, except capital | | $ 297,237.10 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 113,563.11 | |
| Surplus as regards policy-holders | | 313,563.11 |
| Total liabilities | | $ 610,800.54 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 88,133,079,00 | $ 1,134,051.07 |
| Written or renewed during the year | 135,356,453.00 | 1,951,807.43 |
| Total | $223,489,532.00 | $ 3,085,858.50 |
| Deduct those expired and marked off as terminated | 100,875,399 00 | 1,244,398.73 |
| In force at end of year 1902 | $122,614,133.00 | $ 1,841,459.77 |
| Deduct amount re-insured | 90,669,354,00 | 1,357,168.77 |
| Net amount in force December 31, 1902 | $ 31,946,779.00 | $ 484,291.00 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| Written during the year | $ 128,435.00 | $ 601.99 |
| Expired and terminated | 128,435.00 | 601.99 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 17,629,074.00 | $ 321,316.00 | $ 160,658.00 |
| In 1901 | 2 years | One-fourth | 111,619.00 | 1,341.00 | 335.25 |
| In 1902 | 2 years | Three-fourths | 198,197.00 | 1,991.00 | 1,493.25 |
| In 1900 | 3 years | One-sixth | 1,837,288.00 | 19,081.00 | 3,180.17 |
| In 1901 | 3 years | One-half | 3,511,485.00 | 39,857.00 | 19,928.50 |
| In 1902 | 3 years | Five-sixths | 5,989,768.00 | 68,076.00 | 56,730.00 |
| In 1899 | 4 years | One-eighth | 23,724.00 | 205.00 | 25.62 |
| In 1900 | 4 years | Three-eighths | 129,092.00 | 1,213.00 | 454.88 |
| In 1901 | 4 years | Five-eighths | 56,844.00 | 556.00 | 347.50 |
| In 1902 | 4 years | Seven-eighths | 96,830.00 | 856.00 | 749.00 |
| In 1899 | 5 years | Three-tenths | 239,761.00 | 2,894.00 | 868.20 |
| In 1900 | 5 years | One-half | 478,748.00 | 5,746.00 | 2,873.00 |
| In 1901 | 5 years | Seven-tenths | 588,903.00 | 7,571.00 | 5,299.70 |
| In 1902 | 5 years | Nine-tenths | 1,058,446.00 | 13,588.00 | 12,229.20 |
| Total | | | $ 31,946,779.00 | $ 484,291.00 | $ 265,172.27 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Losses paid from organization to date | $ 4,250,785.68 |
| Dividends declared since commencing business—cash | 985,798.00 |
| Stock owned by directors at par value | 200,000.00 |
| Losses incurred during the year | 200,449.88 |
| Largest amount written on any one risk | 10,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 735,596.00 |
| Gross premiums received | 14,361.24 |
| Losses paid | 2,884.06 |
| Losses incurred | 6,394.06 |

# CAMDEN FIRE INSURANCE COMPANY OF NEW JERSEY.

Incorporated March, 1841. Commenced Business April, 1841.

EDMUND E. READ, JR., President. JOSEPH K. SHARPE, Secretary.

Home Office, 436 Federal Street, Camden, N. J.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 550,503.65 |
| Agents' debit balances | | 40,600.32 |
| Re-insurance premiums | | 114.17 |
| Dividends unpaid | | 186.80 |
| | | $ 591,404.94 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 489,729.76 | |
| Deduct re-insurance, rebate, abatement and return premiums | 102,118.58 | |
| Net cash received for premiums | | 387,611.18 |
| Deposit premiums received for perpetual risks | | 298.25 |
| Rent | $ 2,492.00 | |
| Interest received on mortgages | 12,733.12 | |
| Interest received on collateral loans | 1,533.36 | |
| Interest and dividends on stocks and bonds | 11,628.15 | |
| Interest and dividends from all other sources | 178.61 | |
| Total interest and rents | | 28,565.24 |
| Profit on sale or maturity of ledger assets | | 1,767.67 |
| Commissions on return premiums and re-insurance | | 1,370.45 |
| From all other sources | | 40.84 |
| Total income | | $ 419,653.63 |
| Aggregate last balance and income | | $ 1,011,058.57 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 172,423.58 | |
| Deduct salvage and re-insurance | 14,503.92 | |
| Net amount paid for losses | | $ 157,919.66 |
| Deposit premiums returned | | 1,293.41 |
| Paid stockholders (interest or dividends) | | 19,981.00 |
| Commissions or brokerage | | 93,342.11 |
| Repairs and expenses on real estate | | 792.06 |
| Salaries, fees and all other charges of officers, agents, etc. | | 11,662.22 |
| Taxes on real estate | | 624.81 |
| Insurance Department fees and agents' licenses | | 5,581.41 |
| Loss on sales or maturity—ledger assets | | 1,509.75 |
| Advertising, printing, etc. | | 9,417.84 |
| Total disbursements during the year | | $ 302,124.27 |
| Balance December 31, 1902 | | $ 708,934.30 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 47,111.54 | |
| Loans on mortgages | 193,532.34 | |
| Loans secured by pledge of bonds | 46,100.00 | |
| Book value of stocks and bonds | 324,127.08 | |
| Cash in company's office | 83.14 | |
| Cash in bank | 23,616.95 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 74,163.25 | |
| Cash deposit with Philadelphia Underwriters' Association | 200.00 | |
| Total net ledger assets | | $ 708,934.30 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 3,923.36 |
| Market value of stocks and bonds over book value | | 4,094.92 |
| Gross assets | | $ 716,952.58 |
| Deduct assets not admitted— | | |
| Depreciation from book value of ledger assets to bring same to market value—real estate | $ 4,711.54 | |
| Total deductions | | 4,711.54 |
| Total admitted assets | | $ 712,241.04 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 36,360.00 | |
| Gross claims for losses resisted | 1,500.00 | |
| | $ 37,860.00 | |
| Deduct re-insurance due or accrued | 15.67 | |
| Net amount of unpaid losses and claims | | $ 37,844.33 |
| Unearned premiums on fire risks running one year or less | $ 148,231.26 | |
| Unearned premiums on fire risks running more than one year | 104,856.88 | |
| Unearned premiums in excess of original premiums over amount received for re-insurance | 3,133.66 | |
| Total unearned premiums as computed above | | 256,222.10 |
| Amount reclaimable on perpetual fire risks | | 23,790.40 |
| Unpaid dividends due stockholders | | 205.80 |
| Commissions due agents and brokers | | 24,721.08 |

| | | |
|---|---|---|
| Salaries, rents, etc., due and accrued | | $ 2.14 |
| Re-insurance premiums | | 47.78 |
| Total liabilities, except capital | | $ 342,833.63 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 169,407.41 | |
| Surplus as regards policy-holders | | 369,407.41 |
| Total liabilities | | $ 712,241.04 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 26,866,011.00 | $ 289,149.94 |
| Written or renewed during the year | 39,353,009.00 | 489,729.76 |
| Total | $ 66,219,020.00 | $ 778,879.80 |
| Deduct those expired and marked off as terminated | 26,224,726.00 | 299,068.13 |
| In force at end of year 1902 | $ 39,994,294.00 | $ 479,811.57 |
| Deduct amount re-insured | 1,233,669.00 | 13,218.10 |
| Net amount in force December 31, 1902 | $ 38,760,625.00 | $ 466,593.47 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 21,789,581.00 | $ 296,462.52 | $ 148,231.26 |
| In 1901 | 2 years | One-fourth | 42,075.00 | 534.18 | 133.54 |
| In 1902 | 2 years | Three-fourths | 25,349.00 | 211.64 | 158.73 |
| In 1900 | 3 years | One-sixth | 1,314,598.00 | 12,550.58 | 2,091.76 |
| In 1901 | 3 years | Three-sixths | 3,116,076.00 | 30,329.27 | 15,164.63 |
| In 1902 | 3 years | Five-sixths | 4,548,602.00 | 48,123.41 | 40,102.84 |
| In 1899 | 4 years | One-eighth | 4,375.00 | 73.19 | 9.14 |
| In 1900 | 4 years | Three-eighths | 3,500.00 | 27.57 | 10.33 |
| In 1901 | 4 years | Five-eighths | 22,208.00 | 214.90 | 134.31 |
| In 1902 | 4 years | Seven-eighths | 24,528.00 | 188.08 | 164.57 |
| In 1898 | 5 years | One-tenth | 1,016,329.00 | 9,842.49 | 984.24 |
| In 1899 | 5 years | Three-tenths | 1,050,531.00 | 10,183.59 | 3,055.07 |
| In 1900 | 5 years | Five-tenths | 1,533,567.00 | 12,956.67 | 6,478.33 |
| In 1901 | 5 years | Seven-tenths | 1,943,098.00 | 19,441.94 | 13,609.35 |
| In 1902 | 5 years | Nine-tenths | 2,251,751.00 | 24,779.31 | 22,301.37 |
| In 1898 | 6 years | Three-twelfths | 19,125.00 | 55.97 | 13.99 |
| In 1899 | 6 years | Five-twelfths | 4,500.00 | 116.44 | 48.51 |
| In 1900 | 6 years | Seven-twelfths | 6,000.00 | 24.00 | 14.00 |
| In 1901 | 6 years | Nine-twelfths | 7,200.00 | 26.78 | 20.08 |
| In 1902 | 6 years | Eleven-twelfths | 4,250.00 | 45.62 | 41.82 |
| In 1899 | 7 years | Seven-fourteenths | 1,500.00 | 4.46 | 2.23 |
| In 1894 | 10 years | Three-twentieths | 2,200.00 | 22.50 | 3.36 |
| In 1895 | 10 years | Five-twentieths | 1,500.00 | 12.75 | 3.18 |
| In 1897 | 10 years | Nine-twentieths | 600.00 | 6.61 | 2.97 |
| In 1899 | 10 years | Thirteen-twentieths | 4,916.00 | 138.25 | 89.86 |
| In 1901 | 10 years | Seventeen-twentieths | 2,500.00 | 13.75 | 11.67 |
| To take effect in 1903. | 1 year | All | 12,466.00 | 135.61 | 135.61 |
| | 3 years | All | 5,700.00 | 63.39 | 63.39 |
| | 5 years | All | 2,000.00 | 8.00 | 8.00 |
| Totals | | | $ 38,760,625.00 | $ 466,593.47 | $ 253,088.14 |
| Perpetual risks | | Nine-tenths | $ 1,177,207.00 | $ 26,433.78 | $ 23,790.40 |
| Grand totals | | | $ 39,937,832.00 | $ 493,027.25 | $ 276,878.54 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 1,135,273.95 |
| Losses paid from organization to date | 399,599.78 |
| Dividends declared since commencing business—cash | 287,936.85 |
| Dividends declared since commencing business—stock | 52,865.00 |
| Stock owned by directors at par value | 34,295.00 |
| Losses incurred during the year | 166,225.72 |
| Largest amount written on any one risk | 46,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 312,808.00 |
| Gross premiums received | 7,012.00 |
| Losses paid | 1,358.00 |
| Losses incurred | 1,340.00 |

# COLONIAL FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA.

Incorporated December 12, 1899. Commenced Business February 7, 1900.
Re-incorporated February 11, 1902.

S. W. WOODWARD, President. E. QUINCY SMITH, Secretary.

Home Office, 1410 New York Avenue, N. W., Washington, D. C.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount net ledger assets December 31, 1901 | | $ 268,306.35 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 135,041.57 | |
| Deduct re-insurance, rebate, abatement and return premiums | 39,775.38 | |
| Net cash received for premiums | | 95,266.19 |
| Interest received on mortgages | $ 6,477.61 | |
| Interest received on collateral loans | 1,292.60 | |
| Interest and dividends on stocks and bonds | 3,207.50 | |
| Interest and dividends from all other sources | 54.40 | |
| Total interest | | 11,032.11 |
| Commissions on return premiums and re-insurance | | 3,194.51 |
| Total income | | $ 109,492.81 |
| Aggregate last balance and income | | $ 377,799.16 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 57,579.31 | |
| Deduct salvage and re-insurance | 997.76 | |
| Net amount paid for losses | | 56,581.55 |
| Commissions or brokerage | | 28,185.23 |
| Salaries, rents, fees and all other charges of officers, agents, etc. | | 8,400.00 |
| Insurance Department fees and agents' licenses | | 3,441.97 |

| | | |
|---|---|---|
| Loss on sales or maturity—ledger assets | | $ 2,204.24 |
| Advertising, printing, etc. | | 2,468.01 |
| Local board, revenue stamps, traveling expenses, etc. | | 1,675.00 |
| All other expenditures | | 1,200.95 |
| Total disbursements during the year | | $ 104,156.95 |
| Balance December 31, 1902 | | $ 273,642.21 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,872.87 | |
| Loans on mortgages | 141,693.97 | |
| Loans secured by pledge of bonds, etc. | 15,485.00 | |
| Book value of stocks and bonds | 97,307.43 | |
| Cash in company's office | 5,230.23 | |
| Cash in bank | 4,554.28 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 6,893.37 | |
| Deposits—Board of Fire Underwriters | 600.00 | |
| Other ledger assets | 5.06 | |
| Total net ledger assets | | $ 273,642.21 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued | 2,539.48 |
| Other non-ledger assets | 3,887.15 |
| Total admitted assets | $ 280,068.84 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 1,063.48 | |
| Gross claims for losses in process of adjustment | 4,381.38 | |
| Gross claims for losses resisted | 700.00 | |
| Net amount of unpaid losses and claims | | $ 6,144.86 |
| Unearned premiums on fire risks running one year or less | $ 40,108.19 | |
| Unearned premiums on fire risks running more than one year | 14,554.21 | |
| Total unearned premiums as computed above | | 54,662.40 |
| Commissions due agents and brokers | | 1,483.80 |
| Return and re-insurance premiums | | 2,081.19 |
| Due for re-insurance | | 137.15 |
| Due to complete real estate loans | | 3,500.00 |
| Total liabilities except capital | | $ 68,009.40 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 12,059.44 | |
| Surplus as regards policy-holders | | 212,059.44 |
| Total liabilities | | $ 280,068.84 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 7,246,658.00 | $ 100,261.07 |
| Written or renewed during the year | 8,623,521.39 | 135,041.57 |
| Total | $15,870,179.39 | $ 235,302.64 |
| Deduct those expired and marked off as terminated | 7,422,135.65 | 119,178.73 |
| In force at end of year 1902 | $ 8,448,043.74 | $ 116,123.91 |
| Deduct amount re-insured | 1,433,605.00 | 11,669.85 |
| Net amount in force December 31, 1902 | $ 7,014,438.74 | $ 104,454.06 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 5,520,271.19 | $ 80,216.39 | $ 40,108.19 |
| In 1901 | 2 years | One-fourth | 17,533.00 | 186.32 | 46.58 |
| In 1902 | 2 years | Three-fourths | 49,448.99 | 765.52 | 574.14 |
| In 1900 | 3 years | One-sixth | 231,714.50 | 3,757.04 | 626.17 |
| In 1901 | 3 years | One-half | 444,536.56 | 7,150.79 | 3,575.39 |
| In 1902 | 3 years | Five-sixths | 478,954.00 | 5,976.73 | 4,980.60 |
| In 1901 | 4 years | Five-eighths | 6,497.50 | 95.04 | 59.40 |
| In 1902 | 4 years | Seven-eighths | 375.00 | .35 | .28 |
| In 1900 | 5 years | One-half | 47,575.00 | 1,367.00 | 683.50 |
| In 1901 | 5 years | Seven-tenths | 106,855.00 | 2,184.29 | 1,529.02 |
| In 1902 | 5 years | Nine-tenths | 110,678.00 | 2,754.59 | 2,479.13 |
| Total | | | $ 7,014,438.74 | $ 104,454.06 | $ 54,662.40 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 222,069.21 |
| Losses paid from organization to date | 103,754.73 |
| Stock owned by directors at par value | 83,100.00 |
| Losses incurred during the year | 51,309.98 |
| Largest amount written on any one risk | 10,000.00 |

No direct business in State of North Carolina—Re-insurance only.

---

# CONTINENTAL INSURANCE COMPANY OF NEW YORK.

Incorporated November, 1852. Commenced Business January, 1853.

HENRY EVANS, President. J. E. LOPEZ, E. L. BALLARD, Secretaries.

Home Office, 46 Cedar Street, New York, N. Y.

---

Amount of capital paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1901 $ 10,850,685.92

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 6,448,202.93 | |
| Deduct re-insurance, rebate, abatement and return premiums | 965,924.25 | |
| Net cash received for premiums | | 5,482,278.68 |
| Rent | $ 70,070.57 | |
| Interest received on mortgages | 2,859.79 | |
| Interest and dividends on stocks and bonds | 395,205.86 | |
| Interest and dividends from all other sources | 27,483.76 | |
| Total interest and rents | | 495,619.98 |
| Profit on sale or maturity of ledger assets | | 504,249.42 |
| Amount collected, previous year's premiums | | 708,557.56 |
| Commissions on re-insurance | | 65,443.44 |
| Total income | | $ 7,256,149.08 |
| Aggregate last balance and income | | $ 18,106,835.00 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,875,562.82 | |
| Deduct salvage and re-insurance | 189,239.02 | |
| Net amount paid for losses | | $ 2,686,323.80 |
| Interest paid scrip-holders | | 7.02 |
| Paid stockholders (interest or dividends) | | 250,000.00 |
| Scrip or certificates of profits redeemed in cash | | 197.00 |
| Commissions or brokerage | | 1,211,513.77 |
| Rent | | 8,240.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 358,396.11 |
| Taxes on real estate | | 15,654.08 |
| Insurance Department fees and agents' licenses | | 131,120.68 |
| Advertising, printing, etc. | | 49,436.09 |
| Furniture and fixtures | | 2,285.47 |
| Legal expenses | | 1,340.79 |
| All other expenditures | | 209,161.64 |
| Total disbursements during the year | | $ 4,956,465.92 |
| Balance December 31, 1902 | | $ 13,150,369.08 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,105,000.00 | |
| Loans on mortgages | 44,810.00 | |
| Book value of stocks and bonds | 9,825,602.12 | |
| Cash in company's office | 3,154.87 | |
| Cash in bank | 919,190.07 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 726,811.69 | |
| Agents' balances, representing business written prior to October 1, 1902 | 123,854.98 | |
| Bills receivable, taken for fire risks | 401,945.35 | |
| Total net ledger assets | | $ 13,150,369.08 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 72,174.37 |
| Market value of stocks and bonds over book value | | 183,917.88 |
| Other non-ledger assets | | 4,289.57 |
| Gross assets | | $ 13,410,750.90 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 123,854.98 | |
| Bills receivable (past due), taken for fire risks | 324,765.20 | |
| Total deductions | | 448,620.18 |
| Total admitted assets | | $ 12,962,130.72 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 383,500.73 | |
| Gross claims for losses resisted | 57,884.00 | |
| | $ 441,384.73 | |
| Deduct re-insurance due or accrued | 19,584.95 | |
| Net amount of unpaid losses and claims | | $ 421,799.78 |
| Unearned premiums on fire risks running one year or less | $ 1,693,671.98 | |
| Unearned premiums on fire risks running more than one year | 3,626,398.70 | |
| Total unearned premiums as computed above | | 5,320,070.68 |
| Principal unpaid on scrip, etc. | | 28,138.00 |
| Unpaid dividends due stockholders | | 75.00 |

| | |
|---|---|
| Commissions due agents and brokers | $ 134,054.09 |
| Salaries, rents, etc., due and accrued | 15,000.00 |
| Re-insurance premiums | 17,948.87 |
| Interest due or accrued, unpaid | 6,082.32 |
| Reserve for contingencies | 300,000.00 |
| Total liabilities, except capital | $ 6,243,168.74 |
| Capital actually paid up in cash | $ 1,000,000.00 |
| Surplus over all liabilities | 5,718,961.98 |
| Surplus as regards policy-holders | 6,718,961.98 |
| Total liabilities | $ 12,962,130.72 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 948,465,869.00 | $ 9,355,272.27 |
| Written or renewed during the year | 641,417,790.00 | 6,448,202.93 |
| Total | $1,589,883,659.00 | $ 15,803,475.00 |
| Deduct those expired and marked off as terminated | 582,263,808.00 | 5,381,245.25 |
| In force at end of year 1902 | $1,007,619,851.00 | $ 10,422,229.95 |
| Deduct amount re-insured | 24,853,967.00 | 306,573.68 |
| Net amount in force December 31, 1902 | $ 982,765,884.00 | $ 10,115,656.27 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 289,216,245.00 | $ 3,387,343.96 | $ 1,693,671.98 |
| In 1901 | 2 years | One-fourth | 3,479,288.00 | 26,627.89 | 6,656.97 |
| In 1902 | 2 years | Three-fourths | 3,224,009.00 | 35,192.94 | 26,394.71 |
| In 1900 | 3 years | One-sixth | 134,830,096.00 | 1,064,061.75 | 177,343.62 |
| In 1901 | 3 years | One-half | 161,452,075.00 | 1,372,402.89 | 686,201.44 |
| In 1902 | 3 years | Five-sixths | 174,410,051.00 | 1,507,996.75 | 1,256,663.97 |
| In 1889 | 4 years | One-eighth | 3,291,856.00 | 17,497.20 | 2,187.15 |
| In 1900 | 4 years | Three-eighths | 3,330,891.00 | 24,790.53 | 9,296.45 |
| In 1901 | 4 years | Five-eighths | 3,494,142.00 | 24,446.99 | 15,279.37 |
| In 1902 | 4 years | Seven-eighths | 4,003,661.00 | 28,293.18 | 24,756.53 |
| In 1898 | 5 years | One-tenth | 36,557,203.00 | 418,350.32 | 41,835.03 |
| In 1899 | 5 years | Three-tenths | 32,340,091.00 | 478,497.65 | 143,549.29 |
| In 1900 | 5 years | One-half | 37,646,366.00 | 500,180.19 | 250,090.09 |
| In 1901 | 5 years | Seven-tenths | 44,023,212.00 | 571,797.30 | 400,258.11 |
| In 1902 | 5 years | Nine-tenths | 48,974,235.00 | 644,876.60 | 580,388.94 |
| Over 5 years | | Pro rata | 2,492,463.00 | 13,300.13 | 5,497.03 |
| Total | | | $ 982,765,884.00 | $10,115,656.27 | $ 5,320,070.68 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 91,152,836.07 |
| Losses paid from organization to date | 49,667,247.28 |
| Dividends declared since commencing business | 7,144,356.56 |
| Stock owned by directors at par value | 146,700.00 |
| Losses incurred during the year | 2,700,654.17 |
| Largest amount written on any one risk | 100,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,929,392.00 |
| Gross premiums received | 37,788.13 |
| Losses paid | 16,381.79 |
| Losses incurred | 18,590.41 |

# THE DELAWARE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated April 10, 1835. Commenced Business August 6, 1835.

TATTNALL PAULDING, President. HENRY LYLBURN, Secretary.

Home Office, Third and Walnut Streets, Philadelphia, Pa.

---

Amount of capital paid up in cash, $702,875.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 1,412,165.08 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,017,223.22 | |
| Deduct re-insurance, rebate, abatement and return premiums | 289,047.22 | |
| Net cash received for premiums | | 728,176.00 |
| Deposit premiums received for perpetual risks | | 8,979.49 |
| Rent | $ 9,633.33 | |
| Interest received on mortgages | 5,605.42 | |
| Interest received on collateral loans | 6,575.42 | |
| Interest and dividends on stocks and bonds | 38,703.63 | |
| Interest and dividends from all other sources | 1,460.63 | |
| Total interest and rents | | 61,978.43 |
| Profit on sale or maturity of ledger assets | | 14,296.58 |
| Amount collected of previous year's premiums | | 111,149.59 |
| Total income | | $ 924,580.09 |
| Aggregate last balance and income | | $ 2,336,745.17 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 436,707.71 | |
| Deduct salvage and re-insurance | 44,240.21 | |
| Net amount paid for losses | | 392,467.50 |
| Deposit premiums returned | | 8,920.08 |
| Commissions or brokerage | | 179,576.97 |
| Rent | | 7,979.64 |
| Salaries, fees and all other charges of officers, agents, etc. | | 60,864.46 |
| Taxes on real estate | | 2,180.80 |
| Insurance Department fees and agents' licenses | | 19,604.54 |
| Repairs and expenses on real estate | | 3,661.68 |
| Advertising, printing, etc. | | 7,830.85 |
| Maps and furniture | | 3,130.64 |
| All other expenditures | | 31,123.47 |
| Total disbursements during the year | | $ 717,340.63 |
| Balance December 31, 1902 | | $ 1,619,404.54 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 200,500.00 |
| Loans on mortgages | 116,700.00 |
| Loans secured by pledge of bonds, etc. | 225,000.00 |
| Book value of stocks and bonds | 850,845.40 |

| | | |
|---|---|---|
| Cash in company's office | $ 856.88 | |
| Cash in bank | 59,963.12 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 159,793.51 | |
| Bills receivable, taken for fire risks | 2,791.66 | |
| Sundry book accounts | 2,953.57 | |
| Total net ledger assets | | $ 1,619,404.54 |

OTHER ASSETS.

| | |
|---|---|
| Rents and interest due and accrued | 13,944.70 |
| Market value of stocks and bonds over book value | 20,157.44 |
| Other non-ledger assets | 801.60 |
| Total admitted assets | $ 1,654,308.28 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 1,975.00 | |
| Gross claims for losses in process of adjustment | 56,680.00 | |
| Gross claims for losses resisted | 3,780.00 | |
| | $ 62,435.00 | |
| Deduct re-insurance due or accrued | 7,115.00 | |
| Net amount of unpaid losses and claims | | $ 55,320.00 |
| Unearned premiums on fire risks running one year or less | $ 282,963.90 | |
| Unearned premiums on fire risks running more than one year | 339,138.61 | |
| Total unearned premiums as computed above | | 622,102.51 |
| Amount reclaimable on perpetual fire risks | | 113,222.97 |
| Unpaid dividends due stockholders | | 77.00 |
| Commissions due agents and brokers | | 27,568.39 |
| Total liabilities, except capital | | $ 818,290.87 |
| Capital actually paid up in cash | $ 702,875.00 | |
| Surplus over all liabilities | 133,142.41 | |
| Surplus as regards policy-holders | | 836,017.41 |
| Total liabilities | | $ 1,654,308.28 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 124,720,175.00 | $ $1,342,313.39 |
| Written or renewed during the year | 83,264,905.00 | 1,017,223.22 |
| Total | $ 207,985,080.00 | $ 2,359,536.61 |
| Deduct those expired and marked off as terminated | 77,295,042.00 | 885,274.52 |
| In force at end of year 1902 | $ 130,690,038.00 | $ 1,474,262.09 |
| Deduct amount re-insured | 17,743,848.00 | 216,625.33 |
| Net amount in force December 31, 1902 | $ 112,946,190.00 | $ 1,257,636.76 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 42,892,494.00 | $ 565,927.81 | $ 282,963.90 |
| In 1901 | 2 years | One-fourth | 709,349.00 | 7,519.56 | 1,879.89 |
| In 1902 | 2 years | Three-fourths | 736,999.00 | 8,030.45 | 6,022.84 |
| In 1900 | 3 years | One-sixth | 14,762,845.00 | 138,905.44 | 23,150.90 |
| In 1901 | 3 years | One-half | 14,875,112.00 | 144,104.39 | 72,052.19 |
| In 1902 | 3 years | Five-sixths | 11,899,510.00 | 127,544.60 | 106,287.17 |
| In 1899 | 4 years | One-eighth | 414,696.00 | 3,366.12 | 420.76 |

| | | | | |
|---|---|---|---|---|
| In 1900----4 years | Three-eighths | $ 493,169.00 | $ 5,254.85 | $ 1,970.57 |
| In 1901----4 years | Five-eighths | 298,947.00 | 3,600.00 | 2,250.17 |
| In 1902----4 years | Seven-eighths | 273,770.00 | 3,378.64 | 2,956.31 |
| In 1898----5 years | One-tenth | 4,244,203.00 | 44,166.79 | 4,416.68 |
| In 1899----5 years | Three-tenths | 5,675,295.00 | 57,927.60 | 17,378.28 |
| In 1900----5 years | One-half | 5,271,396.00 | 50,674.56 | 25,337.28 |
| In 1901----5 years | Seven-tenths | 6,230,879.00 | 57,630.96 | 40,341.67 |
| In 1902----5 years | Nine-tenths | 3,833,951.00 | 36,977.61 | 33,279.85 |
| Over 5 years | Pro rata | 333,575.00 | 2,627.10 | 1,394.05 |
| Perpetual | | 4,376,383.00 | 125,652.96 | 113,222.97 |
| Total | | $ 117,322,573.00 | $ 1,383,289.72 | $ 735,325.48 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 35,386,421.00 |
| Losses paid from organization to date | 21,058,963.00 |
| Stock owned by directors at par value | 69,650.00 |
| Losses incurred during the year | 397,187.11 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 299,044.13 |
| Gross premiums received | 6,221.52 |
| Losses paid | 2,031.54 |
| Losses incurred | 2,090.77 |

# EQUITABLE FIRE INSURANCE COMPANY OF SOUTH CAROLINA.

Incorporated December 17, 1894. Commenced Business March 19, 1895.

JAMES F. REDDING, President. WM. G. MAZYCK, Secretary.

Home Office, Equitable Building, Corner Broad and Church Sts., Charleston, S. C.

Amount of capital paid up in cash, $117,800.00.

| | | |
|---|---|---|
| Amount of net ledger assets December, 31, 1901 | | $ 151,532.69 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 122,372.86 | |
| Deduct re-insurance, rebate, abatement and return premiums | 44,896.91 | |
| Net cash received for premiums | | 77,475.95 |
| Rent | $ 740.95 | |
| Interest received on mortgages | 2,871.26 | |
| Interest received on collateral loans | 2,647.36 | |
| Interest and dividends on stocks and bonds | 1,510.00 | |
| Interest and dividends from all other sources | 1.13 | |
| Total interest and rents | | 7,770.70 |
| Agents' balances not included in net ledger assets last year | | 17,808.73 |
| From all other sources | | 5,411.54 |
| Total income | | $ 108,466.92 |
| Aggregate last balance and income | | $ 259,999.16 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 45,054.62 | |
| Deduct salvage and re-insurance | 8,952.89 | |
| Net amount paid for losses | | $ 36,101.73 |
| Paid stockholders (interest or dividends) | | 7,068.00 |
| Repairs and expenses on real estate | | 167.00 |
| Commissions or brokerage | | 16,955.45 |
| Rent | | 405.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 7,941.85 |
| Taxes on real estate | | 411.85 |
| Insurance Department fees and agents' licenses | | 2,654.49 |
| Loss on sales or maturity—ledger assets | | 250.00 |
| Advertising and printing | | 957.85 |
| Office furniture | | 368.65 |
| Legal expenses | | 574.35 |
| All other expenditures | | 1,477.26 |
| Total disbursements during the year | | $ 75,333.48 |
| Balance December 31, 1902 | | $ 184,666.13 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 22,663.68 | |
| Loans on mortgages | 38,708.70 | |
| Loans secured by pledge of bonds, etc. | 29,138.08 | |
| Book value of stocks and bonds | 51,801.00 | |
| Cash in company's office | 302.81 | |
| Cash in bank | 13,472.60 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 20,993.93 | |
| Agents' balances, representing business written prior to October 1, 1902 | 4,641.83 | |
| Bills receivable (not matured), for marine and inland risks | 2,483.50 | |
| Bills receivable | 460.00 | |
| Total net ledger assets | | $ 184,666.13 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rent and interest due and accrued | | 2,314.24 |
| Market value of stocks and bonds over book value | | 838.00 |
| Other non-ledger assets | | 1,000.00 |
| Gross assets | | $ 188,818.37 |
| Deduct assets not admitted— | | |
| Loans on company's stock | $ 7,380.00 | |
| Furniture, fixtures, etc. | 1,000.00 | |
| Agents' balances, representing business written prior to October 1, 1902 | 4,641.83 | |
| Loans on personal security | 460.00 | |
| Total deductions | | 13,481.83 |
| Total admitted assets | | $ 175,336.54 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 2,456.40 | |
| Gross claims for losses in process of adjustment | 3,855.48 | |
| | $ 6,311.88 | |
| Deduct re-insurance due or accrued | 2,013.83 | |
| Net amount of unpaid losses and claims | | $ 4,298.05 |

| | | |
|---|---|---|
| Unearned premiums on fire risks running one year or less | $ 32,743.08 | |
| Unearned premiums on fire risks running more than one year | 17,870.41 | |
| Total unearned premiums as computed above | | $ 50,613.49 |
| Commissions due agents and brokers | | 675.25 |
| Salaries, rents, etc., due and accrued | | 1,763.27 |
| Re-insurance premiums | | 1,800.37 |
| Total liabilities, except capital | | $ 59,150.43 |
| Capital actually paid up in cash | | 117,800.00 |
| Total liabilities | | $ 176,950.43 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 5,459,484.78 | $ 71,481.18 |
| Written or renewed during the year | 9,200,090.00 | 122,372.86 |
| Total | $ 14,659,574.78 | $ 193,854.04 |
| Deduct those expired and marked off as terminated | 8,282,807.14 | 81,495.24 |
| In force December 31, 1902 | $ 6,376,767.64 | $ 112,358.80 |
| Deduct amount re-insured | 1,082,466.08 | 20,094.86 |
| Net amount in force December 31, 1902 | $ 5,294,301.56 | $ 92,263.94 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 3,874,277.24 | $ 65,486.15 | $ 32,743.08 |
| In 1901 | 2 years | One-fourth | 19,693.75 | 219.02 | 54.75 |
| In 1902 | 2 years | Three-fourths | 3,625.00 | 44.50 | 33.36 |
| In 1900 | 3 years | One-sixth | 278,693.57 | 5,363.29 | 893.88 |
| In 1901 | 3 years | One-half | 379,385.50 | 7,975.72 | 3,987.86 |
| In 1902 | 3 years | Five-sixths | 467,665.50 | 10,160.26 | 8,466.90 |
| In 1901 | 4 years | Five-eighths | 950.00 | 60.10 | 37.55 |
| In 1902 | 4 years | Seven-eighths | 2,000.00 | 31.77 | 27.79 |
| In 1898 | 5 years | One-tenth | 27,685.00 | 691.27 | 69.13 |
| In 1899 | 5 years | Three-tenths | 24,972.00 | 545.73 | 163.71 |
| In 1900 | 5 years | One-half | 33,275.00 | 1,039.64 | 519.82 |
| In 1901 | 5 years | Seven-tenths | 93,625.00 | 2,830.55 | 1,981.35 |
| In 1902 | 5 years | Nine-tenths | 88,449.00 | 1,815.94 | 1,634.31 |
| Total | | | $ 5,294,301.56 | $ 96,263.94 | $ 50,613.49 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 327,194.78 |
| Losses paid from organization to date | 99,281.33 |
| Stock owned by directors at par value | 31,300.00 |
| Losses incurred during the year | 30,529.41 |
| Largest amount written on any one risk | 7,500.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 588,235.78 |
| Gross premiums received | 12,006.81 |
| Losses paid | 4,576.22 |
| Losses incurred | 4,394.46 |

# FIRE ASSOCIATION OF PHILADELPHIA.

Incorporated March 27, 1820. Commenced Business September 1, 1817.

E. C. IRVIN, President. M. G. GARRIGUES, Secretary.

Home Office, 407-409 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 5,085,737.74 |
| Agency premiums in course of collection | | 527,592.82 |
| | | $ 5,613,330.56 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,706,061.60 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,263,707.91 | |
| Net cash received for premiums | | 3,442,353.69 |
| Deposit premiums received for perpetual risks | | 63,757.25 |
| Rent | $ 31,208.28 | |
| Interest received on mortgages | 76,753.93 | |
| Interest received on collateral loans | 5,861.25 | |
| Interest and dividends on stocks and bonds | 135,894.77 | |
| Interest and dividends from all other sources | 2,360.98 | |
| Total interest and rents | | 252,079.21 |
| Profit on sale or maturity of ledger assets | | 47,126.99 |
| Earned deposit premiums | | 3,973.09 |
| Profit and loss account | | 3,079.90 |
| Total income | | $ 3,812,370.13 |
| Aggregate last balance and income | | $ 9,425,700.69 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,404,352.87 | |
| Deduct salvage and re-insurance | 298,532.76 | |
| Net amount paid for losses | | 2,105,820.11 |
| Deposit premiums returned | | 102,092.47 |
| Paid stockholders (interest or dividends) | | 200,000.00 |
| Interest paid | | 2,433.51 |
| Commissions or brokerage | | 674,020.72 |
| Repairs and expenses on real estate | | 7,610.36 |
| Salaries, fees and all other charges of officers, agents, etc. | | 325,384.94 |
| Taxes on real estate | | 8,397.47 |
| Insurance Department fees and agents' licenses | | 84,304.71 |
| Advertising, printing, etc. | | 23,694.83 |
| All other expenditures | | 30,180.92 |
| Total disbursements during the year | | $ 3,563,940.04 |
| Balance December 31, 1902 | | $ 5,861,760.65 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value real estate owned | $ 443,325.94 |
| Loans on mortgages | 1,358,506.99 |
| Loans secured by pledge of bonds | 216,825.00 |
| Book value of stocks and bonds | 2,883,087.82 |

| | | |
|---|---|---|
| Cash in company's office | $ 13,427.55 | |
| Cash in bank | 221,941.83 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 724,645.52 | |
| Total net ledger assets | | $ 5,861,760.65 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 60,143.29 |
| Market value of real estate over book value | | 131.56 |
| Market value of stocks and bonds over book value | | 226,538.43 |
| Other non-ledger assets | | 15,589.46 |
| Gross assets | | $ 6,164,163.39 |
| Deduct assets not admitted— | | |
| Company's stock—owned | $ 12,090.00 | |
| Miami Valley Insurance Company's stock | 1,250.00 | |
| Total deductions | | 13,340.00 |
| Total admitted assets | | $ 6,150,823.39 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 172,157.24 | |
| Gross claims for losses in process of adjustment | 124,757.31 | |
| Gross claims for losses resisted | 44,836.83 | |
| | $ 341,751.38 | |
| Deduct re-insurance due or accrued | 28,540.51 | |
| Net amount of unpaid losses and claims | | $ 313,210.87 |
| Unearned premiums on fire risks running one year or less | $ 1,235,463.13 | |
| Unearned premiums on fire risks running more than one year | 1,365,447.96 | |
| Total unearned premiums as computed above | | 2,600,911.09 |
| Amount reclaimable on perpetual fire risks | | 1,869,765.98 |
| Commissions due agents and brokers | | 192,005.68 |
| Total liabilities, except capital | | $ 4,975,893.62 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 674,929.77 | |
| Surplus as regards policy-holders | | 1,174,929.77 |
| Total liabilities | | $ 6,150,823.39 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 439,839,752.00 | $ 5,338,012.77 |
| Written or renewed during the year | 362,019,990.00 | 4,706,061.60 |
| Total | $ 801,859,742.00 | $ 10,044,074.37 |
| Deduct those expired and marked off as terminated | 351,105,313.00 | 4,542,431.98 |
| In force at end of year 1902 | $ 450,754,429.00 | $ 5,501,642.39 |
| Deduct amount re-insured | 30,619,340.00 | 424,552.97 |
| Net amount in force December 31, 1902 | $ 420,135,089.00 | $ 5,077,089.42 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 174,863,230.00 | $ 2,470,926.26 | $ 1,235,463.13 |
| In 1901 | 2 years | One-fourth | 694,046.00 | 8,686.21 | 2,171.55 |
| In 1902 | 2 years | Three-fourths | 1,400,138.00 | 11.752.53 | 8,814.40 |
| In 1900 | 3 years | One-sixth | 45,319,141.00 | 479,785.81 | 79,964.30 |

| | | | | | |
|---|---|---|---|---|---|
| In 1901 | 3 years | One-half | $ 57,901,075.00 | $ 582,254.11 | $ 291,127.05 |
| In 1902 | 3 years | Five-sixths | 51,336,199.00 | 539,495.44 | 449,579.54 |
| In 1899 | 4 years | One-eighth | 602,006.00 | 5,532.75 | 691.60 |
| In 1900 | 4 years | Three-eighths | 680,004.00 | 6,504.48 | 2,439.18 |
| In 1901 | 4 years | Five-eighths | 704,670.00 | 7,473.74 | 4,671.09 |
| In 1902 | 4 years | Seven-eighths | 1,150,878.00 | 11,286.33 | 9,875.54 |
| In 1898 | 5 years | One-tenth | 14,494,748.00 | 155,915.15 | 15,591.51 |
| In 1899 | 5 years | Three-tenths | 15,013,023.00 | 159,662.29 | 47,898.68 |
| In 1900 | 5 years | One-half | 17,381,801.00 | 197,026.00 | 98,513.00 |
| In 1901 | 5 years | Seven-tenths | 18,791,708.00 | 212,994.84 | 149,096.38 |
| In 1902 | 5 years | Nine-tenths | 19,802,422.00 | 227,793.48 | 205,014.14 |
| Total | | | $ 420,135,089.00 | $ 5,077,089.42 | $ 2,600,911.09 |
| Perpetual risks | | 90 and 95 per cent. | 86,314,377.00 | 2,036,757.46 | 1,869,765.98 |
| Grand totals | | | $ 506,449,466.00 | $ 7,113,846.88 | $ 4,470,677.07 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of the company | $ 59,601,470.00 |
| Losses paid from organization to date | 34,245,000.00 |
| Dividends declared since commencing business | 6,379,762.00 |
| Stock owned by directors at par value | 30,300.03 |
| Losses incurred during the year | 2,048,003.68 |
| Largest amount written on any one risk | 50,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,781,897.00 |
| Gross premiums received | 33,746.23 |
| Losses paid | 14,361.13 |
| Losses incurred | 18,739.15 |

---

# EQUITABLE FIRE AND MARINE INSURANCE COMPANY OF RHODE ISLAND.

Incorporated May, 1859. Commenced Business September, 1860.

FRED. W. ARNOLD, President. JAMES E. TILLINGHAST, Secretary.

Home Office, Equitable Building, No. 1 Custom House Street, Providence, R. I.

---

Amount of capital paid up in cash, $400,000.00.

Amount of net ledger assets December 31, 1901 $ 927,198.68

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 886,703.36 | $ 23,405.37 | |
| Deduct re-insurance, rebate, abatement and return premiums | 146,387.79 | 642.06 | |
| | $ 740,315.57 | $ 22,763.31 | |
| Net cash received for premiums | | | 763,078.88 |

| | | |
|---|---|---|
| Rent | $ 5,175.50 | |
| Interest received on mortgages | 7,944.18 | |
| Interest received on collateral loans | 4,125.84 | |
| Interest and dividends on stocks and bonds | 22,366.05 | |
| Total interest and rents | | $ 39,611.57 |
| Profit on sale or maturity of ledger assets | | 1,000.00 |
| Profit and loss account | | 13.55 |
| Total income | | $ 803,704.00 |
| Aggregate last balance and income | | $ 1,730,902.68 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 349,726.51 | $ 9,583.43 | |
| Deduct salvage and re-insurance | 10,131.09 | 97.75 | |
| | $ 339,595.42 | $ 9,485.68 | |
| Net amount paid for losses | | | 349,081.10 |
| Paid stockholders (interest or dividends) | | | 28,000.00 |
| Commissions or brokerage | | | 155,751.84 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 43,482.71 |
| Taxes on real estate | | | 1,915.20 |
| Insurance Department fees and agents' licenses | | | 20,258.42 |
| Repairs and expenses on real estate | | | 3,583.98 |
| All other expenditures | | | 55,183.29 |
| Total disbursements during the year | | | $ 657,256.54 |
| Balance December 31, 1902 | | | $ 1,073,646.14 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 120,000.00 | |
| Loans on mortgages | 149,850.00 | |
| Loans secured by pledge of bonds, etc. | 115,000.00 | |
| Book value of stocks and bonds | 507,250.00 | |
| Cash in company's office | 269.06 | |
| Cash in bank | 49,795.38 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 129,234.80 | |
| Agents' balances, representing business written prior to October 1, 1902, | 1,466.85 | |
| Bills receivable (not matured) for marine and inland risks | 780.05 | |
| Total net ledger assets | | $ 1,073,646.14 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents due and accrued | | 965.00 |
| Market value of stocks and bonds over book value | | 98,630.00 |
| Gross assets | | $ 1,173,241.14 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 1,466.85 | |
| Total deductions | | 1,466.85 |
| Total admitted assets | | $ 1,171,774.29 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 6,359.27 | |
| Gross claims for losses in process of adjustment | 68,726.73 | |
| Gross claims for losses resisted | 9,019.00 | |
| Net amount of unpaid losses and claims | | $ 84,105.00 |

| | | |
|---|---|---|
| Unearned premiums on fire risks running one year or less | $ 296,886.75 | |
| Unearned premiums on fire risks running more than one year | 209,585.22 | |
| Unearned premiums on inland navigation risks | 6,771.98 | |
| Unearned premiums on unexpired marine risks | 1,549.84 | |
| Total unearned premiums as computed above | | $ 514,793.79 |
| Commissions due agents and brokers | | 13,736.79 |
| Salaries, rents, etc., due and accrued | | 3,500.00 |
| Return and re-insurance premiums | | 4,000.00 |
| Total liabilities, except capital | | $ 620,135.58 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 151,638.71 | |
| Surplus as regards policy-holders | | 551,638.71 |
| Total liabilities | | $ 1,171,774.29 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 69,288,334.00 | $ 791,764.75 |
| Written or renewed during the year | 66,285,353.00 | 886,703.36 |
| Total | $ 135,573,687.00 | $ 1,678,468.11 |
| Deduct those expired and marked off as terminated | 54,865,770.00 | 670,635.31 |
| In force at end of year 1902 | $ 80,707,917.00 | $ 1,007,832.80 |
| Deduct amount re-insured | 3,348,159.00 | 37,706.21 |
| Net amount in force December 31, 1902 | $ 77,359,758.00 | $ 970,126.59 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 153,711.00 | $ 10,636.76 |
| Written during the year | 1,358,216.00 | 23,405.37 |
| Total | $ 1,511,927.00 | $ 34,042.13 |
| Deduct those expired and marked off as terminated | 1,255,825.00 | 18,820.82 |
| In force at end of year 1902 | $ 256,102.00 | $ 15,221.31 |
| Deduct amount re-insured | 3,500.00 | 127.50 |
| Net amount in force December 31, 1902 | $ 252,602.00 | $ 15,093.81 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 39,642,026.00 | $ 593,773.50 | $ 296,886.75 |
| In 1901 | 2 years | One-fourth | 281,643.00 | 3,521.23 | 880.31 |
| In 1902 | 2 years | Three-fourths | 149,526.00 | 1,270.00 | 952.50 |
| In 1900 | 3 years | One-sixth | 6,309,169.00 | 57,781.88 | 9,630.31 |
| In 1901 | 3 years | One-half | 7,605,296.00 | 73,011.56 | 36,505.78 |
| In 1902 | 3 years | Five-sixths | 9,214,428.00 | 91,513.44 | 76,261.20 |
| In 1899 | 4 years | One-eighth | 42,867.00 | 294.20 | 36.78 |
| In 1900 | 4 years | Three-eighths | 111,480.00 | 971.13 | 364.17 |
| In 1901 | 4 years | Five-eighths | 81,559.00 | 684.77 | 427.98 |
| In 1902 | 4 years | Seven-eighths | 70,990.00 | 622.33 | 544.54 |
| In 1898 | 5 years | One-tenth | 1,979,256.00 | 20,226.53 | 2,022.65 |
| In 1899 | 5 years | Three-tenths | 2,196,323.00 | 22,416.51 | 6,724.95 |
| In 1900 | 5 years | One-half | 2,702,732.00 | 28,695.02 | 14,347.51 |
| In 1901 | 5 years | Seven-tenths | 3,226,151.00 | 34,617.50 | 24,232.25 |
| In 1902 | 5 years | Nine-tenths | 3,746,312.00 | 40,726.99 | 36,654.29 |
| Total | | | $ 77,359,758.00 | $ 970,126.59 | $ 506,471.97 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 8,319,670.86 |
| Losses paid from organization to date | 4,990,035.95 |
| Dividends declared since commencing business | 725,500.00 |
| Stock owned by directors at par value | 79,400.00 |
| Losses incurred during the year—fire | 366,806.42 |
| Losses incurred during the year—ocean marine | 10,673.68 |
| Largest amount written on any one risk | 30,000.00 |

No business in the State of North Carolina during the year—Re-insurance only.

---

# FIREMEN'S INSURANCE COMPANY OF MARYLAND.

Incorporated December, 1825. Commenced Business August 2, 1826.

F. E. S. WOLFE, President. HARRY L. RIALL, Secretary.

Home Office, 25 South Street, Baltimore, Md.

---

Amount of capital paid up in cash, $400,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 1,201,542.42 |

INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 968,407.77 | |
| Deduct re-insurance, rebate, abatement and return premiums | 438,649.14 | |
| Net cash received for premiums | | 529,758.63 |
| Rent | $ 7,137.97 | |
| Interest and dividends on stocks and bonds | 34,567.39 | |
| Total interest and rents | | 41,705.36 |
| Profit on sale or maturity of ledger assets | | 3,716.00 |
| Loans | | 60,000.00 |
| Amount of uncollected premiums 1901 | | 48,128.60 |
| From all other sources | | 1,091.69 |
| Total income | | $ 684,400.28 |
| Aggregate last balance and income | | $ 1,885,942.70 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 515,364.09 | |
| Deduct salvage and re-insurance | 90,104.58 | |
| Net amount paid for losses | | 425,259.51 |
| Paid stockholders (interest or dividends) | | 63,692.80 |
| Commissions or brokerage | | 109,999.08 |
| Rent | | 2,500.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 18,923.50 |
| Repairs and expenses on real estate | | 1,607.21 |
| Insurance Department fees and agents' licenses | | 41,562.67 |
| Advertising, printing, etc. | | 28,714.42 |
| Commission account uncollected premiums 1901 | | 10,658.16 |

| | | |
|---|---|---|
| Return premiums and re-insurance unpaid 1901 | | $ 4,366.77 |
| All other expenditures | | 20,334.36 |
| Total disbursements during the year | | $ 727,618.48 |
| Balance December 31, 1902 | | $ 1,158,324.22 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 145,000.00 | |
| Book value of stocks and bonds | 875,252.34 | |
| Cash in company's office | 3,341.92 | |
| Cash in bank | 40,153.07 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 94,576.89 | |
| Total net ledger assets | | $ 1,158,324.22 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 15,739.98 |
| Market value of stocks and bonds over book value | | 51,667.66 |
| Other non-ledger assets | | 14,634.74 |
| Gross assets | | $ 1,240,366.60 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes | $ 9,798.36 | |
| Total deductions | | 9,798.36 |
| Total admitted assets | | $ 1,240,366.60 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 5,824.63 | |
| Gross claims for losses in process of adjustment | 21,340.00 | |
| Net amount of unpaid losses and claims | | $ 27,164.63 |
| Unearned premiums on fire risks running one year or less | $ 254,082.94 | |
| Unearned premiums on fire risks running more than one year | 34,736.71 | |
| Total unearned premiums as computed above | | 288,819.65 |
| Unpaid dividends due stockholders | | 1,269.36 |
| Commissions due agents and brokers | | 21,619.38 |
| Return and re-insurance premiums | | 19,345.51 |
| Due and to become due for borrowed money | | 60,000.00 |
| Total liabilities, except capital | | $ 418,218.53 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 412,349.71 | |
| Surplus as regards policy-holders | | 812,349.71 |
| Total liabilities | | $ 1,230,568.24 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 113,215,457.00 | $ 961,828.18 |
| Written or renewed during the year | 76,873,996.00 | 968,407.77 |
| Total | $ 190,089,453.00 | $ 1,930,235.95 |
| Deduct those expired and marked off as terminated | 83,916,243.00 | 975,560.59 |
| In force at end of year 1902 | $ 106,173,210.00 | $ 954,675.36 |
| Deduct amount re-insured | 38,985,254.00 | 329,891.80 |
| Net amount in force December 31, 1902 | $ 67,187,956.00 | $ 624,783.56 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 40,253,889.00 | $ 508,165.89 | $ 254,082.94 |
| In 1900 | 3 years | One-sixth | 17,819,581.00 | 40,970.24 | 6,828.37 |
| In 1901 | 3 years | One-half | 896,991.00 | 6,669.42 | 3,334.71 |
| In 1902 | 3 years | Five-sixths | 641,456.00 | 3,173.38 | 2,644.15 |
| In 1898 | 5 years | One-tenth | 2,724,696.00 | 21,093.14 | 2,109.31 |
| In 1899 | 5 years | Three-tenths | 2,215,063.00 | 20,991.80 | 6,297.54 |
| In 1900 | 5 years | One-half | 1,984,879.00 | 17,733.04 | 8,866.52 |
| In 1901 | 5 years | Seven-tenths | 355,878.00 | 3,658.76 | 2,561.09 |
| In 1902 | 5 years | Nine-tenths | 295,523.00 | 2,327.89 | 2,095.02 |
| Total | | | $ 67,187,956.00 | $ 624,783.56 | $ 288,819.65 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 10,235,794.94 |
| Losses paid from organization to date | 5,428,299.09 |
| Dividends declared since commencing business | 3,637,533.72 |
| Stock owned by directors at par value | 40,300.00 |
| Losses incurred during the year—fire | 407,499.43 |
| Largest amount written on any one risk | 30,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 710,400.00 |
| Gross premiums received | 11,781.12 |
| Losses paid | 5,697.81 |
| Losses incurred | 8,241.36 |

---

# FIREMAN'S FUND INSURANCE COMPANY OF CALIFORNIA.

Incorporated May 3, 1863. Commenced Business June 18, 1863.

WILLIAM J. SUTTON, President. LOUIS WEINMANN, Secretary.

Home Office, 401-7 California Street, San Francisco, Cal.

---

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 3,779,833.50 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 3,764,215.13 | $ 1,049,745.48 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,103,937.27 | 583,439.10 | |
| | $ 2,660.277.86 | $ 466,306.38 | |
| Net cash received for premiums | | | 3,126,584.24 |

| | | |
|---|---|---|
| Rent | $ 29,686.21 | |
| Interest received on mortgages | 19,251.97 | |
| Interest received on collateral loans | 11,068.75 | |
| Interest and dividends on stocks and bonds | 129,927.97 | |
| Interest and dividends from all other sources | 8,726.62 | |
| Total interest and rents | | $ 198,661.52 |
| Profit on sale or maturity of ledger assets | | 10,121.22 |
| Gross unpaid premiums, 1901 statement | | 648,499.75 |
| Total income | | $ 3,983,866.73 |
| Aggregate last balance and income | | $ 7,763,700.23 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,602,921.72 | $ 650,424.63 | |
| Deduct salvage and re-insurance | 310,651.03 | 352,551.59 | |
| | $ 1,292,270.69 | $ 297,873.04 | |
| Net amount paid for losses | | | 1,590,143.73 |
| Paid stockholders (interest or dividends) | | | 120,000.00 |
| Commissions or brokerage | | | 481,281.55 |
| Rent | | | 8,400.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 258,139.32 |
| Taxes on real estate | | | 11,992.57 |
| Insurance Department fees and agents' licenses | | | 57,390.92 |
| Loss on sales or maturity—ledger assets | | | 67,855.73 |
| Advertising, printing, etc. | | | 28,854.24 |
| Profit and loss | | | 6,085.56 |
| Legal expenses | | | 2,608.07 |
| All other expenditures | | | 157,482.62 |
| Total disbursements during the year | | | $ 2,790,234.31 |
| Balance December 31, 1902 | | | $ 4,973,465.92 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 525,500.00 | |
| Loans on mortgages | 245,167.31 | |
| Loans secured by pledge of bonds, etc. | 281,500.00 | |
| Book value of stocks and bonds | 2,897,481.64 | |
| Cash in company's office | 9,190.90 | |
| Cash in bank | 326,454.57 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 613,443.75 | |
| Agents' balances, representing business written prior to October 1, 1902, | 43,938.15 | |
| Bills receivable (not matured) for marine and inland risks | 58,579.70 | |
| Bills receivable, taken for fire risks | 6,961.95 | |
| Due on open accounts and from other companies on losses paid | 20,974.37 | |
| Total | | $ 5,029,192.34 |
| Deduct ledger liabilities— | | |
| Special deposits and all other | | 55,726.42 |
| Total net ledger assets | | $ 4,973,465.92 |

OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued | 2,897.40 |
| Market value of stocks and bonds over book value | 170,497.86 |
| Gross assets | $ 5,146,861.18 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 43,938.15 | |
| Total deductions | | $ 43,938.15 |
| Total admitted assets | | $ 5,102,923.03 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 34,709.71 | |
| Gross claims for losses in process of adjustment | 236,396.63 | |
| Gross claims for losses resisted | 21,175.00 | |
| | $ 292,281.34 | |
| Deduct re-insurance due or accrued | 99,790.11 | |
| Net amount of unpaid losses and claims | | $ 192,491.23 |
| Unearned premiums on fire risks running one year or less | $ 919,207.32 | |
| Unearned premiums on fire risks running more than one year | 1,029,378.04 | |
| Unearned premiums on inland navigation risks | 100,284.83 | |
| Unearned premiums on unexpired marine risks | 32,284.19 | |
| Total unearned premiums as computed above | | 2,081,154.18 |
| Commissions due agents and brokers | | 72,493.95 |
| Total liabilities, except capital | | $ 2,346,139.36 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,756,783.67 | |
| Surplus as regards policy-holders | | 2,756,783.67 |
| Total liabilities | | $ 5,102,923.03 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 282,650,458.00 | $ 3,469,084.14 |
| Written or renewed during the year | 314,575,036.00 | 3,764,215.13 |
| Total | $ 597,225,494.00 | $ 7,233,299.27 |
| Deduct those expired and marked off as terminated | 255,549,247.00 | 2,974,638.29 |
| In force at end of year 1902 | $ 341,676,247.00 | $ 4,258,660.98 |
| Deduct amount re-insured | 43,744,270.00 | 581,135.77 |
| Net amount in force December 31, 1902 | $ 297,931,977.00 | $ 3,677,525.21 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 10,824,141.00 | $ 393,889.48 |
| Written during the year | 141,028,820.00 | 1,049,745.48 |
| Total | $ 151,852,961.00 | $ 1,443,634.96 |
| Deduct those expired and marked off as terminated | 138,745,209.00 | 1,027,114.65 |
| In force at end of year 1902 | $ 13,107,752.00 | $ 416,520.31 |
| Deduct amount re-insured | 4,917,841.00 | 183,666.85 |
| Net amount in force December 31, 1902 | $ 8,189,911.00 | $ 232,853.46 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 143,731,257.00 | $ 1,838,414.64 | $ 919,207.32 |
| In 1901 | 2 years | One-fourth | 2,044,232.00 | 27,659.94 | 6,914.98 |
| In 1902 | 2 years | Three-fourths | 3,942,418.00 | 38,954.98 | 29,216.24 |
| In 1900 | 3 years | One-sixth | 23,633,208.00 | 290,754.25 | 48,459.04 |
| In 1901 | 3 years | One-half | 38,254,456.00 | 453,672.04 | 226,836.02 |

| | | | | | |
|---|---|---|---|---|---|
| In 1902 | 3 years | Five-sixths | $ 41,653,145.00 | $ 500,732.22 | $ 417,276.85 |
| In 1899 | 4 years | One-eighth | 528,782.00 | 5,441.40 | 680.17 |
| In 1900 | 4 years | Three-eighths | 965,931.00 | 9,715.15 | 3,643.18 |
| In 1901 | 4 years | Five-eighths | 1,458,230.00 | 15,896.56 | 9,935.35 |
| In 1902 | 4 years | Seven-eighths | 1,304,538.00 | 15,711.51 | 13,747.57 |
| In 1898 | 5 years | One-tenth | 6,441,298.00 | 73,625.09 | 7,362.51 |
| In 1899 | 5 years | Three-tenths | 6,748,382.00 | 79,266.22 | 23,779.86 |
| In 1900 | 5 years | One-half | 6,706,460.00 | 79,767.14 | 39,883.56 |
| In 1901 | 5 years | Seven-tenths | 9,127,484.00 | 107,399.77 | 75,179.83 |
| In 1902 | 5 years | Nine-tenths | 11,392,156.00 | 140,514.30 | 126,462.88 |
| Total | | | $ 297,331,977.00 | $ 3,677,525.21 | $ 1,948,585.36 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 42,969,335.39 |
| Losses paid from organization to date | 22,488,886.02 |
| Dividends declared since commencing business | 3,476,000.00 |
| Stock owned by directors at par value | 104,600.00 |
| Losses incurred during the year—fire | 1,321,462.38 |
| Losses incurred during the year—ocean marine | 249,090.82 |
| Largest amount written on any one risk | 125,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Marine and Inland.* |
|---|---|---|
| Gross risks written | $ 3,149,189.58 | $ 121,005.00 |
| Gross premiums received | 31,443.30 | 1,368.33 |
| Losses paid | 13,250.75 | ---------- |
| Losses incurred | 10,149.61 | ---------- |

---

# GEORGIA HOME INSURANCE COMPANY OF GEORGIA.

Incorporated 1859. Commenced Business 1859.

RHODES BROWNE, President. WILLIAM C. COART, Secretary.

Home Office, 1148-1150 Broad Street, Columbus, Ga.

---

Amount of capital paid up in cash, $300,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 798,624.33 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 485,086.25 | |
| Deduct re-insurance, rebate, abatement and return premiums | 171,458.64 | |
| Net cash received for premiums | | 313,627.61 |
| Rent | $ 12,446.55 | |
| Interest received on mortgages | 11,261.05 | |
| Interest and dividends on stocks and bonds | 22,730.60 | |
| Total interest and rents | | 46,438.20 |
| Profit on sale or maturity of ledger assets | | 15,900.00 |

| | | |
|---|---|---|
| Amount collected of previous year's premiums | | $ 50,389.17 |
| Increase book value over previous year real estate and bonds and stocks | | 74,060.53 |
| From all other sources | | 64,395.65 |
| Total income | | $ 564,811.16 |
| Aggregate last balance and income | | $ 1,363,435.49 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 203,149.42 | |
| Deduct salvage and re-insurance | 47,837.87 | |
| Net amount paid for losses | | 155,311.55 |
| Paid stockholders (interest or dividends) | | 30,000.00 |
| Repairs and expenses on real estate | | 1,170.00 |
| Commissions or brokerage | | 72,220.36 |
| Rent | | 700.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 61,348.25 |
| Taxes on real estate | | 2,590.00 |
| Insurance Department fees and agents' licenses | | 12,632.06 |
| Loss on sales or maturity—ledger assets | | 37,966.94 |
| Advertising, printing, etc. | | 6,752.10 |
| Decrease loans, mortgages, etc. | | 31,033.10 |
| Decrease cash in bank | | 2,058.90 |
| Profit and loss | | 18,599.24 |
| Total disbursements during the year | | $ 432,382.50 |
| Balance December 31, 1902 | | $ 931,052.99 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 175,233.34 | |
| Loans on mortgages | 69,166.41 | |
| Loans secured by pledge of bonds | 49,938.12 | |
| Book value of stocks and bonds | 498,288.10 | |
| Cash in bank | 47,300.56 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 62,156.86 | |
| Agents' balances, representing business written prior to October 1, 1902, | 3,000.00 | |
| Bills receivable, taken for fire risks | 715.57 | |
| Loans on personal security | 21,330.01 | |
| Other ledger assets | 3,924.02 | |
| Total net ledger assets | | $ 931,052.99 |

OTHER ASSETS.

| | | |
|---|---|---|
| Market value of real estate over book value | | 3,375.00 |
| Market value of stocks and bonds over book value | | 51,252.09 |
| Gross assets | | $ 985,680.08 |
| Deduct assets not admitted— | | |
| Loans on company's stock | $ 18,704.00 | |
| Agents' balances, representing business written prior to October 1, 1902 | 3,000.00 | |
| Loans on personal security | 21,330.01 | |
| Total deductions | | 43,034.01 |
| Total admitted assets | | $ 942,646.07 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 3,355.49 | |
| Gross claims for losses in process of adjustment | 28,327.04 | |
| Gross claims for losses resisted | 5,389.98 | |
| | $ 37,072.51 | |
| Deduct re-insurance due or accrued | 7,819.06 | |
| Net amount of unpaid losses and claims | | $ 29,253.45 |
| Unearned premiums on fire risks running one year or less | $ 117,734.88 | |
| Unearned premiums on fire risks running more than one year | 129,927.72 | |
| Total unearned premiums as computed above | | 247,662.60 |
| Unpaid dividends due stockholders | | 257.00 |
| Re-insurance premiums | | 333.22 |
| Due and to become due for borrowed money | | 45,000.00 |
| All other liabilities | | 4,007.85 |
| Total liabilities, except capital | | $ 326,514.12 |
| Capital actually paid up in cash | $ 300,000.00 | |
| Surplus over all liabilities | 316,131.95 | |
| Surplus as regards policy-holders | | 616,131.95 |
| Total liabilities | | $ 942,646.07 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 22,387,264.00 | $ 402,043.07 |
| Written or renewed during the year | 26,443,696.00 | 485,086.25 |
| Total | $ 48,830,960.00 | $ 887,129.32 |
| Deduct those expired and marked off as terminated | 16,539,316.00 | 318,099.98 |
| In force at end of year 1902 | $ 32,291,644.00 | $ 569,029.34 |
| Deduct amount re-insured | 4,722,817.00 | 87,490.48 |
| Net amount in force December 31, 1902 | $ 27,568,827.00 | $ 481,538.86 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 15,783,989.00 | $ 235,469.77 | $ 117,734.88 |
| In 1900 | 3 years | One-sixth | 2,341,698.00 | 46,549.91 | 7,727.48 |
| In 1901 | 3 years | One-half | 2,835,981.00 | 61,472.11 | 30,736.05 |
| In 1902 | 3 years | Five-sixths | 3,638,306.00 | 62,407.50 | 52,006.25 |
| In 1898 | 5 years | One-tenth | 505,061.00 | 14,549.91 | 1,454.99 |
| In 1899 | 5 years | Three-tenths | 492,992.00 | 12,348.51 | 3,704.55 |
| In 1900 | 5 years | One-half | 615,051.00 | 15,410.74 | 7,705.37 |
| In 1901 | 5 years | Seven-tenths | 735,024.00 | 17,854.26 | 12,497.98 |
| In 1902 | 5 years | Nine-tenths | 620,725.00 | 15,661.17 | 14,095.05 |
| Total | | | $ 27,568,827.00 | $ 481,538.86 | $ 247,662.60 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Stock owned by directors at par value | $ 31,000.00 |
| Losses incurred during the year—fire | 159,366.45 |
| Largest amount written on any one risk | 20,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,254,141.00 |
| Gross premiums received | 19,224.00 |
| Losses paid | 9,181.00 |
| Losses incurred | 8,270.00 |

# GERMAN ALLIANCE INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1897. Commenced Business February 8, 1897.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York, N. Y.

---

Amount of capital paid up in cash, $400,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 973,482.42 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 509,084.13 | |
| Deduct re-insurance, rebate, abatement and return premiums | 100,055.33 | |
| Net cash received for premiums | | 409,028.80 |
| Interest and dividends on stocks and bonds | $ 41,807.25 | |
| Interest and dividends from all other sources | 1,925.43 | |
| Total interest | | 43,732.68 |
| Profit on sale or maturity of ledger assets | | 1,497.75 |
| Premiums in course of collection December 31, 1901 | | 87,329.57 |
| Total income | | $ 541,588.80 |
| Aggregate last balance and income | | $ 1,515,071.22 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 200,119.81 | |
| Deduct salvage and re-insurance | 1,097.71 | |
| Net amount paid for losses | | 199,022.10 |
| Paid stockholders (interest or dividends) | | 24,000.00 |
| Commissions or brokerage | | 100,225.48 |
| Salaries, fees and all other charges of officers, agents, etc. | | 4,104.35 |
| Insurance Department fees and agents' licenses | | 25,055.33 |
| Total disbursements during the year | | $ 352,407.26 |
| Balance December 31, 1902 | | $ 1,162,663.96 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,030,200.43 | |
| Cash in company's office | 2.35 | |
| Cash in bank | 29,067.42 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 103,393.76 | |
| Total net ledger assets | | $ 1,162,663.96 |

### OTHER ASSETS.

| | |
|---|---|
| Market value of stocks and bonds over book value | 82,146.57 |
| Total admitted assets | $ 1,244,810.53 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 21,154.75 | |
| Gross claims for losses in process of adjustment | 42,069.00 | |
| Net amount of unpaid losses and claims | | $ 63,223.75 |

| | | |
|---|---|---|
| Unearned premiums on fire risks running one year or less | $ 160,291.98 | |
| Unearned premiums on fire risks running more than one year | 127,091.78 | |
| Total unearned premiums as computed above | | $ 287,383.76 |
| Commissions due agents and brokers | | 30,638.68 |
| Total liabilities, except capital | | $ 381,246.19 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 463,564.34 | |
| Surplus as regards policy-holders | | 863,564.34 |
| Total liabilities | | $ 1,244,810.53 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 57,205,452.00 | $ 486,605.45 |
| Written or renewed during the year | 48,918,363.00 | 509,084.13 |
| Total | $ 106,123,815.00 | $ 995,689.58 |
| Deduct those expired and marked off as terminated | 48,283,490.00 | 440,263.29 |
| In force at end of year | $ 57,840,325.00 | $ 555,426.29 |
| Net amount in force December 31, 1902 | $ 57,840,325.00 | $ 555,426.29 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 27,918,924.00 | $ 320,583.95 | $ 160,291.98 |
| In 1901 | 2 years | One-fourth | 708,810.00 | 6,663.37 | 1,665.84 |
| In 1902 | 2 years | Three-fourths | 887,255.00 | 7,008.68 | 5,256.51 |
| In 1900 | 3 years | One-sixth | 5,401,541.00 | 31,699.04 | 5,283.17 |
| In 1901 | 3 years | One-half | 8,354,400.00 | 63,418.11 | 31,709.05 |
| In 1902 | 3 years | Five-sixths | 7,730,508.00 | 62,222.93 | 51,852.44 |
| In 1899 | 4 years | One-eighth | 488,148.00 | 2,514.52 | 314.31 |
| In 1900 | 4 years | Three-eighths | 283,041.00 | 2,331.60 | 874.35 |
| In 1901 | 4 years | Five-eighths | 260,131.00 | 2,142.42 | 1,339.01 |
| In 1902 | 4 years | Seven-eighths | 203,302.00 | 1,725.06 | 1,509.43 |
| In 1898 | 5 years | One-tenth | 1,936,005.00 | 11,734.03 | 1,173.40 |
| In 1899 | 5 years | Three-tenths | 1,014,768.00 | 11,700.02 | 3,510.00 |
| In 1900 | 5 years | One-half | 857,052.00 | 9,731.18 | 4,865.59 |
| In 1901 | 5 years | Seven-tenths | 895,517.00 | 10,087.83 | 7,061.48 |
| In 1902 | 5 years | Nine-tenths | 900,923.00 | 11,863.55 | 10,677.20 |
| Total | | | $ 57,840,325.00 | $ 555,426.29 | $ 287,383.76 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 1,691,030.44 |
| Losses paid from organization to date | 904,933.44 |
| Dividends declared since commencing business | 48,000.00 |
| Stock owned by directors at par value | 77,200.00 |
| Losses incurred during the year | 198,845.28 |
| Largest amount written on any one risk | 25,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 378,221.00 |
| Gross premiums received | 9,822.02 |
| Losses paid | 4,166.47 |
| Losses incurred | 3,166.47 |

# GERMAN AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1872. Commenced Business March 7, 1872.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York, N. Y.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 8,029,350.25 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 7,026,602.51 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,518,837.62 | |
| Net cash received for premiums | | 4,507,764.89 |
| Rent | $ 4,386.75 | |
| Interest received on mortgages | 520.00 | |
| Interest and dividends on stocks and bonds | 329,818.66 | |
| Interest and dividends from all other sources | 16,271.71 | |
| Total interest and rents | | 350,997.12 |
| Profit on sale or maturity of ledger assets | | 19,776.73 |
| Premiums in course of collection December 31, 1901 | | 751,794.57 |
| Total income | | $ 5,630,333.31 |
| Aggregate last balance and income | | $ 13,659,683.56 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,727,487.48 | |
| Deduct salvage and re-insurance | 648,308.59 | |
| Net amount paid for losses | | $ 2,079,178.89 |
| Paid stockholders (interest or dividends) | | 300,000.00 |
| Commissions or brokerage | | 775,412.20 |
| Rent | | 31,205.02 |
| Salaries, fees and all other charges of officers, agents, etc. | | 213,111.74 |
| Taxes on real estate | | 1,247.57 |
| Insurance Department fees and agents' licenses | | 108,457.36 |
| Repairs and expenses on real estate | | 2,066.42 |
| Advertising, printing, etc. | | 46,883.10 |
| Furniture and fixtures | | 10,043.21 |
| All other expenditures | | 283,888.80 |
| Total disbursements during the year | | $ 3,851,494.31 |
| Balance December 31, 1902 | | $ 9,808,189.25 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 15,000.00 | |
| Loans on mortgages | 13,000.00 | |
| Book value of stocks and bonds | 8,183,457.59 | |
| Cash in company's office | 20,580.20 | |
| Cash in bank | 664,431.20 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 899,493.38 | |
| Agents' balances, representing business written prior to October 1, 1902, | 12,226.88 | |
| Total net ledger assets | | $ 9,808,189.25 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages, bonds, stocks and other assets | | $ 38,845.98 |
| Market value of stocks and bonds over book value | | 484,368.41 |
| Gross assets | | $ 10,331,403.64 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 12,226.88 | |
| Total deductions | | 12,226.88 |
| Total admitted assets | | $ 10,319,176.76 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 69,363.00 | |
| Gross claims for losses in process of adjustment | 431,903.00 | |
| Gross claims for losses resisted | 94,230.00 | |
| | $ 595,496.00 | |
| Deduct re-insurance due or accrued | 82,253.32 | |
| Net amount of unpaid losses and claims | | $ 513,242.68 |
| Unearned premiums on fire risks running one year or less | $ 1,562,821.87 | |
| Unearned premiums on fire risks running more than one year | 2,146,025.27 | |
| Unearned premiums in excess of original premiums | 6,378.60 | |
| Total unearned premiums as computed above | | 3,715,225.74 |
| Commissions due agents and brokers | | 197,097.86 |
| Salaries, rents, etc., due and accrued | | 4,098.34 |
| Return and re-insurance premiums | | 193,631.26 |
| Total liabilities, except capital | | $ 4,623,295.88 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 4,695,880.88 | |
| Surplus as regards policy-holders | | 5,695,880.88 |
| Total liabilities | | $ 10,319,176.76 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 874,227,120.00 | $ 7,443,643.78 |
| Written or renewed during the year | 694,609,805.00 | 7,026,602.51 |
| Total | $1,568,836,925.00 | $ 14,470,246.29 |
| Deduct those expired and marked off as terminated | 621,164,045.00 | 5,735,563.47 |
| In force at end of year 1902 | $ 947,672,880.00 | $ 8,734,682.82 |
| Deduct amount re-insured | 183,993,153.00 | 1,671,981.84 |
| Net amount in force December 31, 1902 | $ 763,679,727.00 | $ 7,062,700.98 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 274,168,433.00 | $ 3,125,643.74 | $ 1,562,821.87 |
| In 1901 | 2 years | One-fourth | 2,396,255.00 | 22,539.24 | 5,634.81 |
| In 1902 | 2 years | Three-fourths | 4,660,522.00 | 41,551.94 | 31,163.96 |
| In 1900 | 3 years | One-sixth | 99,026,055.00 | 717,757.85 | 119,626.30 |
| In 1901 | 3 years | One-half | 124,918,732.00 | 951,364.64 | 475,682.31 |
| In 1902 | 3 years | Five-sixths | 143,713,232.00 | 1,130,271.64 | 941,893.03 |
| In 1899 | 4 years | One-eighth | 2,251,441.00 | 12,868.80 | 1,608.60 |
| In 1900 | 4 years | Three-eighths | 2,064,062.00 | 11,688.66 | 4,383.25 |
| In 1901 | 4 years | Five-eighths | 2,458,597.00 | 15,408.84 | 9,630.50 |
| In 1902 | 4 years | Seven-eighths | 3,393,893.00 | 21,172.24 | 18,525.71 |

| | | | | |
|---|---|---|---|---|
| In 1898----5 years ----------One-tenth ---------- | $ 27,039,827.00 | $ 193,279.02 | $ 19,327.90 |
| In 1899----5 years ----------Three-tenths ---------- | 17,297,910.00 | 176,881.45 | 53,064.45 |
| In 1900----5 years ----------One-half ---------- | 16,158,251.00 | 172,135.25 | 86,067.62 |
| In 1901----5 years ----------Seven-tenths ---------- | 20,015,072.00 | 207,841.10 | 145,488.77 |
| In 1902----5 years ----------Nine-tenths ---------- | 22,439,619.00 | 252,027.26 | 226,824.52 |
| Over 5 years-----Pro rata ---------- | 1,677,826.00 | 10,269.31 | 7,103.54 |
| Total ---------- | $ 763,679,727.00 | $ 7,062,700.98 | $ 3,708,847.14 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company ---------- | $ 65,202,244.56 |
| Losses paid from organization to date ---------- | 34,625,191.69 |
| Dividends declared since commencing business ---------- | 5,290,000.00 |
| Stock owned by directors at par value ---------- | 109,500.00 |
| Losses incurred during the year ---------- | 2,069,909.57 |
| Largest amount written on any one risk ---------- | 325,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written ---------- | $ 3,628,653.00 |
| Gross premiums received ---------- | 58,169.76 |
| Losses paid ---------- | 34,756.03 |
| Losses incurred ---------- | 32,148.03 |

---

# GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1859. Commenced Business March, 1859.

HUGO SCHUMAN, President. CHAS. RUYKHAVER, GUSTAV KEHR, Secretaries.

Home Office, 62-64 William Street, New York, N. Y.

---

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount net ledger assets December 31, 1901 ---------- | $ 5,148,472.28 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums ---------- | $ 2,411,292.91 | |
| Deduct re-insurance, rebate, abatement and return premiums ---------- | 586,925.42 | |
| Net cash received for premiums ---------- | | 1,824,367.49 |
| Rent ---------- | $ 21,584.65 | |
| Interest received on mortgages ---------- | 18,159.54 | |
| Interest and dividends on stocks and bonds ---------- | 163,717.76 | |
| Interest and dividends from all other sources ---------- | 4,253.22 | |
| Total interest and rents ---------- | | 207,715.17 |
| Profit on sale or maturity of ledger assets ---------- | | 37,780.87 |
| Amount collected of previous year's premiums ---------- | | 17,651.30 |
| Total income ---------- | | $ 2,087,514.83 |
| Aggregate last balance and income ---------- | | $ 7,235,987.11 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,141,470.34 | |
| Deduct salvage and re-insurance | 182,968.58 | |
| Net amount paid for losses | | $ 958,501.76 |
| Paid stockholders (interest or dividends) | | 160,000.00 |
| Commissions or brokerage | | 331,177.57 |
| Rent | | 21,514.01 |
| Salaries, fees and all other charges of officers, agents, etc. | | 145,968.94 |
| Taxes on real estate | | 9,048.29 |
| Insurance Department fees and agents' licenses | | 46,383.13 |
| Repairs and expenses on real estate | | 17,612.19 |
| Advertising, printing, etc. | | 73,606.40 |
| Profit and loss account items | | 14,368.00 |
| Total disbursements during the year | | $ 1,778,180.29 |
| Balance December 31, 1902 | | $ 5,457,806.82 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 667,324.27 | |
| Loans on mortgages | 353,000.00 | |
| Book value of stocks and bonds | 3,834,911.04 | |
| Cash in company's office | 8,652.77 | |
| Cash in bank | 241,316.82 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 320,648.29 | |
| Agents' balances, representing business written prior to October 1, 1902 | 6,378.96 | |
| Cash in hands of department managers | 25,574.67 | |
| Total net ledger assets | | $ 5,457,806.82 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 10,757.88 |
| Market value of stocks and bonds over book value | | 181,291.96 |
| Gross assets | | $ 5,649,856.66 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 6,378.96 | |
| Total deductions | | 6,378.96 |
| Total admitted assets | | $ 5,643,477.70 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 65,938.68 | |
| Gross claims for losses in process of adjustment | 79,559.29 | |
| Gross claims for losses resisted | 15,590.00 | |
| | $ 161,087.97 | |
| Deduct re-insurance due or accrued | 37,434.83 | |
| Net amount of unpaid losses and claims | | $ 123,653.14 |
| Unearned premiums on fire risks running one year or less | $ 503,776.00 | |
| Unearned premiums on fire risks running more than one year | 1,423,824.83 | |
| Total unearned premiums as computed above | | 1,927,600.83 |
| Commissions due agents and brokers | | 49,340.03 |
| Total liabilities, except capital | | $ 2,100,594.00 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 2,542,883.70 | |
| Surplus as regards policy-holders | | $ 3,542,883.70 |
| Total liabilities | | $ 5,643,477.70 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December, 31, 1901 | $ 436,754,403.00 | $ 3,608,961.73 |
| Written or renewed during the year | 260,119,652.00 | 2,411,292.91 |
| Total | $ 696,874,055.00 | $ 6,020,254.64 |
| Deduct those expired and marked off as terminated | 241,147,579.00 | 1,998,503.20 |
| In force at end of year 1902 | $ 455,726,476.00 | $ 4,021,751.44 |
| Deduct amount re-insured | 42,103,075.00 | 399,422.85 |
| Net amount in force, December 31, 1902 | $ 413,623,401.00 | $ 3,622,328.59 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 103,089,685.00 | $ 1,007,551.99 | $ 503,776.00 |
| In 1901 | 2 years | One-fourth | 441,277.00 | 3,134.73 | 783.68 |
| In 1902 | 2 years | Three-fourths | 343,685.00 | 2,233.36 | 1,675.02 |
| In 1900 | 3 years | One-sixth | 68,093,952.00 | 485,806.47 | 80,967.74 |
| In 1901 | 3 years | One-half | 82,684,096.00 | 639,807.45 | 319,903.73 |
| In 1902 | 3 years | Five-sixths | 92,355,969.00 | 758,647.03 | 632,205.86 |
| In 1899 | 4 years | One-eighth | 520,675.00 | 4,074.87 | 509.36 |
| In 1900 | 4 years | Three-eighths | 506,234.00 | 3,985.83 | 1,494.69 |
| In 1901 | 4 years | Five-eighths | 465,571.00 | 3,708.88 | 2,318.05 |
| In 1902 | 4 years | Seven-eighths | 815,345.00 | 6,751.22 | 5,907.32 |
| In 1898 | 5 years | One-tenth | 11,057,788.00 | 120,489.34 | 12,048.93 |
| In 1899 | 5 years | Three-tenths | 12,541,151.00 | 131,634.95 | 39,490.48 |
| In 1900 | 5 years | One-half | 11,966,607.00 | 129,434.29 | 64,717.14 |
| In 1901 | 5 years | Seven-tenths | 13,513,209.00 | 151,251.85 | 105,876.29 |
| In 1902 | 5 years | Nine-tenths | 14,948,462.00 | 172,554.23 | 155,298.81 |
| Over 5 years | | Pro rata | 279,695.00 | 1,262.10 | 627.73 |
| Total | | | $ 413,623,401.00 | $ 3,622,328.59 | $ 1,927,600.83 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 38,948,577.32 |
| Losses paid from organization to date | 19,398,328.56 |
| Dividends declared since commencing business | 3,651,000.00 |
| Stock owned by the directors at par value | 215,300.00 |
| Losses incurred during the year | 977,519.65 |
| Largest amount written on any one risk | 100,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 273,610.00 |
| Gross premiums received | 3,672.53 |
| Losses paid | 557.72 |
| Losses incurred | 2,112.34 |

# GLENS FALLS INSURANCE COMPANY OF NEW YORK.

Incorporated May, 1849. Commenced Business May, 1850.

J. L. CUNNINGHAM, President. R. A. LITTLE, Secretary.

Home Office, Corner Glen and Bay Streets, Glens Falls, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 3,414,037.49 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,525,027.55 | |
| Deduct re-insurance, rebate, abatement and return premiums | 367,329.59 | |
| Net cash received for premiums | | 1,157,697.96 |
| Rent | $ 4,709.87 | |
| Interest received on mortgages | 59,574.83 | |
| Interest received on collateral loans | 240.00 | |
| Interest and dividends on stocks and bonds | 89,504.16 | |
| Interest and dividends from all other sources | 22,650.63 | |
| Total interest and rents | | 176,679.49 |
| Agents' balances, representing business written prior to October 1, 1901 | | 1,650.35 |
| Total income | | $ 1,336,027.80 |
| Aggregate last balance and income | | $ 4,750,065.29 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 582,395.58 | |
| Deduct salvage and re-insurance | 83,933.53 | |
| Net amount paid for losses | | 498,462.05 |
| Paid stockholders (interest or dividends) | | 60,000.00 |
| Commissions or brokerage | | 244,794.16 |
| Salaries, fees and all other charges of officers, agents, etc. | | 68,795.51 |
| Taxes on real estate | | 3,636.65 |
| Insurance Department fees and agents' licenses | | 52,564.70 |
| Loss on sales or maturity—ledger assets | | 54.85 |
| Advertising, printing, etc. | | 18,776.82 |
| Postage express, telegraph and exchange | | 8,428.11 |
| Traveling | | 15,295.13 |
| Agency and office | | 24,143.85 |
| All other expenditures | | 16,795.26 |
| Total disbursements during the year | | $ 1,011,757.09 |
| Balance December 31, 1902 | | $ 3,738,308.20 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 104,405.43 |
| Loans on mortgages | 1,079,591.33 |
| Loans secured by pledge of bonds, etc. | 4,000.00 |
| Book value of stocks and bonds | 1,983,722.50 |
| Cash in company's office | 1,421.43 |
| Cash in bank | 414,966.09 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 146,824.74 | |
| Agents' balances, representing business written prior to October 1, 1902, | 3,376.68 | |
| Total net ledger assets | | $ 3,728,308.20 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 10,099.85 |
| Market value of stocks and bonds over book value | | 100,437.50 |
| Gross assets | | $ 3,848,845.55 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | 3,376.68 | |
| Contingent depreciation on mortgage loans | $ 20,000.00 | |
| Total deductions | | 23,376.68 |
| Total admitted assets | | $ 3,825,468.87 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 15,983.52 | |
| Gross claims for losses in process of adjustment | 39,761.00 | |
| Gross claims for losses resisted | 16,677.00 | |
| | $ 72,421.52 | |
| Deduct re-insurance due or accrued | 12,438.15 | |
| Net amount of unpaid losses and claims | | $ 59,983.37 |
| Unearned premiums on fire risks running one year or less | $ 293,381.59 | |
| Unearned premiums on fire risks running more than one year | 876,679.96 | |
| Total unearned premiums as computed above | | 1,172,061.55 |
| Commissions due agents and brokers | | 22,530.21 |
| Salaries, rents, etc., due and accrued | | 18,000.00 |
| Total liabilities, except capital | | $ 1,272,575.13 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 2,352,893.74 | |
| Surplus as regards policy-holders | | 2,552,893.74 |
| Total liabilities | | $ 3,825,468.87 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 188,352,692.00 | $ 2,121,203.68 |
| Written or renewed during the year | 125,786,358.00 | 1,525,027.55 |
| Total | $ 314,139,050.00 | $ 3,646,231.23 |
| Deduct those expired and marked off as terminated | 94,650,244.00 | 1,176,489.37 |
| In force at end of year 1902 | $ 219,488,806.00 | $ 2,469,741.86 |
| Deduct amount re-insured | 17,258,014.00 | 251,943.64 |
| Net amount in force December 31, 1902 | $ 202,230,792.00 | $ 2,217,798.22 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 43,338,207.00 | $ 590,763.18 | $ 295,381.59 |
| In 1901 | 2 years | One-fourth | 549,357.00 | 5,200.49 | 1,300.12 |
| In 1902 | 2 years | Three-fourths | 736,429.00 | 7,567.16 | 5,675.37 |
| In 1900 | 3 years | One-sixth | 34,589,791.00 | 333,281.35 | 55,546.89 |
| In 1901 | 3 years | One-half | 40,844,756.00 | 400,343.18 | 200,171.59 |

| | | | | |
|---|---|---|---|---|
| In 1902----3 years ----------Five-sixths----------$ | 47,886,012.00 | $ 475,638.10 | $ | 396,365.08 |
| In 1899----4 years ----------One-eighth ---------- | 655,956.00 | 5,651.64 | | 706.45 |
| In 1900----4 years ----------Three-eighths -------- | 487,570.00 | 4,476.94 | | 1,678.86 |
| In 1901----4 years ----------Five-eighths---------- | 564,838.00 | 5,062.63 | | 3,164.15 |
| In 1902----4 years ----------Seven-eighths -------- | 698,528.00 | 6,065.35 | | 5,307.20 |
| In 1898----5 years ----------One-tenth ---------- | 5,063,189.00 | 61,283.90 | | 6,128.39 |
| In 1899----5 years ----------Three-tenths --------- | 6,162,984.00 | 73,589.78 | | 22,076.93 |
| In 1900----5 years ----------One-half---------- | 6,165,831.00 | 74,641.21 | | 37,320.60 |
| In 1901----5 years ----------Seven-tenths --------- | 6,558,059.00 | 77,858.23 | | 54,500.76 |
| In 1902----5 years ----------Nine-tenths ---------- | 7,929,285.00 | 96,375.08 | | 86,737.57 |
| Total ----------$ | 202,230,792.00 | $ 2,217,798.22 | $ | 1,172,061.55 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company----------$ | 21,626,148.00 |
| Losses paid from organization to date---------- | 10,248,326.00 |
| Dividends declared since commencing business ---------- | 1,060,000.00 |
| Stock owned by directors at par value ---------- | 75,280.00 |
| Losses incurred during the year---------- | 492,197.00 |
| Largest amount written on any one risk ---------- | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written----------$ | 1,158,314.00 |
| Gross premiums received---------- | 17,095.67 |
| Losses paid---------- | 1,856.70 |
| Losses incurred---------- | 4,367.70 |

---

# GLOBE AND RUTGERS INSURANCE COMPANY OF NEW YORK.

Incorporated February 9, 1899. Commenced Business February 9, 1899.

E. C. JAMESON, President. LYMAN CANDEE, Secretary.

Home Office, 76 and 78 William Street, New York, N. Y.

---

Amount of capital paid up in cash, $400,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 ----------$ | | | 580,019.69 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums----------$ | 1,353,755.35 | ---------- | |
| Deduct re-insurance, rebate, abatement and return premiums ---------- | 262,467.11 | ---------- | |
| Net cash received for premiums ---------- | | ---------- | 1,091,288.24 |
| Rent----------$ | | 4,830.43 | |
| Interest received on mortgages ---------- | | 2,712.22 | |
| Interest and dividends on stocks and bonds---------- | | 21,466.74 | |
| Total interest and rents ---------- | | | 29,009.39 |

| | |
|---|---|
| Unpaid premiums December 31, 1901 | $ 206,288.38 |
| Borrowed money | 70,000.00 |
| Total income | $ 1,396,586.01 |
| Aggregate last balance and income | $ 1,976,605.70 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 434,001.55 | $ 2,196.31 | |
| Deduct salvage and re-insurance | 39,314.05 | | |
| | $ 394,687.50 | $ 2,196.31 | |
| Net amount paid for losses | | | 396,883.81 |
| Paid stockholders (interest or dividends) | | | 12,000.00 |
| Commissions or brokerage | | | 151,740.41 |
| Rent | | | 3,500.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 28,162.74 |
| Taxes on real estate | | | 997.59 |
| Insurance Department fees and agents' licenses | | | 8,813.74 |
| Repairs and expenses on real estate | | | 1,350.00 |
| Legal expenses | | | 1,066.12 |
| All other expenditures | | | 12,760.69 |
| Total disbursements during the year | | | $ 617,275.10 |
| Balance December 31, 1902 | | | $ 1,359,330.60 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 71,850.00 | |
| Loans on mortgages | 54,500.00 | |
| Book value of stocks and bonds | 783,712.66 | |
| Cash in company's office | 3,025.09 | |
| Cash in bank | 55,837.45 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 331,517.78 | |
| Agents' balances, representing business written prior to October 1, 1902 | 27,161.24 | |
| Manhattan Insurance Co., due account re-insurance | 31,726.38 | |
| Total net ledger assets | | $ 1,359,330.60 |

OTHER ASSETS.

| | |
|---|---|
| Rents and interest due and accrued | 6,642.28 |
| Market value of real estate over book value | 1,150.00 |
| Market value of stocks and bonds over book value | 96,866.34 |
| Other non-ledger assets, note secured by collateral | 5,000.00 |
| Gross assets | $ 1,468,989.22 |

Deduct assets not admitted—

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1902 | $ 27,161.24 | |
| Manhattan Insurance Co., due account re-insurance | 31,726.38 | |
| Total deductions | | $ 58,887.62 |
| Total admitted assets | | $ 1,410,101.60 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 24,906.98 | |
| Gross claims for losses in process of adjustment | 59,102.59 | |
| Gross claims for losses resisted | 1,200.00 | |
| Net amount of unpaid losses and claims | | $ 85,209.57 |

| | | |
|---|---|---|
| Unearned premiums on fire risks running one year or less | $ 571.735.78 | |
| Unearned premiums on fire risks running more than one year | 30,123.79 | |
| Total unearned premiums as computed above | | $ 601,859.57 |
| Commissions due agents and brokers | | 49,727.65 |
| Due and to become due for borrowed money | | 70,000.00 |
| Money advanced to secure rent | | 200.00 |
| Total liabilities, except capital | | $ 806,996.79 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 203,104.81 | |
| Surplus as regards policy-holders | | 603,104.81 |
| Total liabilities | | $ 1,410,101.60 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 44,203,399.00 | $ 618,504.88 |
| Written or renewed during the year | 93,323,082.00 | 1,353,755.35 |
| Total | $137,526,481.00 | $ 1,972,260.23 |
| Deduct those expired and marked off as terminated | 60,180,922.00 | 803,999.29 |
| In force at end of year 1902 | $ 77,345,559.00 | $ 1,168,260.94 |
| Deduct amount re-insured | 174,050.00 | 1,559.67 |
| Net amount in force December 31, 1902 | $ 77,171,509.00 | $ 1,166,701.27 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 73,506,926.00 | $ 1,115,995.70 | $ 571,735.78 |
| In 1901 | 2 years | One-fourth | 241,425.00 | 5,157.98 | 1,289.49 |
| In 1900 | 3 years | One-sixth | 818,041.00 | 6,794.86 | 1,132.47 |
| In 1901 | 3 years | One-half | 1,136,204.00 | 13,039.27 | 6,519.63 |
| In 1902 | 3 years | Five-sixths | 1,341,826.00 | 22,658.68 | 18,882.24 |
| In 1900 | 4 years | Three-eighths | 20,000.00 | 37.00 | 13.87 |
| In 1900 | 5 years | One-half | 43,800.00 | 727.21 | 363.60 |
| In 1901 | 5 years | Seven-tenths | 39,287.00 | 695.10 | 486.57 |
| In 1902 | 5 years | Nine-tenths | 24,000.00 | 1,595.47 | 1,435.92 |
| Total | | | $ 77,171,509.00 | $ 1,166,701.27 | $ 601,859.57 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 1,995,671.23 |
| Losses paid from organization to date | 1,188,333.79 |
| Dividends declared since commencing business | 36,000.00 |
| Stock owned by directors at par value | 276,225.00 |
| Losses incurred during the year | 404,710.65 |
| Largest amount written on any one risk | 40,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 768,155.00 |
| Gross premiums received | 22,014.31 |
| Losses paid | 10,183.90 |
| Losses incurred | 11,046.65 |

# GREENWICH INSURANCE COMPANY OF NEW YORK.

Incorporated May 5, 1834. Commenced Business January 1, 1835.

MASON A. STONE, President. WALTER B. WARD, WILLIAM ADAMS, Asst. Secretaries.

Home Office, 61 Pine Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 1,112,571.13 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,305,133.15 | $ 202,022.21 | |
| Deduct re-insurance, rebate, abatement and return premiums | 563,788.22 | 18,120.77 | |
| | $ 1,741,344.93 | $ 183,901.44 | |
| Net cash received for premiums | | | 1,925,246.37 |
| Rent | | $ 2,625.00 | |
| Interest and dividends on stocks and bonds | | 51,095.23 | |
| Total interest and rents | | | 53,720.23 |
| Profit on sale or maturity of ledger assets | | | 222,500.00 |
| Premiums in course of collection December 31, 1901 | | | 222,046.28 |
| Received from commissions on re-insurance | | | 74,808.38 |
| Received from commissions on return premiums | | | 46,743.57 |
| Total income | | | $ 2,545,064.83 |
| Aggregate last balance and income | | | $ 3,657,635.96 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,127,361.48 | $ 141,561.54 | |
| Deduct salvage and re-insurance | 168,406.92 | 24,973.27 | |
| | $ 958,954.56 | $ 116,588.27 | |
| Net amount paid for losses | | | 1,075,542.83 |
| Paid stockholders (interest or dividends) | | | 20,000.00 |
| Commissions or brokerage | | | 448,147.29 |
| Rent | | | 15,527.46 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 145,260.66 |
| Insurance Department fees and agents' licenses | | | 47,649.82 |
| Advertising, stationery and supplies | | | 24,430.58 |
| Local boards | | | 23,401.40 |
| Traveling expenses of special agents, etc. | | | 23,706.57 |
| Return premiums and re-insurance unpaid | | | 25,516.02 |
| All other expenditures | | | 71,838.65 |
| Total disbursements during the year | | | $ 1,921,021.28 |
| Balance December 31, 1902 | | | $ 1,736,614.68 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,194,690.92 | |
| Cash in csmpany's office | 21,064.12 | |
| Cash in bank | 105,854.98 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 390,894.94 | |
| Agents' balances, representing business written prior to October 1, 1902, | 6,304.04 | |
| Bills receivable, not matured, for marine and inland risks | 8,681.19 | |
| Re-insurance collectible on paid losses | 9,160.74 | |
| Total | | $ 1,736,650.93 |
| Deduct ledger liabilities— | | |
| Bills payable | | 36.25 |
| Total net ledger assets | | $ 1,736,614.68 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 2,400.00 |
| Market value of stocks and bonds over book value | | 426,844.08 |
| Other non-ledger assets | | 15,009.34 |
| Gross assets | | $ 2,180,868.10 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 6,304.04 | |
| Re-insurance on paid losses | 17.53 | |
| Total deductions | | 6,321.57 |
| Total admitted assets | | $ 2,174,546.53 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 234,321.02 | |
| Gross claims for losses resisted | 30,592.00 | |
| | $ 264,913.02 | |
| Deduct re-insurance due or accrued | 40,176.05 | |
| Net amount of unpaid losses and claims | | $ 224,736.97 |
| Unearned premiums on fire risks running one year or less | $ 587,936.32 | |
| Unearned premiums on fire risks running more than one year | 776,229.67 | |
| Unearned premiums on inland navigation risks | 51,549.97 | |
| Total unearned premiums as computed above | | 1,415,715.96 |
| Amount reclaimable on perpetual fire risks | | 931.50 |
| Commissions due agents and brokers | | 66,000.00 |
| Salaries, rents, etc., due and accrued | | 5,000.00 |
| Return and re-insurance premiums | | 76,442.18 |
| Total liabilities, except capital | | $ 1,788,826.61 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 185,719.92 | |
| Surplus as regards policy-holders | | 385,719.92 |
| Total liabilities | | $ 2,175,546.53 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1901 | $ 335,773,463.00 | $ 2,664,828.34 | $ 3,226,550.00 | $ 111,680.75 |
| Written or renewed during the year | 267,528,579.00 | 2,305,133.15 | 32,528,605.00 | 202,022.21 |
| Total | $ 603,302,042.00 | $ 4,969,961.49 | $35,755,155.00 | $ 313,702.96 |
| Dedurt those expired and marked off as terminated | 248,449,587.00 | 1,918,701.25 | 32,986,183.00 | 208,528.21 |
| In force December 31, 1902 | $ 354,852,455.00 | $ 3,051,260.24 | $ 2,768,972.00 | $ 105,174.75 |
| Deduct amount re-insured | 39,149,592.00 | 419,205,44 | 50,750.00 | 2,074.81 |
| Net amount in force | $ 315,702,863.00 | $ 2,632,054.80 | $ 2,718,222.00 | $ 103,099.94 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 107,218,622.00 | $ 1,175,872.65 | $ 587,936.32 |
| In 1901 | 2 years | One-fourth | 1,529,901.00 | 11,495.74 | 2,873.93 |
| In 1902 | 2 years | Three-fourths | 1,371,876.00 | 10,441.82 | 7,831.35 |
| In 1900 | 3 years | One-Sixth | 55,758,630.00 | 313,721.36 | 52,286.89 |
| In 1901 | 3 years | One-half | 55,569,245.00 | 372,723.11 | 186,361.55 |
| In 1902 | 3 years | Five-sixths | 58,630,628.00 | 406,434.94 | 338,695.80 |
| In 1899 | 4 years | One-eighth | 360,920.00 | 2,061.71 | 257.71 |
| In 1900 | 4 years | Three-eighths | 618,389.00 | 5,453.80 | 2,045.19 |
| In 1901 | 4 years | Five-eighths | 587,196.00 | 4,833.04 | 3,020.65 |
| In 1902 | 4 years | Seven-eighths | 413,321.00 | 3,586.13 | 3,137.89 |
| In 1898 | 5 years | One-tenth | 6,286,085.00 | 50,619.92 | 5,061.99 |
| In 1899 | 5 years | Three-tenths | 5,471,892.00 | 46,870.01 | 14,061.00 |
| In 1900 | 5 years | One-half | 8,265,837.00 | 79,382.63 | 39,691.31 |
| In 1901 | 5 years | Seven-tenths | 7,366,971.00 | 73,863.65 | 51,704.55 |
| In 1902 | 5 years | Nine-tenths | 6,183,520.00 | 73,445.14 | 66,100.63 |
| | Over 5 years | Pro-rata | 19,830.00 | 214.15 | 159.41 |
| Total | | | $ 315,652,863.00 | $ 2,631,019.80 | $ 1,361,226.17 |
| | Perpetual risks | Nine-tenths | 50,000.00 | 1,035.00 | 931.50 |
| Grand total | | | $ 315,702,863.00 | $ 2,632,054.80 | $ 1,362,157.67 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 26,201,229.98 |
| Losses paid from organization to date | 15,717,241.84 |
| Dividends declared since commencing business | 2,228,000.00 |
| Stock owned by directors at par value | 104,875.00 |
| Losses incurred during the year—fire | 951,812.52 |
| Losses incurred during the year—inland marine | 103,393.94 |
| Largest amount written on any one risk | 30,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,628,590.00 |
| Gross premiums received | 21,835.73 |
| Losses paid | 9,688.00 |
| Losses incurred | 10,796.87 |

# HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1852. Commenced Business April, 1852.

CHAS. A. SHAW, President. JOSEPH MCCORD, Secretary.

Home Office, 34 Pine Street, New York City.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 2,414,339.79 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,243,035.67 | |
| Deduct re-insurance, rebate, abatement and return premiums | 943,206.59 | |
| Net cash received for premiums | | 2,299,829.08 |
| Rent | $ 27,522.58 | |
| Interest received on mortgages | 175.00 | |
| Interest and dividends on stocks and bonds | 86,225.89 | |
| Interest and dividends from all other sources | 6,035.46 | |
| Total interest and rents | | 119,958.93 |
| Profit on sale or maturity of ledger assets | | 76,827.43 |
| Collected on previous year's premiums | | 383,455.46 |
| Total income | | $ 2,880,070.90 |
| Aggregate last balance and income | | $ 5,294,410.69 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,396,072.92 | |
| Deduct salvage and re-insurance | 286,407.42 | |
| Net amount paid for losses | | 1,109,665.50 |
| Paid stockholders (interest or dividends) | | 80,000.00 |
| Commissions or brokerage | | 439,528.27 |
| Rent | | 15,854.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 147,127.12 |
| Taxes on real estate | | 6,559.60 |
| Insurance Department fees and agents' licenses | | 54,049.83 |
| Repairs and expenses on real estate | | 11,511.57 |
| Advertising, printing, etc. | | 17,561.02 |
| Legal expenses | | 501.89 |
| Office furniture and fixtures | | 563.84 |
| Fire department | | 8,326.40 |
| All other expenditures | | 121,654.53 |
| Total disbursements during the year | | $ 2,012,903.57 |
| Balance December 31, 1902 | | $ 3,281,507.12 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 420,368.75 |
| Loans on mortgages | 3,500.00 |
| Loans secured by pledge of bonds, etc. | 500.00 |
| Book value of stocks and bonds | 2,086,592.05 |

| | | |
|---|---|---|
| Cash in company's office | $ 19,731.01 | |
| Cash in bank | 309,564.27 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 267,700.92 | |
| Agents' balances, representing business written prior to October 1, 1902, | 7,186.90 | |
| Outstanding premiums | 166,363.22 | |
| Total net ledger assets | | $ 3,281,507.12 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rent and interest due and accrued | | 18,601.42 |
| Market value of real estate over book value | | 29,631.25 |
| Market value of stocks and bonds over book value | | 473,316.20 |
| Unpaid re-insurance losses paid | | 21,393.89 |
| Gross assets | | $ 3,824,449.88 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 7,186.90 | |
| Depreciation from book value of ledger assets to bring same to market value | 22,095.63 | |
| Total deductions | | $ 29,282.53 |
| Total admitted assets | | $ 3,795,167.35 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 103,135.32 | |
| Gross claims for losses in process of adjustment | 187,795.96 | |
| Gross claims for losses resisted | 44,388.30 | |
| | $ 335,319.58 | |
| Deduct re-insurance due or accrued | 57,030.62 | |
| Net amount of unpaid losses and claims | | $ 278,288.96 |
| Unearned premiums on fire risks running one year or less | $ 868,894.41 | |
| Unearned premiums on fire risks running more than one year | 868,194.97 | |
| Excess of original premiums over amount received for re-insurance | 1,056.86 | |
| Total unearned premiums as computed above | | 1,738,146.24 |
| Commissions due agents and brokers | | 90,140.17 |
| Return and re-insurance premiums | | 41,939.43 |
| Total liabilities, except capital | | $ 2,148,514.80 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 646,652.55 | |
| Surplus as regards policy-holders | | 1,646,652.55 |
| Total liabilities | | $ 3,795,167.35 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 333,221,370.75 | $ 3,319,161.35 |
| Written or renewed during the year 1902 | 315,624,760.00 | 3,243,035.67 |
| Total | $ 648,846,130.75 | $ 6,562,197.02 |
| Deduct those expired and marked off as terminated | 264,509,804.25 | 2,707,120.40 |
| In force December 31, 1902 | $ 384,336,326.50 | $ 3,855,076.62 |
| Deduct amount re-insured | 50,461,812.59 | 511,073.92 |
| Net amount in force December 31, 1902 | $ 333,874,513.91 | $ 3,344,002.70 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 154,161,565.65 | $ 1,737,788.82 | $ 868,894.41 |
| In 1903 | 1 year or less | All | 254,595.00 | 1,888.84 | 1,888.84 |
| In 1901 | 2 years | One-fourth | 140,222.00 | 1,414.46 | 353.61 |
| In 1902 | 2 years | Three-fourths | 342,607.00 | 4,627.95 | 3,470.96 |
| In 1900 | 3 years | One-sixth | 43,897,988.56 | 350,767.32 | 58,461.22 |
| In 1901 | 3 years | One-half | 46,097,697.43 | 395,456.96 | 197,728.42 |
| In 1902 | 3 years | Five-sixths | 58,597,537.03 | 482,766.68 | 402,305.57 |
| In 1903 | 3 years | All | 315,050.00 | 1,747.26 | 1,747.26 |
| In 1899 | 4 years | One-eighth | 425,690.43 | 3,767.04 | 470.88 |
| In 1900 | 4 years | Three-eighths | 283,321.00 | 2,550.64 | 956.49 |
| In 1901 | 4 years | Five-eighths | 298,282.67 | 2,905.57 | 1,815.98 |
| In 1902 | 4 years | Seven-eighths | 395,363.00 | 3,128.67 | 2,737.52 |
| In 1898 | 5 years | One-tenth | 4,204,525.31 | 52,028.16 | 5,202.81 |
| In 1899 | 5 years | Three-tenths | 4,693,737.70 | 59,777.43 | 17,933.23 |
| In 1900 | 5 years | One-half | 5,818,624.04 | 71,971.72 | 35,985.86 |
| In 1901 | 5 years | Seven-tenths | 6,710,853.25 | 83,164.79 | 58,215.35 |
| In 1902 | 5 years | Nine-tenths | 7,112,453.84 | 86,696.70 | 78,027.03 |
| In 1903 | 5 years | All | 17,500.00 | 117.08 | 117.08 |
| Over 5 years | | Pro rata | 106,900.00 | 1,436.61 | 776.86 |
| Total | | | $ 333,874,513.91 | $ 3,344,002.70 | $ 1,737,089.38 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 40,536,451.54 |
| Losses paid from organization to date | 23,342,661.49 |
| Dividends declared since commencing business—cash | 3,089,500.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 244,950.00 |
| Losses incurred during the year | 1,174,143.68 |
| Largest amount written on any one risk | 100,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,092,617.00 |
| Gross premiums received | 23,103.50 |
| Losses paid | 7,822.01 |
| Losses incurred | 7,892.01 |

# HARTFORD FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1810. Commenced Business August, 1810.

GEORGE L. CHASE, President. P. C. ROYCE, Secretary.

Home Office, 53 Trumbull Street, Hartford, Conn.

---

Amount of capital paid up in cash, $1,250,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 10,260,241.82 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $12,010,856.93 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,389,387.89 | |
| Net cash received for premiums | | 9,621,469.04 |
| Rent | $ 16,958.47 | |
| Interest received on mortgages | 39,456.76 | |
| Interest received on collateral loans | 240.00 | |
| Interest and dividends on stocks and bonds | 324,414.93 | |
| Interest and dividends from all other sources | 3,136.57 | |
| Total interest and rents | | 384,206.73 |
| Profit on sale or maturity of ledger assets | | 22,158.24 |
| From all other sources, viz.: agency balances | | 425.20 |
| Total income | | $ 10,028,259.21 |
| Aggregate last balance and income | | $ 20,288,501.03 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 5,857,867.07 | |
| Deduct salvage and re-insurance | 391,182.46 | |
| Net amount paid for losses | | $ 5,466,684.61 |
| Paid stockholders (interest or dividends) | | 400,000.00 |
| Commissions or brokerage | | 1,692,993.75 |
| Salaries, fees and all other charges of officers agents, etc. | | 719,185.38 |
| Taxes on real estate | | 8,150.56 |
| Insurance department fees and agents' licenses | | 264,228.69 |
| Loss on sales or maturity—ledger assets | | 62,323.75 |
| Agency balances marked off | | 3,404.85 |
| Paid re-insuring companies | | 22,517.87 |
| All other expenditures | | 612,152.58 |
| Total disbursements during the year | | $ 9,251,642.04 |
| Balance December 31, 1902 | | $ 11,036,858.99 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 902,940.77 |
| Loans on mortgages | 781,869.00 |
| Loans secured by pledge of bonds, etc. | 4,800.00 |
| Book value of stocks and bonds | 7,584,301.98 |
| Cash in company's office | 37,586.66 |

| | | |
|---|---|---|
| Cash in bank | $ 778,361.56 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 922,823.87 | |
| All other, viz.: printing plant | 24,175.15 | |
| Total net ledger assets | | $ 11,036,858.99 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 12,218.34 |
| Market value of real estate over book value | | 47,559.23 |
| Market value of stocks and bonds over book value | | 1,269,610.19 |
| Other non-ledger assets | | 1,077,516.49 |
| Gross assets | | $ 13,443,763.24 |
| Deduct assets not admitted— | | |
| Printing plant | $ 202.87 | |
| Total deductions | | 202.87 |
| Total admitted assets | | $ 13,443,560.37 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 207,763.21 | |
| Gross claims for losses in process of adjustment | 506,493.16 | |
| Gross claims for losses resisted | 113,549.03 | |
| Net amount of unpaid losses and claims | | $ 827,805.40 |
| Unearned premiums on fire risks running one year or less | $ 3,591,984.54 | |
| Unearned premiums on fire risks running more than one year | 4,169,362.19 | |
| Unearned premiums in excess of original premiums over amount received for re-insurance | 51,494.21 | |
| Total unearned premiums as computed above | | 7,812,840.94 |
| Commissions due agents and brokers | | 136,032.30 |
| Return premiums | | 235,728.00 |
| Total liabilities, except capital | | $ 9,012,406.64 |
| Capital actually paid up in cash | $ 1,250,000.00 | |
| Surplus over all liabilities | 3,181,153.73 | |
| Surplus as regards policy-holders | | 4,431,153.73 |
| Total liabilities | | $ 13,443,560.37 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $1,319,716,530.00 | $ 14,601,813.99 |
| Written or renewed during the year 1902 | 903,586,409.00 | 12,010,856.93 |
| Total | $2,223,302,939.00 | $ 26,612,670.92 |
| Deduct those expired and marked off as terminated | 923,765,675.00 | 11,074,754.47 |
| In force at end of year | $1,299,537,264.00 | $ 15,537,916.45 |
| Deduct amount re-insured | 13,694,768.00 | $ 160,123.00 |
| Net amount in force December 31, 1902 | $1,285,842,496.00 | $ 15,377,793.45 |

RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 492,367,819.00 | $ 7,183,969.08 | $ 3,591,984.54 |
| In 1901 | 2 years | One-fourth | 4,151,929.00 | 33,017.80 | 8,254.45 |
| In 1902 | 2 years | Three-fourths | 3,009,516.00 | 28,470.49 | 21,352.87 |
| In 1900 | 3 years | One-sixth | 188,133,570.00 | 1,758,458.52 | 293,076.42 |
| In 1901 | 3 years | One-half | 189,525,586.00 | 1,857,481.69 | 928,740.85 |

| | | | | |
|---|---|---|---|---|
| In 1902----3 years---------- | Five-sixths ---------- | $ 187,925,158.00 | $ 1,933,642.10 | $ 1,611,368.43 |
| In 1889----4 years---------- | One-eighth ---------- | 3,271,426.00 | 27,789.91 | 3,473.78 |
| In 1900----4 years---------- | Three-eighths ---------- | 3,121,757.00 | 26,827.64 | 10,060.36 |
| In 1901----4 years---------- | Five-eighths ---------- | 3,388,838.00 | 32,481.94 | 20,301.22 |
| In 1902----4 years---------- | Seven-eighths ---------- | 2,305,618.00 | 21,039.70 | 18,409.72 |
| In 1898----5 years---------- | One-tenth ---------- | 44,933,588.00 | 486,504.83 | 48,650.48 |
| In 1899----5 years---------- | Three-tenths ---------- | 40,477,784.00 | 476,240.72 | 142,872.22 |
| In 1900----5 years---------- | One-half ---------- | 40,825,859.00 | 497,104.85 | 248,552.42 |
| In 1901----5 years---------- | Seven-tenths ---------- | 40,693,859.00 | 495,193.97 | 346,635.78 |
| In 1902----5 years---------- | Nine-tenths ---------- | 41,710,189.00 | 519,570.21 | 467,613.19 |
| | | $1,285,842,496.00 | $15,377,793.45 | $ 7,761,346.73 |
| Additional reserve ---------- | | 8,540,375.00 | 102,988.43 | 51,494.21 |
| Total ---------- | | $1,294,382,871.00 | $15,480,781.88 | $ 7,812,840.94 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company ---------- | $ 133,186,666.92 |
| Losses paid from organization to date ---------- | 78,679,900.66 |
| Dividends declared since commencing business—cash ---------- | 10,738,100.00 |
| Dividends declared since commencing business—stock ---------- | 950,000.00 |
| Stock owned by directors at par value ---------- | 188,100.00 |
| Losses incurred during the year ---------- | 5,198,098.68 |
| Largest amount written on any one risk ---------- | 125,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written ---------- | $ 4,152,393.00 |
| Gross premiums received ---------- | 82,933.86 |
| Losses paid ---------- | 17,141.57 |
| Losses incurred ---------- | 19,112.24 |

---

# HOME INSURANCE COMPANY OF NEW YORK.

Incorporatad April 13, 1853. Commenced Business April 13, 1853.

JOHN H. WASHBURN, President. A. M. BURTIS, WM. H. CHANEY, Secretaries.

Home Office, 119 Broadway, New York, N. Y.

---

Amount of capital paid up in cash, $3,000,000.00.

Amount of net ledger assets December 31, 1901 ---------- $ 12,581,585.23

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums ---------- | $10,628,215.27 | $ 556,997.26 | |
| Deduct re-insurance, rebate, abatement and return premiums ---------- | 3,591,576.52 | 290,359.91 | |
| | $ 7,036,638.75 | $ 266,637.35 | |
| Net cash received for premiums ---------- | | | 7,303,276.10 |

| | | |
|---|---|---|
| Rent | $ 167,274.63 | |
| Interest received on mortgages | 7,316.69 | |
| Interest received on collateral loans | 2,655.55 | |
| Interest and dividends on stocks and bonds | 444,482.42 | |
| Interest and dividends from all other sources | 11,642.01 | |
| Total interest and rents | | $ 633,371.30 |
| Profit on sale or maturity of ledger assets | | 672,007.50 |
| Amount collected of previous year's premiums | | 328,969.91 |
| From all other sources | | 12,860.94 |
| Total income | | $ 8,950,485.75 |
| Aggregate last balance and income | | $ 21,532,070.98 |

DISBURSEMENNS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 4,779,340.15 | $ 367,074.86 | |
| Deduct salvage and re-insurance | 1,465,575.04 | 193,216.26 | |
| | $ 3,313,765.11 | $ 173,858.60 | |
| Net amount paid for losses | | | 3,487,623.71 |
| Paid stockholders (interest or dividends) | | | 420,000.00 |
| Repairs and expenses on real estate | | | 33,585.03 |
| Commissions or brokerage | | | 1,184,506.44 |
| Rent | | | 58,192.33 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 434,493.34 |
| Taxes on real estate | | | 20,975.65 |
| Insurance Department fees and agents' licenses | | | 158,580.11 |
| Items charged to profit and loss | | | 150,565.16 |
| All other expenditures | | | 439,334.09 |
| Total disbursements during the year | | | $ 6,387,855.86 |
| Balance December 31, 1902 | | | $ 15,144,215.12 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,593,892.06 | |
| Loans on mortgages | 112,750.00 | |
| Book value of stocks and bonds | 11,470,622.80 | |
| Cash in bank | 972,574.33 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 985,697.94 | |
| Agents' balances, representing business written prior to October 1, 1902 | 8,502.99 | |
| Bills receivable, taken for fire risks | 175.00 | |
| Total net ledger assets | | $ 15,144,215.12 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 9,315.79 |
| Market value of stocks and bonds over book value | | 2,017,802.88 |
| Gross assets | | $ 17,171,333.79 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 8,502.99 | |
| Depreciation from book value of ledger assets to bring same to market value | 54,195.68 | |
| Total deductions | | 62,698.67 |
| Total admitted assets | | $ 17,108,635.12 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 110,740.38 | |
| Gross claims for losses in process of adjustment | 1,123,686.96 | |
| Gross claims for losses resisted | 75,132.50 | |
| | $ 1,309,559.84 | |
| Deduct re-insurance due or accrued | 552,445.36 | |
| Net amount of unpaid losses and claims | | $ 757,114.48 |
| Unearned premiums on fire risks running one year or less | $ 2,308,007.00 | |
| Unearned premiums on fire risks running more than one year | 3,435,902.00 | |
| Unearned premiums on inland navigation risks | 148,430.00 | |
| Unearned premiums on unexpired marine risks | 94,534.00 | |
| Total unearned premiums as computed above | | 5,986,873.00 |
| Commissions due agents and brokers | | 163,848.17 |
| Salaries, rents, etc., due and accrued | | 75,000.00 |
| Return and re-insurance premiums | | 689,760.78 |
| Total liabilities except capital | | $ 7,672,596.43 |
| Capital actually paid up in cash | $ 3,000,000.00 | |
| Surplus over all liabilities | 6,436,038.69 | |
| Surplus as regards policy-holders | | 9,436,038.69 |
| Total liabilities | | $ 17,108,635.12 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine and Inland.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1901 | $ 1,172,837,268.00 | $11,031,807.00 | $19,138,816.00 | $ 518,958.00 |
| Written or renewed during the year | 1,046,614,153.00 | 10,628,215.27 | 65,283,683.00 | 556,997.26 |
| Total | $ 2,219,451,421.00 | $21,660,022.27 | $84,422,499.00 | $ 1,075,955.26 |
| Deduct those expired and marked off as terminated | 925,503,952.00 | 8,588,522.27 | 65,409,045.00 | 557,932.26 |
| In force at end of year 1902 | $ 1,293,947,469.00 | $13,071,500 00 | $19,013,454.00 | $ 518,023.00 |
| Deduct amount re-insured | 217,877,329.00 | 2,058,387.00 | 5,096,584.00 | 126,630.00 |
| Net amount in force December 31, 1902 | $ 1,076,070,140.00 | $11,013,113.00 | $13,916,870.00 | $ 391,393.00 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 415,824,799.00 | $ 4,616,013.00 | $ 2,308,007.00 |
| In 1901 | 2 years | One-fourth | 2,717,185.00 | 23,335.00 | 5,834.00 |
| In 1902 | 2 years | Three-fourths | 1,306,297.00 | 10,149.00 | 7,612.00 |
| In 1900 | 3 years | One-sixth | 130,356,631.00 | 1,174,247.00 | 195,708.00 |
| In 1901 | 3 years | One-half | 154,875,822.00 | 1,436,407.00 | 718,204.00 |
| In 1902 | 3 years | Five-sixths | 182,663,307.00 | 1,673,693.00 | 1,394,744.00 |
| In 1899 | 4 years | One-eighth | 1,408,333.00 | 11,570.00 | 1,446.00 |
| In 1900 | 4 years | Three-eighths | 1,296,603.00 | 12,305.00 | 4,614.00 |
| In 1901 | 4 years | Five-eighths | 1,650,754.00 | 15,222.00 | 9,514.00 |
| In 1902 | 4 years | Seven-eighths | 1,010,440.00 | 9,552.00 | 8,358.00 |
| In 1898 | 5 years | One-tenth | 30,471,308.00 | 330,726.00 | 33,073.00 |
| In 1899 | 5 years | Three-tenths | 32,591,422.00 | 357,945.00 | 107,384.00 |
| In 1900 | 5 years | One-half | 35,387,443.00 | 391,070.00 | 195,535.00 |
| In 1901 | 5 years | Seven-tenths | 40,592,366.00 | 463,413.00 | 324,389.00 |
| In 1902 | 5 years | Nine-tenths | 40,790,765.00 | 468,569.00 | 421,712.00 |
| | Over 5 years | Pro rata | 3,126,665.00 | 18,897.00 | 7,775.00 |
| Total | | | $ 1,076,070,140.00 | $11,013,113.00 | $ 5,743,909.00 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 147,097,011.18 |
| Losses paid from organization to date | 85,913,572.86 |
| Dividends declared since commencing business—cash | 12,025,000.00 |
| Dividends declared since commencing business—stock | 1,000,000.00 |
| Stock owned by directors at par value | 154,900.00 |
| Losses incurred during the year—fire | 3,395,454.59 |
| Losses incurred during the year—inland marine | 210,891.11 |
| Largest amount written on any one risk | 300,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 13,073,604.00 |
| Gross premiums received | 122,070.63 |
| Losses paid | 19,824.37 |
| Losses incurred | 74,517.27 |

---

# THE INSURANCE COMPANY OF NORTH AMERICA OF PENNSYLVANIA.

Incorporated April 14, 1794. Commenced Business as an Association in 1792.

CHARLES PLATT, President. GREVILLE E. FRYER, Secretary.

Home Office, 232 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $3,000,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 9,359,011.84 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 6,293,041.37 | $ 2,185,365.21 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,421,974.51 | 346,745.43 | |
| | $ 4,871,066.86 | $ 1,838,619.78 | |
| Net cash received for premiums | | | 6,709,686.64 |
| Deposit premiums received for perpetual risks | | | 23,267.63 |
| Rent | | $ 42,644.44 | |
| Interest received on mortgages | | 70,948.42 | |
| Interest received on collateral loans | | 9,527.07 | |
| Interest and dividends on stocks and bonds | | 230,273.51 | |
| Interest and dividends from all other sources | | 17,849.25 | |
| Total interest and rents | | | 371,242.69 |
| Profit on sale or maturity of ledger assets | | | 3,245.79 |
| Premiums outstanding January 1, 1902 | | | 302,000.00 |
| Perpetual permits, etc. | | | 1,846.89 |
| From all other sources | | | 4,428.53 |
| Total income | | | $ 7,415,718.17 |
| Aggregate last balance and income | | | $ 16,774,730.01 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 3,144,063.54 | $ 1,365,852.20 | |
| Deduct salvage and re-insurance | 315,645.99 | 347,996.79 | |
| | $ 2,828,417.55 | $ 1,017,855.41 | |
| Net amount paid for losses | | | $ 3,846,272.96 |
| Deposit premiums returned | | | 22,713.23 |
| Paid stockholders (interest or dividends) | | | 359,940.00 |
| Repairs and expenses on real estate | | | 15,344.60 |
| Commissions or brokerage | | | 1,312,634.64 |
| Rent | | | 32,391.22 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 394,212.24 |
| Taxes on real estate | | | 10,943.78 |
| Insurance Department fees and agents' licenses | | | 148,435.22 |
| Loss on sales or maturity—ledger assets | | | 4,092.19 |
| Advertising, printing, etc. | | | 39,636.15 |
| Legal expenses | | | 9,078.33 |
| Reduction in book value of sundry investments | | | 53,514.42 |
| Bad debts charged off | | | 1,291.88 |
| All other expenditures | | | 197,583.52 |
| Total disbursements during the year | | | $ 6,448,084.38 |
| Balance December 31, 1902 | | | $ 10,326,645.63 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 725,500.00 | |
| Loans on mortgages | 1,130,997.29 | |
| Loans secured by pledge of bonds | 825,900.00 | |
| Book value of stocks and bonds | 5,423,439.32 | |
| Cash in company's office | 10,307.69 | |
| Cash in bank | 1,147,105.25 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 986,582.44 | |
| Agents' balances, representing business written prior to October 1, 1902, | 33,900.11 | |
| Bills receivable (not matured) for marine and inland risks | 38,059.10 | |
| Book accounts due company | 4,263.86 | |
| Re-insurance claims on losses paid—marine | 590.57 | |
| Total net ledger assets | | $ 10,326,645.63 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | | 7,627.30 |
| Market value of stocks and bonds over book value | | 368,310.68 |
| Gross assets | | $ 10,702,583.61 |
| Deduct assets not admitted— | | |
| Loans | $ 4,500.00 | |
| Agents' balances, representing business written prior to October 1, 1902 | 33,900.11 | |
| Total deductions | | 38,400.11 |
| Total admitted assets | | $ 10,664,183.50 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 118,669.27 | |
| Gross claims for losses in process of adjustment | 658,261.70 | |
| Gross claims for losses resisted | 49,718.03 | |
| | $ 826,649.00 | |
| Deduct re-insurance due or accrued | 88,649.00 | |
| Net amount of unpaid losses and claims | | $ 728,000.00 |
| Unearned premiums on fire risks running one year or less | $ 1,638,988.68 | |
| Unearned premiums on fire risks running more than one year | 2,098,433.23 | |
| Unearned premiums on inland navigation risks<br>Unearned premiums on unexpired marine risks | 362,119.00 | |
| Total unearned premiums as computed above | | 4,099,540.91 |
| Amount reclaimable on perpetual fire risks | | 679,411.19 |
| Unpaid dividends due stockholders | | 60.00 |
| Commissions due agents and brokers | | 40,000.00 |
| Salaries, rents, etc., due and accrued | | 46,546.88 |
| Re-insurance premiums | | 20,435.58 |
| Total liabilities, except capital | | $ 5,713,994.56 |
| Capital actually paid up in cash | $ 3,000,000.00 | |
| Surplus over all liabilities | 1,950,188.94 | |
| Surplus as regards policy-holders | | 4,950,188.94 |
| Total liabilities | | $ 10,664,183.50 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 655,842,672.00 | $ 7,346,442.22 |
| Written or renewed during the year | 594,679,472.00 | 6,293,041.37 |
| Total | $ 1,250,522,144.00 | $ 13,639,483.59 |
| Deduct those expired and marked off as terminated | 589,711,343.00 | 5,869,763.42 |
| In force at end of year 1902 | $ 660,810,801.00 | 7,769,720.17 |
| Deduct amount re-insured | 43,343,615.00 | 493,243.53 |
| Net amount in force December 31, 1902 | $ 617,467,186.00 | $ 7,276,476.64 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 5,252,027.00 | $ 312,251.25 |
| Written during the year | 392,609,705.00 | 2,185,365.21 |
| Total | $ 397,861,732.00 | $ 2,497,616.46 |
| Deduct those expired and marked off as terminated | 391,356,118.00 | 2,135,497.46 |
| Net amount in force December 31, 1902 | $ 6,505,614.00 | $ 362,119.00 |

### PERPETUAL RISKS.

| | *Amount.* | *Deposits.* |
|---|---|---|
| In force December 31, 1901 | $ 33,504,812.93 | $ 846,217.72 |
| Written during the year | 844,707.45 | 23,267.63 |
| Total | $ 34,349,520.38 | $ 869,485.35 |
| Deduct those marked off as cancelled | 844,005.37 | 22,713.23 |
| In force at end of year 1902 | $ 33,505,515.01 | $ 846,772.12 |
| Losses incurred during the year | $ 12,260.67 | |
| Losses paid during the year | 11,263.17 | |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 237,569,400.00 | $ 3,277,977.35 | $ 1,638,988.68 |
| In 1901 | 2 years | One-fourth | 2,268,252.00 | 17,635.70 | 4,408.92 |
| In 1902 | 2 years | Three-fourths | 2,068,874.00 | 18,238.88 | 13,679.16 |
| In 1900 | 3 years | One-sixth | 69,894,358.00 | 705,966.79 | 117,661.13 |
| In 1901 | 3 years | One-half | 87,955,970.00 | 897,219.35 | 448,609.67 |
| In 1902 | 3 years | Five-sixths | 84,157,933.00 | 840,608.26 | 700,506.88 |
| In 1899 | 4 years | One-eighth | 882,198.00 | 8,930.80 | 1,116.35 |
| In 1900 | 4 years | Three-eighths | 967,963.00 | 11,342.82 | 4,253.56 |
| In 1901 | 4 years | Five-eighths | 2,048,499.00 | 20,323.27 | 12,702.05 |
| In 1902 | 4 years | Seven-eighths | 1,218,257.00 | 11,779.65 | 10,307.19 |
| In 1898 | 5 years | One-tenth | 22,899,069.00 | 246,701.53 | 24,670.15 |
| In 1899 | 5 years | Three-tenths | 22,970,678.00 | 256,387.81 | 76,916.35 |
| In 1900 | 5 years | One-half | 24,105,424.00 | 280,194.03 | 140,097.01 |
| In 1901 | 5 years | Seven-tenths | 29,451,347.00 | 337,103.14 | 235,972.20 |
| In 1902 | 5 years | Nine-tenths | 28,183,250.00 | 336,071.66 | 302,464.49 |
| Over 5 years | | Pro rata | 825,714.00 | 9,995.60 | 5,068.12 |
| Perpetual | | 90 and 95 per cent. | 33,505,515.00 | 846,772.12 | 769,411.19 |
| Total | | | $ 650,972,701.00 | $ 8,123,248.76 | $ 4,506,833.10 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 161,789,475.04 |
| Losses paid from organization to date | 111,810,702.01 |
| Dividends declared since commencing business—cash | 15,613,934.25 |
| Dividends declared since commencing business—stock | 200,000.00 |
| Stock owned by directors at par value | 98,110.00 |
| Losses incurred during the year—fire | 2,707,917.55 |
| Losses incurred during the year—inland and ocean marine | 1,059,855.41 |
| Largest amount written on any one risk | 150,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Marine and Inland.* |
|---|---|---|
| Gross risks written | $ 2,027,262.00 | $ 813,330.00 |
| Gross premiums received | 40,309.30 | 2,669.95 |
| Losses paid | 12,525.09 | 500.86 |
| Losses incurred | 18,684.19 | 500.00 |

# INDEMNITY FIRE INSURANCE COMPANY OF NEW YORK

Incorporated 1897. Commenced Business 1898.

J. MONTGOMERY HARE, President. J. H. BURGER, H. B. ANTHONY, Secretaries.

Home Office, 56 and 58 Pine Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 333,897.31 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 316,299.29 | |
| Deduct re-insurance, rebate, abatement and return premiums | 96,983.07 | |
| Net cash received for premiums | | 219,316.22 |
| Interest and dividends on stocks and bonds | $ 9,352.24 | |
| Total interest | | 9,352.24 |
| Premiums in course of collection | | 26,712.11 |
| Total income | | $ 255,380.57 |
| Aggregate last balance and income | | $ 589,277.88 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 116,209.93 | |
| Deduct salvage and re-insurance | 21,925.23 | |
| Net amount paid for losses | | 94,284.70 |
| Commissions or brokerage | | 41,188.27 |
| Rent | | 1,991.34 |
| Salaries, fees and all other charges of officers, agents, etc. | | 20,105.60 |
| Insurance Department fees and agents' licenses | | 6,721.79 |
| Advertising, stationery and legal expenses | | 3,100.89 |
| Maps, furniture and fixtures | | 662.62 |
| Cost of collection, commission and brokerage on premiums in course of collection | | 5,462.07 |
| All other expenditures | | 5,731.08 |
| Total disbursements during the year | | $ 179,248.36 |
| Balance December 31, 1902 | | $ 410,029.52 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 365,206.25 | |
| Cash in company's office | 400.40 | |
| Cash in bank | 16,027.03 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 27,155.72 | |
| Agents' balances, representing business written prior to October 1, 1902 | 1,240.12 | |
| Total net ledger assets | | $ 410,029.52 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 2,650.00 |
| Market value of stocks and bonds over book value | 17,373.75 |
| Other non-ledger assets | 283.65 |
| Gross assets | $ 430,336.92 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 1,240.12 | |
| Total deductions | | $ 1,240.12 |
| Total admitted assets | | $ 429,096.80 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 8,737.36 | |
| Gross claims for losses in process of adjustment | 15,897.89 | |
| Gross claims for losses resisted | 2,845.00 | |
| | $ 27,480.25 | |
| Deduct re-insurance due or accrued | 4,423.94 | |
| Net amount of unpaid losses and claims | | $ 23,056.31 |
| Unearned premiums on fire risks running one year or less | $ 91,393.58 | |
| Unearned premiums on fire risks running more than one year | 45,471.92 | |
| Total unearned premiums as computed above | | 136,865.50 |
| Commissions due agents and brokers | | 4,198.08 |
| Salaries, rents, etc., due and accrued | | 3,069.73 |
| Return and re-insurance premiums | | 1,406.31 |
| Total liabilities, except capital | | $ 168,595.93 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 60,500.87 | |
| Surplus as regards policy-holders | | 260,500.87 |
| Total liabilities | | $ 429,096.80 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 22,912,234.00 | $ 262,063.75 |
| Written or renewed during the year | 23,933,745.00 | 316,299.29 |
| Total | $ 46,845,979.00 | $ 578,363.04 |
| Deduct those expired and marked off as terminated | 21,367,188.00 | 253,819.95 |
| In force at end of year 1902 | $ 25,478,791.00 | $ 324,543.09 |
| Deduct amount re-insured | 4,437,643.00 | 62,444.99 |
| Net amount in force December 31, 1902 | $ 21,041,148.00 | $ 262,098.10 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS,

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 13,372,336.00 | $ 182,787.16 | $ 91,393.58 |
| In 1901 | 2 years | One-fourth | 61,350.00 | 543.52 | 135.88 |
| In 1902 | 2 years | Three-fourths | 116,334.00 | 1,227.19 | 920.40 |
| In 1900 | 3 years | One-sixth | 1,452,552.00 | 13,695.66 | 2,282.61 |
| In 1901 | 3 years | One-half | 2,560,140.00 | 25,506.54 | 12,753.27 |
| In 1902 | 3 years | Five-sixths | 2,902,945.00 | 32,815.68 | 27,346.40 |
| In 1899 | 4 years | One-eighth | 17,696.00 | 183.98 | 23.00 |
| In 1900 | 4 years | Three-eighths | 5,100.00 | 42.98 | 16.12 |
| In 1901 | 4 years | Five-eighths | 2,500.00 | 102.04 | 63.78 |
| In 1902 | 4 years | Seven-eighths | 18,550.00 | 230.44 | 201.64 |
| In 1898 | 5 years | One-tenth | 99,880.00 | 759.65 | 75.97 |
| In 1899 | 5 years | Three-tenths | 341,135.00 | 3,443.23 | 1,032.97 |
| In 1900 | 5 years | One-half | | | |
| In 1901 | 5 years | Seven-tenths | 38,680.00 | 320.74 | 224.52 |
| In 1902 | 5 years | Nine-tenths | 51,950.00 | 439.29 | 395.36 |
| Total | | | $ 21,041,148.00 | $ 262,098.10 | $ 136,865.50 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 654,524.86 |
| Losses paid from organization to date | 331,079.06 |
| Stock owned by directors at par value | 3,500.00 |
| Losses incurred during the year | 100,808.28 |
| Largest amount written on any one risk | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 167,551.00 |
| Gross premiums received | 3,022.32 |
| Losses paid | 3.95 |
| Losses incurred | 3.95 |

# LAFAYETTE FIRE INSURANCE COMPANY OF NEW YORK.

Reorganized February 10, 1897. Commenced Business February 11, 1897.

ALLEN W. ADAMS, President. EDWARD H. BETTS, Secretary.

Home Office, 41-43 Pine Street, New York, N. Y.

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 491,189.29 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 651,618.22 | |
| Deduct re-insurance, rebate, abatement and return premiums | 168,462.39 | |
| Net cash received for premiums | | 483,155.83 |
| Interest and dividends on stocks and bonds | $ 8,946.29 | |
| Interest from all other sources | 1,550.79 | |
| Total interest on bonds and stocks | | 10,497.08 |
| From all other sources—cash paid in by stockholders | | 100,000.00 |
| Total income | | $ 593,652.91 |
| Aggregate last balance and income | | $ 1,084,842.20 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 345,169.88 | |
| Deduct salvage and re-insurance | 7,355.63 | |
| Net amount paid for losses | | 337,814.25 |
| Commissions or brokerage | | 119,414.00 |
| Insurance Department fees and agents' licenses | | 4,607.80 |
| Loss on sales or maturity—ledger assets | | 3,060.00 |
| Committee fees | | 2,510.00 |
| Maps, office furniture and expenses | | 1,897.50 |
| Legal services | | 606.00 |
| Total disbursements during the year | | $ 469,910.55 |
| Balance December 31, 1902 | | $ 614,931.65 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 438,950.00 | |
| Cash in bank | 42,560.30 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 113,907.29 | |
| General manager's balance | 19,544.06 | |
| Total net ledger assets | | $ 614,961.65 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 2,515.82 |
| Total admitted assets | $ 617,477.47 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 29,810.48 | |
| Net amount of unpaid losses and claims | | $ 29,810.48 |
| Unearned premiums on fire risks running one year or less | $ 209,993.21 | |
| Unearned premiums on fire risks running more than one year | 43,703.56 | |
| Total unearned premiums as computed above | | 253,696.77 |
| Commissions due agents and brokers | | 33,872.19 |
| Return and re-insurance premiums | | 3,882.97 |
| Total liabilities, except capital | | $ 321,262.41 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 96,215.06 | |
| Surplus as regards policy-holders | | 296,215.06 |
| Total liabilities | | $ 617,477.47 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $40,679,020.00 | $ 495,839.03 |
| Written or renewed in 1902 | 45,372,027.00 | 651,618.22 |
| Total | $86,069,047.00 | $ 1,147,457.25 |
| Deduct expirations and cancellations | 47,583,283.00 | 629,254.46 |
| In force December 31, 1902 | $38,485,764.00 | $ 518,202.76 |
| Deduct amount re-insured | 1,366,668.00 | 18,414.06 |
| Net amount in force | $37,119,096.00 | $ 499,788.73 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Preminms Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 29,234,471.00 | $ 419,986.41 | $ 209,993.21 |
| In 1901 | 2 years | One-fourth | 266,148.00 | 1,874.52 | 468.63 |
| In 1902 | 2 years | Three-fourths | 169,539.00 | 1,307.44 | 980.58 |
| In 1900 | 3 years | One-sixth | 1,488,187.00 | 10,753.98 | 1,792.33 |
| In 1901 | 3 years | One-half | 2,739,335.00 | 27,802.87 | 13,901.44 |
| In 1902 | 3 years | Five-sixths | 1,717,846.00 | 16,276.11 | 13,563.42 |
| In 1899 | 4 years | One-eighth | 46,804.00 | 395.65 | 49.46 |
| In 1900 | 4 years | Three-eighths | 65,376.00 | 1,182.85 | 443.57 |
| In 1901 | 4 years | Five-eighths | 69,622.00 | 880.94 | 550.59 |
| In 1902 | 4 years | Seven-eighths | 36,305.00 | 440.98 | 385.86 |
| In 1898 | 5 years | One-tenth | 43,417.00 | 788.09 | 78.81 |

| | | | | |
|---|---|---|---|---|
| In 1899----5 years----------Three-tenths----------$ | 256,567.00 | $ | 3,592,75 | $ 1,077.82 |
| In 1900----5 years----------One-half ---------- | 208,948.00 | | 3,274.75 | 1,637.38 |
| In 1901----5 years----------Seven-tenths---------- | 490,122.00 | | 6,672.92 | 4,671.05 |
| In 1902----5 years----------Nine-tenths---------- | 286,409.00 | | 4,558.48 | 4,102.62 |
| Totals ----------$ | 37,119,096.00 | $ | 499,788.73 | $ 253,696.77 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since reorganization of company ----------$ | 1,679,052.55 |
| Losses paid from reorganization to date ---------- | 967,589.81 |
| Dividends declared since commencing business ---------- | 28,500.00 |
| Stock owned by directors at par value ---------- | 129,900.00 |
| Losses incurred during the year---------- | 342,678.09 |
| Largest amount written on any one risk---------- | 15,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written----------$ | 569,213.00 |
| Gross premiums received---------- | 12,872.31 |
| Losses paid---------- | 5,400.91 |
| Losses incurred ---------- | 8,168.53 |

---

# MILLERS MUTUAL FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated March, 1890. Commenced Business July, 1890.

JOHN M. HAYES, President. B. K. HUNTZINGER, Secretary.

Home Office, No. 1 South Third Street, Harrisburg, Penn.

---

Amount of capital paid up in cash, None—Mutual.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 ----------$ | | 56,299.35 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums----------$ | 28,194.73 | |
| Net cash received for premiums---------- | | 28,194.73 |
| Interest received on mortgages----------$ | 929.51 | |
| Interest and dividends on stocks and bonds ---------- | 1,092.50 | |
| Interest and dividends from all other sources---------- | 262.61 | |
| Total interest---------- | | 2,284.62 |
| Inspection fees and endorsements---------- | | 970.08 |
| Assessments on premium notes ---------- | | 20,532.59 |
| Total income ----------$ | | 51,982.02 |
| Aggregate last balance and income ----------$ | | 108,281.37 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 6,331.04 | |
| Net amount paid for losses | | $ 6,331.04 |
| Deposit premiums returned | | 7,387.71 |
| Commissions or brokerage | | 2,782.75 |
| Taxes on real estate | | 321.97 |
| Insurance Department fees and agents' licenses | | 145.47 |
| Cost of investments | | 22,611.25 |
| All other expenditures | | 2,656.80 |
| Total disbursements during the year | | $ 42,611.25 |
| Balance December 31, 1902 | | $ 66,044.38 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 24,925.00 | |
| Book value of stocks and bonds | 36,540.25 | |
| Cash in treasury | 26,760.38 | |
| Furniture, fixtures and supplies | 350.00 | |
| Total net ledger assets | | $ 88,575.63 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 1,072.36 |
| Market value of stocks and bonds over book value | | 877.20 |
| Other non-ledger assets—premium notes subject to assessments | | 305,642.80 |
| Gross assets | | $ 396,167.99 |
| Deduct assets not admitted— | | |
| Furniture and supplies | $ 350.00 | |
| Total deductions | | 350.00 |
| Total admitted assets | | $ 395,817.99 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 2,500.00 | |
| Net amount of unpaid losses and claims | | $ 2,500.00 |
| Amount reclaimable by the insured on fire insurance policies, being 83⅓ per cent. of the cash premium received or 16⅔ per cent. of the entire premium written in policies | | 48,697.88 |
| Total liabilities, except capital | | $ 51,197.88 |
| Surplus as regards policy-holders | | 344,620.11 |
| Total liabilities | | $ 395,817.99 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,507,225.00 | $ 215,099.55 |
| Written or renewed during the year | 950,550.00 | 140,963.80 |
| Total | $ 2,457,775.00 | $ 356,063.35 |
| Deduct those expired and marked off as terminated | 352,300.00 | 50,420.55 |
| In force at end of year 1902 | $ 2,105,475.00 | $ 305,642.80 |
| Net amount in force December 31, 1902 | $ 2,105,475.00 | $ 305,642.80 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1898 | 5 years | One-tenth | $ 192,100.00 | $ 27,902.50 | Not computed, |
| In 1899 | 5 years | Three-tenths | 226,650.00 | 38,200.00 | the result de- |
| In 1900 | 5 years | One-half | 325,525.00 | 45,816.50 | pendent upon |
| In 1901 | 5 years | Seven-tenths | 421,250.00 | 59,641.25 | the ratio of |
| In 1902 | 5 years | Nine-tenths | 899,950.00 | 134,082.55 | losses. |
| Total | | | $ 2,105,475.00 | $ 305,642.80 | |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of the company | $ 247,384.09 |
| Losses paid from organization to date | 132,603.46 |
| Losses incurred during the year—fire | 7,289.37 |
| Largest amount written on any one risk | 7,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 40,000.00 |
| Gross premiums received | 468.17 |
| Losses paid | None. |
| Losses incurred | None. |

---

# NATIONAL FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 4, 1869. Commenced Business December 1, 1871.

JAMES NICHOLS, President. B. R. STILLMAN, Secretary.

Home Office, 95 Pearl Street, Hartford, Conn.

---

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 4,967,231.02 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 5,865,471.86 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,589,206.82 | |
| Net cash received for premiums | | 4,276,265.04 |
| Rent | $ 18,121.65 | |
| Interest received on mortgages | 36,136.37 | |
| Interest and dividends on stocks and bonds | 164,945.05 | |
| Interest from all other sources | 4,277.67 | |
| Total interest and rents | | 223,480.74 |
| Profit on sale or maturity of ledger assets | | 50,187.45 |
| Total income | | $ 4,549,933.23 |
| Aggregate last balance and income | | $ 9,517,164.25 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,758,229.44 | |
| Deduct salvage and re-insurance | 614,582.39 | |
| Net amount paid for losses | | $ 2,143,647.05 |
| Paid stockholders (interest or dividends) | | 120,000.00 |
| Commissions or brokerage | | 797,247.68 |
| Repairs and expenses on real estate | | 5,551.77 |
| Salaries, fees and all other charges of officers, agents, etc. | | 247,008.21 |
| Taxes on real estate | | 6,815.26 |
| Insurance Department fees and agents' licenses | | 131,011.67 |
| Advertising, printing, etc. | | 234,025.30 |
| Traveling, adjustments, etc. | | 70,253.24 |
| Office furniture, etc. | | 33,849.24 |
| All other expenditures | | 561.64 |
| Total disbursements during the year | | $ 3,789,971.06 |
| Balance December 31, 1902 | | $ 5,727,193.19 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 415,976.35 | |
| Loans on mortgages | 580,465.00 | |
| Book value of stocks and bonds | 3,979,368.38 | |
| Cash in company's office | 918.40 | |
| Cash in bank | 430,719.49 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 319,197.37 | |
| Agents' balances, representing business written prior to October 1, 1902, | 548.20 | |
| Total net ledger assets | | $ 5,727,193.19 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of stocks and bonds over book value | | 298,013.62 |
| Other non-ledger assets | | 223,020.67 |
| Gross assets | | $ 6,248,227.48 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 548.20 | |
| Depreciation from book value of ledger assets to bring same to market value—real estate | 42,285.57 | |
| Total deductions | | 42,833.77 |
| Total admitted assets | | $ 6,205,393.71 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 71,262.35 | |
| Gross claims for losses in process of adjustment | 276,271.53 | |
| Gross claims for losses resisted | 25,896.45 | |
| Net amount of unpaid losses and claims | | $ 373,430.33 |
| Unearned premiums on fire risks running one year or less | $ 1,400,335.48 | |
| Unearned premiums on fire risks running more than one year | 1,723,290.18 | |
| Total | $ 3,123,625.66 | |
| Excess of original premiums | 107,534.98 | |
| Total unearned premiums as computed above | | 3,231,160.64 |
| Reserve fund for contingencies | | 50,000.00 |
| Total liabilities, except capital | | $ 3,654,590.97 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,550,802.74 | |
| Surplus as regards policy-holders | | $ 2,550,802.74 |
| Total liabilities | | $ 6,205,393.71 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 599,598,169.00 | $ 5,687,345.12 |
| Written or renewed during the year | 570,422,357.00 | 5,865,471.86 |
| Total | $1,170,020,526.00 | $ 11,552,816.98 |
| Deduct those expired and marked off as terminated | 486,368,688.00 | 4,573,957.25 |
| In force at end of year 1902 | $ 683,651,838.00 | $ 6,978,859.73 |
| Deduct amount re-insured | 89,025,004.00 | 1,044,032.22 |
| Net amount in force December 31, 1902 | $ 594,626,834.00 | $ 5,934,827.51 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 250,630,540.00 | $ 2,800,670.97 | $ 1,400,335.48 |
| In 1901 | 2 years | One-fourth | 24,897,136.00 | 122,560.24 | 30,640.06 |
| In 1902 | 2 years | Three-fourths | 13,903,977.00 | 63,945.22 | 47,958.92 |
| In 1900 | 3 years | One-sixth | 50,925,143.00 | 437,395.83 | 72,899.30 |
| In 1901 | 3 years | One-half | 76,213,913.00 | 695,375.50 | 347,687.75 |
| In 1902 | 3 years | Five-sixths | 81,112,004.00 | 745,756.43 | 621,463.69 |
| In 1899 | 4 years | One-eighth | 708,439.00 | 5,331.08 | 666.38 |
| In 1900 | 4 years | Three-eighths | 2,068,046.00 | 16,017.08 | 6,006.41 |
| In 1901 | 4 years | Five-eighths | 5,660,732.00 | 50,293.25 | 31,433.28 |
| In 1902 | 4 years | Seven-eighths | 2,868,182.00 | 24,877.46 | 21,767.78 |
| In 1898 | 5 years | One-tenth | 13,664,153.00 | 149,840.38 | 14,984.04 |
| In 1899 | 5 years | Three-tenths | 14,200,152.00 | 153,427.82 | 46,028.35 |
| In 1900 | 5 years | One-half | 15,949,325.00 | 182,463.76 | 91,231.88 |
| In 1901 | 5 years | Seven-tenths | 20,793,098.00 | 238,314.47 | 166,820.12 |
| In 1902 | 5 years | Nine-tenths | 21,031,994.00 | 248,558.02 | 223,702.22 |
| Total | | | $ 594,626,834.00 | $ 5,934,827.51 | $ 3,123,625.66 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 38,906,771.45 |
| Losses paid from organization to date | 20,233,968.33 |
| Dividends declared since commencing business—cash | 2,897,000.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 88,300.00 |
| Losses incurred during the year—fire | 2,154,399.83 |
| Largest amount written on any one risk | 50,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,455,679.00 |
| Gross premiums received | 34,211.23 |
| Losses paid | 10,569.90 |
| Losses incurred | 12,741.62 |

# NATIONAL STANDARD INSURANCE COMPANY OF NEW YORK.

Incorporated February 14, 1896. Commenced Business February 20, 1896.

R. BLEECKER RATHBONE, President. EMIL G. PIEPER, Secretary.

Home Office, 45 William Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 522,577.79 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 746,347.68 | $ 9.49 | |
| Deduct re-insurance, rebate, abatement and return premiums | 317,221.27 | 4.74 | |
| | $ 429,126.41 | $ 4.75 | |
| Net cash received for premiums | | | 429,131.16 |
| Interest and dividends on stocks and bonds | | $ 9,500.00 | |
| Interest and dividends from all other sources | | 4,271.89 | |
| Total interest | | | 13,771.89 |
| Profit on sale or maturity of ledger assets | | | 10,117.19 |
| Amount collected of previous year's premiums | | | 94,404.07 |
| Total income | | | $ 547,424.31 |
| Aggregate last balance and income | | | $ 1,070,002.10 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 340,058.15 | $ 388.16 | |
| Deduct salvage and re-insurance | 71,785.45 | 348.96 | |
| | $ 268,272.70 | $ 39.20 | |
| Net amount paid for losses | | | 268,311.90 |
| Paid stockholders (interest or dividends) | | | 10,000.00 |
| Commissions or brokerage | | | 116,687.72 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 1,335.00 |
| Insurance Department fees and agents' licenses | | | 14,281.14 |
| Return premiums and re-insurance | | | 13,868.51 |
| All other expenditures | | | 4,963.45 |
| Total disbursements during the year | | | $ 429,447.72 |
| Balance December 31, 1902 | | | $ 640,554.38 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 450,057.50 | |
| Cash in bank | 104,927.26 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 85,569.62 | |
| Total net ledger assets | | $ 640,554.38 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 1,546.66 |
| Gross assets | | $ 642,101.04 |
| Deduct assets not admitted— | | |
| Depreciation in book value of bonds | $ 7,980.00 | |
| Total deductions | | 7,980.00 |
| Total admitted assets | | $ 634,121.04 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 66,163.00 | |
| Gross claims for losses resisted | 735.00 | |
| | $ 66,898.00 | |
| Deduct re-insurance due or accrued | 17,128.00 | |
| Net amount of unpaid losses and claims | | $ 49,770.00 |
| Unearned premiums on fire risks running one year or less | $ 194,212.43 | |
| Unearned premiums on fire risks running more than one year | 42,282.66 | |
| Total unearned premiums as computed above | | 236,495.09 |
| Commissions due agents and brokers | | 16,949.88 |
| Return and re-insurance premiums | | 21,295.38 |
| Total liabilities, except capital | | $ 324,510.35 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 109,610.69 | |
| Surplus as regards policy-holders | | 309,610.69 |
| Total liabilities | | $ 634,121.04 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 47,779,494.00 | $ 545,893.61 |
| Written or renewed in 1902 | 55,664,629.00 | 746,347.68 |
| Totals | $ 103,444,123.00 | $ 1,292,241.29 |
| Deduct expirations and cancellations | 56,354,413.00 | 683,361.36 |
| In force December 31, 1902 | $ 47,089,710.00 | $ 608,879.93 |
| Deduct amount re-insured | 10,105,208.00 | 144,176.02 |
| Net amount in force | $ 36,984,502.00 | $ 464,703.91 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | None. | None. |
| Written or renewed in 1902 | None. | $ 9.49 |
| Totals | None. | $ 9.49 |
| Deduct expirations and cancellations | None. | 9.49 |
| In force December 31, 1902 | None. | None. |
| Deduct amount re-insured | None. | None. |
| Net amount in force | None. | None. |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fractions Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 29,498,490.00 | $ 388,424.86 | $ 194,212.43 |
| In 1901 | 2 years | One-fourth | 129,470.00 | 1,245.48 | 311.37 |
| In 1902 | 2 years | Three-fourths | 169,169.00 | 1,435.39 | 1,076.54 |
| In 1900 | 3 years | One-sixth | 1,860,754.00 | 14,267.54 | 2,377.92 |

| | | | | |
|---|---|---|---|---|
| In 1901----3 years | One-half | $ 1,886,129.00 | $ 20,518.98 | $ 10,259.49 |
| In 1902----3 years | Five-sixths | 2,228,257.00 | 21,064.11 | 17,553.43 |
| In 1898----5 years | One-tenth | 135,172.00 | 1,579.54 | 157.95 |
| In 1899----5 years | Three-tenths | 186,161.00 | 2,142.55 | 642.77 |
| In 1900----5 years | One-half | 274,029.00 | 4,405.73 | 2,202.87 |
| In 1901----5 years | Seven-tenths | 288,246.00 | 4,787.17 | 3,351.02 |
| In 1902----5 years | Nine-tenths | 328,625.00 | 4,832.56 | 4,349.30 |
| Total | | $ 36,984,502.00 | $ 464,703.91 | $ 236,495.09 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 1,974,812.37 |
| Losses paid from organization to date | 1,134,712.72 |
| Dividends declared since commencing business | 136,000.00 |
| Stock owned by directors at par value | 103,000.00 |
| Losses incurred during the year—fire | 282,461.70 |
| Losses incurred during the year—inland marine | 32.20 |
| Largest amount written on any one risk | 20,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 196,462.00 |
| Gross premiums received | 3,227.72 |
| Losses paid | 4,631.59 |
| Losses incurred | 4,631.59 |

# NEW HAMPSHIRE FIRE INSURANCE COMPANY OF NEW HAMPSHIRE.

Incorporated 1869. Commenced Business April, 1870.

U. C. CROSBY, President. F. W. SARGEANT, Secretary.

Home Office, 876 Elm Street, Manchester, N. H.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1901 $ 2,705,458.62

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,015,492.45 | |
| Deduct re-insurance, rebate, abatement and return premiums | 333,419.90 | |
| Net cash received for premiums | | 1,682,072.55 |
| Rent | $ 18,391.45 | |
| Interest received on mortgages | 25,905.44 | |
| Interest received on collateral loans | 3,950.00 | |
| Interest and dividends on stocks and bonds | 102,893.06 | |
| Interest and dividends from all other sources | 1,012.85 | |
| Total interest and rents | | 152,152.80 |
| Profit on sale or maturity of ledger assets | | 4,518.63 |
| Amount collected of previous year's premiums | | 173,304.71 |
| From all other sources | | 51.62 |
| Total income | | $ 2,012,100.31 |
| Aggregate last balance and income | | $ 4,717,558.93 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,063,540.92 | |
| Deduct salvage and re-insurance | 173,007.29 | |
| Net amount paid for losses | | $ 890,533.63 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Repairs and expenses on real estate | | 8,275.59 |
| Commissions or brokerage | | 394,749.63 |
| Rent | | 673.37 |
| Salaries, fees and all other charges of officers, agents, etc. | | 72,010.55 |
| Taxes on real estate | | 4,969.46 |
| Insurance Department fees and agents' licenses | | 44,875.01 |
| Loss on sales or maturity—ledger assets | | 7,753.69 |
| Advertising, printing, etc. | | 9,929.60 |
| Tariff and board association expenses | | 19,977.08 |
| Furniture and fixtures | | 3,709.30 |
| Miscellaneous expenses | | 52,333.97 |
| Total disbursements during the year | | $ 1,609,790.88 |
| Balance December 31, 1902 | | $ 3,107,768.05 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 172,937.58 | |
| Loans on mortgages | 467,533.33 | |
| Loans secured by pledge of bonds, etc. | 120,000.00 | |
| Book value of stocks and bonds | 1,872,078.85 | |
| Cash in company's office | 599.30 | |
| Cash in bank | 251,241.57 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 223,377.42 | |
| Total net ledger assets | | $ 3,107,768.05 |

### OTHER ASSETS.

| | |
|---|---|
| Market value of stocks and bonds over book value | 668,341.15 |
| Other non-ledger assets | 3,460.47 |
| Total admitted assets | $ 3,779,569.67 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 73,902.23 | |
| Gross claims for losses in process of adjustment | 101,125.00 | |
| Gross claims for losses resisted | 6,395.00 | |
| | $ 181,422.23 | |
| Deduct re-insurance due or accrued | 29,389.53 | |
| Net amount of unpaid losses and claims | | $ 152,032.70 |
| Unearned premiums on fire risks running one year or less | $ 585,987.84 | |
| Unearned premiums on fire risks running more than one year | 781,533.13 | |
| Total unearned premiums as computed above | | 1,367,520.97 |
| Commissions due agents and brokers | | 67,013.22 |
| Return and re-insurance premiums | | 38,192 68 |
| Total liabilities, except capital | | $ 1,624,759.57 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,154,810.10 | |
| Surplus as regards policy-holders | | 2,154,810.10 |
| Total liabilities | | $ 3,779,569.67 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 223,956,050.00 | $ 2,591,578.85 |
| Written or renewed in 1902 | 154,409,447.00 | 2,015,492.45 |
| Total | $ 378,365,497.00 | $ 4,607,071.30 |
| Deduct expirations and cancellations | 142,090,653.00 | 1,740,467.35 |
| In force December 31, 1902 | $ 236,274,844.00 | $ 2,866,603.95 |
| Deduct amount re-insured | 16,452,869.00 | 194,943.07 |
| Net amount in force | $ 219,821,975.00 | $ 2,671,660.88 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 82,145,112.00 | $ 1,171,975.68 | $ 585,987.84 |
| In 1901 | 2 years | One-fourth | 327,739.00 | 3,104.69 | 776.17 |
| In 1902 | 2 years | Three-fourths | 444,390.00 | 4,484.35 | 3,363.27 |
| In 1900 | 3 years | One-sixth | 23,119,264.00 | 234,075.55 | 39,012.59 |
| In 1901 | 3 years | One-half | 25,461,206.00 | 272,643.92 | 136,321.96 |
| In 1902 | 3 years | Five-sixths | 30,906,606.00 | 334,894.91 | 279,079.09 |
| In 1899 | 4 years | One-eighth | 1,128,500.00 | 11,232 23 | 1,404.03 |
| In 1900 | 4 years | Three-eighths | 900,168.00 | 8,639.08 | 3,239.66 |
| In 1901 | 4 years | Five-eighths | 843,280.00 | 8,310.56 | 5,194.10 |
| In 1902 | 4 years | Seven-eighths | 1,124,880.00 | 11,159.21 | 9,764.31 |
| In 1898 | 5 years | One-tenth | 10,347,108.00 | 121,883.21 | 12,188.32 |
| In 1899 | 5 years | Three-tenths | 10,498,950.00 | 128,593.31 | 38,577.99 |
| In 1900 | 5 years | One-half | 10,916,048.00 | 120,456.57 | 60,228.29 |
| In 1901 | 5 years | Seven-tenths | 10,605,922.00 | 119,017.50 | 83,312.25 |
| In 1902 | 5 years | Nine-tenths | 11,052,802.00 | 121,190.11 | 109,071.10 |
| Total | | | $ 219,821,975.00 | $ 2,671,660.88 | $ 1,367,520.97 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 21,097,709.09 |
| Losses paid from organization to date | 11,588,123.17 |
| Dividends declared since commencing business | 1,471,858.00 |
| Stock owned by directors at par value | 218,600.00 |
| Losses incurred during the year | 852,478.51 |
| Largest amount written on any one risk | 102,810.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 846,758.22 |
| Gross premiums received | 19,052.06 |
| Losses paid | 8,547.51 |
| Losses incurred | 12,047.51 |

# NIAGARA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated July, 1850. Commenced Business August, 1850.

HAROLD HERRICK, President. GEORGE W. DEWEY, Secretary.

Home Office, 46 and 48 Cedar Street, New York City.

---

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 2,664,276.36 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,227,583.35 | |
| Deduct re-insurance, rebate, abatement and return premiums | 792,210.70 | |
| Net cash received for premiums | | 2,435,372.65 |
| Interest received on mortgages | $ 13,041.85 | |
| Interest and dividends on stocks and bonds | 78,475.40 | |
| Interest and dividends from all other sources | 10,196.08 | |
| Total interest | | 101,713.33 |
| From all other sources | | 3,595.78 |
| Total income | | $ 2,540,681.76 |
| Aggregate last balance and income | | $ 5,204,958.12 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,372,944.16 | |
| Deduct salvage and re-insurance | 195,110.89 | |
| Net amount paid for losses | | $ 1,177,833.27 |
| Paid stockholders (interest or dividends) | | 70,000.00 |
| Commissions or brokerage | | 497,600.63 |
| Rent | | 22,754.60 |
| Salaries, fees and all other charges of officers, agents, etc. | | 169,233.21 |
| Insurance Department fees and agents' licenses | | 57,742.65 |
| Loss on sales or maturity—ledger assets | | 62,780.96 |
| Advertising, printing, etc. | | 20,802.11 |
| Traveling expenses | | 34,262.48 |
| Local boards | | 29,447.81 |
| Postage | | 23,030.45 |
| All other expenditures | | 22,463.59 |
| Total disbursements during the year | | $ 2,187,951.76 |
| Balance December 31, 1902 | | $ 3,017,006.36 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 344,000.00 | |
| Book value of stocks and bonds | 2,171,500.00 | |
| Cash in company's office | 971.87 | |
| Cash in bank | 168,515.17 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 331,430.60 | |
| Agents' balances, representing business written prior to October 1, 1902, | 2,131.05 | |
| Total | $ 3,018,548.69 | |
| Deduct agents' credit balances | 1,542.33 | |
| Total net ledger assets | | $ 3,017,006.36 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | $ 10,229.60 |
| Market value of stocks and bonds over book value | | 583,050.00 |
| Gross assets | | $ 3,610,285.96 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 2,131.05 | |
| Total deductions | | 2,131.05 |
| Total admitted assets | | $ 3,608,154.91 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 78,261.68 | |
| Gross claims for losses in process of adjustment | 81,767.95 | |
| Gross claims for losses resisted | 39,354.52 | |
| Net amount of unpaid losses and claims | | $ 199,384.15 |
| Unearned premiums on fire risks running one year or less | $ 844,062.99 | |
| Unearned premiums on fire risks running more than one year | 936,658.10 | |
| Total unearned premiums as computed above | | 1,780,721.09 |
| Re-insurance premiums | | 23,112.60 |
| Total liabilities, except capital | | $ 2,003,217.84 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 1,104,937.07 | |
| Surplus as regards policy-holders | | 1,604,937.07 |
| Total liabilities | | $ 3,608,154.91 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 339,972,275.00 | $ 3,279,880.18 |
| Written or renewed during the year | 274,794,855.00 | 3,227,583.35 |
| Total | $ 614,767,130.00 | $ 6,507,463.53 |
| Deduct those expired and marked off as terminated | 250,523,806.00 | 2,654,718.79 |
| In force on the 31st day of December, 1902 | $ 364,243,324.00 | $ 3,852,744.74 |
| Deduct amount re-insured | 44,358,662.00 | 438,998.01 |
| Net amount in force December 31, 1902 | $ 319,884,662.00 | $ 3,413,746.73 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1901 | 1 year or less | One-half | $ 123,488,665.00 | $ 1,688,125.97 | $ 844,062.99 |
| In 1901 | 2 years | One-fourth | 1,383,231.00 | 14,077.55 | 3,519.38 |
| In 1902 | 2 years | Three-fourths | 2,557,774.00 | 23,237.32 | 17,427.99 |
| In 1900 | 3 years | One-sixth | 44,276,531.00 | 332,997.07 | 55,499.50 |
| In 1901 | 3 years | One-half | 48,250,878.00 | 392,336.09 | 196,168.05 |
| In 1902 | 3 years | Five-sixths | 55,352,898.00 | 462,789.14 | 385,657.62 |
| In 1899 | 4 years | One-eighth | 522,271.00 | 5,338.87 | 667.36 |
| In 1900 | 4 years | Three-eighths | 722,219.00 | 6,457.10 | 2,421.41 |
| In 1901 | 4 years | Five-eighths | 728,346.00 | 6,878.12 | 4,298.82 |
| In 1902 | 4 years | Seven-eighths | 853,768.00 | 8,150.57 | 7,131.75 |
| In 1898 | 5 years | One-tenth | 6,642,382.00 | 73,053.86 | 7,305.38 |
| In 1899 | 5 years | Three-tenths | 7,031,035.00 | 78,377.89 | 23,513.36 |
| In 1900 | 5 years | One-half | 8,066,116.00 | 90,957.93 | 45,478.96 |
| In 1901 | 5 years | Seven-tenths | 8,814,611.00 | 101,519.05 | 71,063.34 |
| In 1902 | 5 years | Nine-tenths | 11,193,937.00 | 129,450.20 | 116,505.18 |
| Total | | | $ 319,884,662.00 | $ 3,413,746.73 | $ 1,780,721.09 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 48,716,212.80 |
| Losses paid from organization to date | 26,980,709.96 |
| Dividends declared since commencing business | 2,754,000.00 |
| Stock owned by directors at par value | 165,200.00 |
| Losses incurred during the year | 1,156,735.76 |
| Largest amount written on any one risk | 150,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 966,841.00 |
| Gross premiums received | 19,308.23 |
| Losses paid | 3,474.37 |
| Losses incurred | 4,040.37 |

---

# ORIENT INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 28, 1867. Commenced Business January, 1872.

ARCHIBALD G. MCILWAINE, JR., President. JAMES WYPER, Secretary.

Home Office, 5 Haynes Street, Hartford, Conn.

---

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 1,937,859.43 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,521,149.64 | |
| Deduct re-insurance, rebate, abatement and return premiums | 475,373.59 | |
| Net cash received for premiums | | 1,045,776.05 |
| Rent | $ 1,292.35 | |
| Interest received on mortgages | 6,090.02 | |
| Interest and dividends on stocks and bonds | 55,258.42 | |
| Interest and dividends from all other sources | 639.40 | |
| Total interest and rents | | $ 63,280.19 |
| Profit on sale or maturity of ledger assets | | 4,428.55 |
| Commissions on return premiums, re-insurance, etc. | | 102,641.90 |
| Gross amount collected on previous year's business | | 160,918.62 |
| From all other sources | | 1,469.11 |
| Total income | | $ 1,378,514.42 |
| Aggregate last balance and income | | $ 3,316,373.85 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 756,385.15 | $ 5,657.71 | |
| Deduct salvage and re-insurance | 145,751.04 | 319.92 | |
| | $ 610,634.11 | $ 5,338.29 | |
| Net amount paid for losses | | | 615,972.40 |
| Paid stockholders (interest or dividends) | | | 200,000.00 |
| Commissions or brokerage | | | 290,478.88 |

| | | |
|---|---|---|
| Rent | | $ 5,750.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 63,080.47 |
| Taxes on real estate | | 1,527.40 |
| Insurance Department fees and agents' licenses | | 21,250.71 |
| Repairs and expenses on real estate | | 1,379.54 |
| Advertising, printing, etc. | | 8,365.21 |
| Local board and maps | | 15,809.84 |
| Traveling expenses | | 18,266.83 |
| Commissions paid on previous year's business | | 36,402.39 |
| All other expenditures | | 23,071.57 |
| Total disbursements during the year | | $ 1,301,355.24 |
| Balance December 31, 1902 | | $ 2,015,018.61 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 74,652.31 | |
| Loans on mortgages | 42,250.00 | |
| Book value of stocks and bonds | 1,466,346.89 | |
| Cash in company's office | 1,234.76 | |
| Cash in bank | 219,218.63 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 198,909.48 | |
| Agents' balances, representing business written prior to October 1, 1902, | 3,572.19 | |
| Bills receivable, taken for fire risks | 229.50 | |
| Special deposits in New Mexico | 10,000.00 | |
| Total | $ 2,016,413.76 | |
| Deduct ledger liabilities— | | |
| Balance due other companies | 1,395.15 | |
| Total net ledger assets | | $ 2,015,018.61 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 25,222.47 |
| Market value of stocks and bonds over book value | | 70,675.18 |
| Other non-ledger assets | | 2,172.39 |
| Gross assets | | $ 2,113,088.65 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 3,572.19 | |
| Total deductions | | $ 3,572.19 |
| Total admitted assets | | $ 2,109,516.46 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 28,021.00 | |
| Gross claims for losses in process of adjustment | 74,152.29 | |
| Gross claims for losses resisted | 24,195.50 | |
| | $ 126,368.79 | |
| Deduct re-insurance due or accrued | 15,423.83 | |
| Net amount of unpaid losses and claims | | $ 110,944.96 |
| Unearned premiums on fire risks running one year or less | $ 380,433.51 | |
| Unearned premiums on fire risks running more than one year | 429,255.15 | |
| Total unearned premiums as computed above | | 809,688.66 |
| Commissions due agents and brokers | | 37,232.35 |
| Return and re-insurance premiums | | 7,555.27 |
| Total liabilities, except capital | | $ 965,421.24 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 644,095.22 | |
| Surplus as regards policy-holders | | $ 1,144,095.22 |
| Total liabilities | | $ 2,109,516.46 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 170,451,823.00 | $ 1,887,454.54 |
| Written or renewed during the year | 116,233,821.00 | 1,521,149.64 |
| Total | $ 286,685,644.00 | $ 3,408,604.18 |
| Deduct those expired and marked off as terminated | 130,725,410.00 | 1,637,630.87 |
| In force at end of year 1902 | $ 155,960,234.00 | 1,770,973.31 |
| Deduct amount re-insured | 19,388,666.00 | 209,793.07 |
| Net amount in force December 31, 1902 | $ 136,571,568.00 | $ 1,561,180.24 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 54,570,909.00 | $ 760,867.02 | $ 380,433.51 |
| In 1901 | 2 years | One-fourth | 453,090.00 | 2,768,05 | 692.01 |
| In 1902 | 2 years | Three-fourths | 792,739.00 | 7,804.00 | 5,853.00 |
| In 1900 | 3 years | One-sixth | 18,650,969.00 | 150,882.97 | 25,147.16 |
| In 1901 | 3 years | One-half | 18,736,030.00 | 178,309.14 | 89,154.57 |
| In 1902 | 3 years | Five-sixths | 21,633,596.00 | 209,765.49 | 174,804.57 |
| In 1899 | 4 years | One-eighth | 151,752.00 | 1,400.95 | 175.12 |
| In 1900 | 4 years | Three-eighths | 713,240.00 | 4,002.75 | 1,501.03 |
| In 1901 | 4 years | Five-eighths | 220,777.00 | 2,607.82 | 1,629.89 |
| In 1902 | 4 years | Seven-eighths | 391,287.00 | 4,292.89 | 3,756.28 |
| In 1898 | 5 years | One-tenth | 3,713,833.00 | 42,970.93 | 4,297.09 |
| In 1899 | 5 years | Three-tenths | 3,699,877.00 | 44,100.49 | 13,230.15 |
| In 1900 | 5 years | One-half | 3,975,834.00 | 45,786.93 | 22,893.46 |
| In 1901 | 5 years | Seven-tenths | 3,786,905.00 | 44,409.89 | 31,086.92 |
| In 1902 | 5 years | Nine-tenths | 5,045,233.00 | 60,894.46 | 54,805.01 |
| Over 5 years | | Pro rata | 35,497.00 | 316.46 | 228.89 |
| Total | | | $ 136,571,568.00 | $ 1,561,180.24 | $ 809,688.66 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 24,289,470.00 |
| Losses paid from organization to date | 15,341,865.43 |
| Dividends declared since commencing business—cash | 1,440,000.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 2,750.00 |
| Losses incurred during the year—fire | 588,254.79 |
| Losses incurred during the year—inland marine | 811.29 |
| Largest amount written on any one risk | 50,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 781,667.00 |
| Gross premiums received | 9,906.71 |
| Losses paid | 3,064.84 |
| Losses incurred | 3,025.69 |

# THE PENNSYLVANIA FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated March, 1825. Commenced Business April, 1825.

R. DALE BENSON, President. W. GARDNER CROWELL, Secretary.

Home Office, No. 510 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $400,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 5,312,805.72 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,488,649.94 | |
| Deduct re-insurance, rebate, abatement and return premiums | 995,983.75 | |
| Net cash received for premiums | | 2,492,666.19 |
| Deposit premiums received for perpetual risks | | 39,278.27 |
| Rent | $ 6,925.75 | |
| Interest received on mortgages | 33,309.95 | |
| Interest received on collateral loans | 9,769.72 | |
| Interest and dividends on stocks and bonds | 172,649.97 | |
| Interest and dividends from all other sources | 1,649.44 | |
| Total interest and rents | | 224,304.83 |
| Profit on sale or maturity of ledger assets | | 4,471.67 |
| From all other sources | | 709.43 |
| Total income | | $ 2,761,430.39 |
| Aggregate last balance and income | | $ 8,074,236.11 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,542,530.75 | |
| Deduct salvage and re-insurance | 153,001.93 | |
| Net amount paid for losses | | 1,389,528.82 |
| Deposit premiums returned | | 28,758.77 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 543,486.11 |
| Repairs and expenses on real estate | | 2,523.50 |
| Salaries, fees and all other charges of officers, agents, etc. | | 134,500.00 |
| Taxes on real estate | | 3,933.70 |
| Insurance Department fees and agents' licenses | | 58,980.14 |
| Loss on sales or maturity—ledger assets | | 23,457.50 |
| Advertising, printing, etc. | | 36,953.70 |
| All other expenditures | | 50,123.68 |
| Total disbursements during the year | | $ 2,372,245.92 |
| Balance December 31, 1902 | | $ 5,701,990.19 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 258,454.25 |
| Loans on mortgages | 727,916.66 |
| Loans secured by pledge of bonds | 472,200.00 |
| Book value of stocks and bonds | 3,678,151.91 |
| Cash in company's office | 1,474.76 |

| | | |
|---|---|---|
| Cash in bank | $ 130,670.08 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 415,686.27 | |
| Agents' balances, representing business written prior to October 1, 1902 | 17,436.26 | |
| Total net ledger assets | | $ 5,701,990.19 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages and collateral loans | | 9,817.14 |
| Market value of stocks and bonds over book value | | 142,167.09 |
| Gross assets | | $ 5,853,974.42 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 17,436.26 | |
| Depreciation from book value of real estate | 38,954.25 | |
| Total deductions | | $ 56,390.51 |
| Total admitted assets | | $ 5,797,583.91 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 14,609.03 | |
| Gross claims for losses in process of adjustment | 160,181.99 | |
| Gross claims for losses resisted | 11,670.00 | |
| Net amount of unpaid losses and claims | | $ 186,461.02 |
| Unearned premiums on fire risks running one year or less | $ 984,171.77 | |
| Unearned premiums on fire risks running more than one year | 1,163,537.09 | |
| Total unearned premiums as computed above | | $ 2,147,708.86 |
| Amount reclaimable on perpetual fire risks | | 866,315.94 |
| Total liabilities, except capital | | $ 3,200,485.82 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 2,197,098.09 | |
| Surplus as regards policy-holders | | 2,597,098.09 |
| Total liabilities | | $ 5,797,583.91 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 410,902,094.00 | $ 4,110,688.19 |
| Written or renewed during the year | 284,832,230.00 | 3,488,649.94 |
| Total | $ 695,734,324.00 | $ 7,599,338.13 |
| Deduct those expired and marked off as terminated | 263,171,484.00 | 2,941,004.38 |
| In force at end of year 1902 | $ 432,562,840.00 | $ 4,658,333.75 |
| Deduct amount re-insured | 54,984,365.00 | 533,877.28 |
| Net amount in force December 31, 1902 | $ 377,578,475.00 | $ 4,124,456.47 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 150,587,992.00 | $ 1,968,343.54 | $ 984,171.77 |
| In 1901 | 2 years | One-fourth | 186,342.00 | 1,002.64 | 225.66 |
| In 1902 | 2 years | Three-fourths | 242,920.00 | 1,547.83 | 1,160.87 |
| In 1900 | 3 years | One-sixth | 43,024,282.00 | 385,849.78 | 64,308.30 |
| In 1901 | 3 years | One-half | 54,165,841.00 | 497,637.03 | 248,818.51 |
| In 1902 | 3 years | Five-sixths | 52,391,279.00 | 492,722.56 | 410,602.14 |
| In 1899 | 4 years | One-eighth | 290,806.00 | 3,907.83 | 488.48 |
| In 1900 | 4 years | Three-eighths | 525,190.00 | 5,083.83 | 1,906.44 |

| | | | | |
|---|---|---|---|---|
| In 1901----4 years----------Five-eighths ----------$ | 407,095.00 | $ 3,103.51 | $ | 1,939.70 |
| In 1902----4 years----------Seven-eighths---------- | 406,983.00 | 3,294.07 | | 2,882.29 |
| In 1898----5 years----------One-tenth ---------- | 9,822,694.00 | 88,917.35 | | 8,891.73 |
| In 1899----5 years----------Three-tenths ---------- | 13,835,679.00 | 126,389.80 | | 37,916.94 |
| In 1900----5 years----------One-half ---------- | 15,023,877.00 | 150,593.81 | | 75,296.90 |
| In 1901----5 years----------Seven-tenths---------- | 16,992,763.00 | 173,787.07 | | 121,650.94 |
| In 1902----5 years----------Nine-tenths---------- | 17,765,512.00 | 200,125.87 | | 180,113.29 |
| 1896-1902--7 years ---------- | 154,320.00 | 1,452.50 | | 435.75 |
| 1893-1902-10 years ---------- | 1,754,900.00 | 20,697.45 | | 6,899.15 |
| Perpetual----------90 and 95 per cent. ------ | 38,234,083.00 | 951,229.17 | | 866,315.94 |
| Total ----------$ | 415,812,558.00 | $ 5,075,685.64 | $ | 3,014,024.80 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company----------$ | 45,405,800.00 |
| Losses paid from organization to date---------- | 24,225,875.00 |
| Dividends declared since commencing business ---------- | 3,429,000.00 |
| Stock owned by directors at par value---------- | 64,300.00 |
| Losses incurred during the year—fire---------- | 1,346,656.30 |
| Largest amount written on any one risk ---------- | 50,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written ----------$ | 1,241,209.00 |
| Gross premiums received ---------- | 21,707.85 |
| Losses paid---------- | 13,469.89 |
| Losses incurred ---------- | 13,726.39 |

---

# PHENIX INSURANCE COMPANY OF NEW YORK.

Incorporated September 10, 1853. Commenced Business September 10, 1853.

GEORGE P. SHELDON, President. WILLIAM A. WRIGHT, Secretary.

Home Office, 16 Court Street, Borough of Brooklyn, City of New York.

---

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount net ledger assets December 31, 1901----------$ | 6,090,529.71 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums ----------$ | 6,985,851.54 | |
| Deduct re-insurance, rebate, abatement and return premiums --------- | 1,359,714.52 | |
| Net cash received for premiums ---------- | | 5,626,137.02 |
| Rent----------$ | 37,285.68 | |
| Interest received on mortgages---------- | 3,323.66 | |
| Interest received on callateral loans ---------- | 3,631.21 | |
| Interest and dividends on stocks and bonds---------- | 158,513.39 | |
| Interest and dividends from all other sources---------- | 544.01 | |
| Total interest and rents ---------- | | 203,297.95 |

| | | |
|---|---|---|
| Profit on sale or maturity of ledger assets | | $ 168,092.14 |
| Non-ledger assets of previous year | | 45,465.28 |
| Total income | | $ 6,042,992.39 |
| Aggregate last balance and income | | $ 12,133,522.16 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 3,542,375.69 | |
| Deduct salvage and re-insurance | 303,667.16 | |
| Net amount paid for losses | | $ 3,238,708.53 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Repairs and expenses on real estate | | 14,241.93 |
| Commissions or brokerage | | 1,151,562.45 |
| Rent | | 40,482.84 |
| Salaries, fees and all other charges of officers, agents, etc. | | 366,286.45 |
| Taxes on real estate | | 5,386.81 |
| Insurance Department fees and agents' licenses | | 111,580.49 |
| Loss on sales or maturity—ledger assets | | 48,050.00 |
| Advertising, printing, etc. | | 56,210.87 |
| Furniture and fixtures | | 16,179.43 |
| Postage, express, telegrams, exchange, etc. | | 45,879.24 |
| Traveling and legal expenses | | 78,718.09 |
| All other expenditures | | 208,160.30 |
| Total disbursements during the year | | $ 5,481,447.43 |
| Balance December 31, 1902 | | $ 6,652,074.73 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 401,404.39 | |
| Loans on mortgages | 64,600.00 | |
| Loans secured by pledge of bonds | 107,500.00 | |
| Book value of stocks and bonds | 4,872,005.33 | |
| Cash in company's office | 3,473.59 | |
| Cash in bank | 523,034.79 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 670,056.63 | |
| Total net ledger assets | | $ 6,652,074.73 |

OTHER ASSETS.

| | |
|---|---|
| Rents and interest due and accrued | 9,739.92 |
| Market value of real estate over book value | 166,595.61 |
| Market value of stocks and bonds over book value | 501,513.67 |
| Total admitted assets | $ 7,329,923.93 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 295,218.55 | |
| Gross claims for losses resisted | 34,373.50 | |
| Net amount of unpaid losses and claims | | $ 329,592.05 |
| Unearned premiums on fire risks running one year or less | $ 1,509,956.40 | |
| Unearned premiums on fire risks running more than one year | 2,717,261.46 | |
| Total unearned premiums as computed above | | 4,227,217.86 |
| Commissions due agents and brokers | | 8,247.00 |
| Salaries, rents, etc., due and accrued | | 2,650.00 |
| Return and re-insurance premiums | | 4,062.14 |
| Total liabilities, except capital | | $ 4,571,769.05 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,758,154.88 | |
| Surplus as regards policy-holders | | $ 2,758,154.88 |
| Total liabilities | | $ 7,329,923.93 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December, 31, 1901 | $ 706,532,045.00 | $ 7,750,592.15 |
| Written or renewed during the year | 636,790,450.00 | 6,985,851.54 |
| Total | $1,343,322,495.00 | $ 14,736,443.69 |
| Deduct those expired and marked off as terminated | 571,223,160.00 | 6,036,873.48 |
| In force at end of year 1902 | $ 772,099,335.00 | $ 8,699,570.21 |
| Deduct amount re-insured | 44,823,412.00 | 516,669.22 |
| Net amount in force December 31, 1902 | $ 727,275,923.00 | $ 8,182,900.99 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 233,683,589.00 | $ 3,019,912.80 | $ 1,509,956.40 |
| In 1901 | 2 years | One-fourth | 1,231,940.00 | 11,548.94 | 2,887.24 |
| In 1902 | 2 years | Three-fourths | 3,654,608.00 | 24,935.58 | 18,701.67 |
| In 1900 | 3 years | One-sixth | 93,754,449.00 | 815,889.44 | 135,981.57 |
| In 1901 | 3 years | One-half | 105,492,676.00 | 897,337.71 | 448,668.86 |
| In 1902 | 3 years | Five-sixths | 113,427,020.00 | 1,072,526.14 | 893,771.80 |
| In 1899 | 4 years | One-eighth | 938,072.00 | 9,717.21 | 1,214.65 |
| In 1900 | 4 years | Three-eighths | 1,152,777.00 | 10,293.96 | 3,860.25 |
| In 1901 | 4 years | Five-eighths | 977,434.00 | 9,312.50 | 5,820.30 |
| In 1902 | 4 years | Seven-eighths | 1,726,736.00 | 15,382.15 | 13,459.39 |
| In 1898 | 5 years | One-tenth | 32,343,130.00 | 427,773.47 | 42,777.34 |
| In 1899 | 5 years | Three-tenths | 32,946,832.00 | 460,774.95 | 138,232.47 |
| In 1900 | 5 years | One-half | 30,026,376.00 | 369,689.66 | 184,844.83 |
| In 1901 | 5 years | Seven-tenths | 38,451,487.00 | 534,923.46 | 374,446.39 |
| In 1902 | 5 years | Nine-tenths | 37,468,797.00 | 502,883.02 | 452,594.70 |
| Total | | | $ 727,275,923.00 | $ 8,182,900.99 | $ 4,227,217.86 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 134,088,257.04 |
| Losses paid from organization to date | 67,321,183.97 |
| Dividends declared since commencing business | 4,274,000.00 |
| Stock owned by the directors at par value | 152,800.00 |
| Losses incurred during the year | 3,222,116.21 |
| Largest amount written on any one risk | 200,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,136,282.00 |
| Gross premiums received | 43,799.55 |
| Losses paid | 22,983.17 |
| Losses incurred | 23,695.67 |

# THE PHŒNIX INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1854. Commenced Business June, 1854.

D. W. C. SKILTON, President. EDWARD MILLIGAN, Secretary.

Home Office, 64 Pearl Street, Hartford, Conn.

---

Amount of capital paid up in cash, $2,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 4,391,403.91 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,082,629.55 | |
| Deduct re-insurance, rebate, abatement and return premiums | 668,240.49 | |
| Net cash received for premiums | | 3,414,389.06 |
| Rent | $ 19,211.51 | |
| Interest received on mortgages | 4,800.05 | |
| Interest received on collateral loans | 607.40 | |
| Interest and dividends on stocks and bonds | 266,750.12 | |
| Total interest and rents | | 291,369.08 |
| Profit on sale or maturity of ledger assets | | 9,612.09 |
| Total income | | $ 3,715,370.23 |
| Aggregate last balance and income | | $ 8,106,774.14 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,923,618.76 | |
| Deduct salvage and re-insurance | 96,722.64 | |
| Net amount paid for losses | | 1,826,896.12 |
| Paid stockholders (interest or dividends) | | 240,000.00 |
| Repairs and expenses on real estate | | 5,481.16 |
| Commissions or brokerage | | 660,446.75 |
| Rent | | 11,556.35 |
| Salaries, fees and all other charges of officers, agents, etc. | | 188,002.08 |
| Taxes | | 5,152.04 |
| Insurance Department fees and agents' licenses | | 110,873.10 |
| Loss on sales or maturity—ledger assets | | 22,205.55 |
| Advertising, printing, etc. | | 17,837.05 |
| Legal expenses | | 5,196.48 |
| All other expenditures | | 269,515.42 |
| Total disbursements during the year | | $ 3,363,162.10 |
| Balance December 31, 1902 | | $ 4,743,612.04 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 393,659.53 |
| Loans on mortgages | 88,036.75 |
| Loans secured by pledge of bonds | 34,000.00 |
| Book value of stocks and bonds | 3,570,576.62 |
| Cash in company's office | 8,548.63 |

| | | |
|---|---|---|
| Cash in bank | $ 334,881.94 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 308,804.13 | |
| Agents' balances, representing business written prior to October 1, 1902, | 5,104.54 | |
| Total net ledger assets | | $ 4,743,612.04 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 41,904.23 |
| Market value of real estate over book value | | 22,036.79 |
| Market value of stocks and bonds over book value | | 1,268,663.73 |
| Gross premiums in course of collection | | 423,809.00 |
| Re-insurance due from other companies | | 2,690.89 |
| Gross assets | | $ 6,502,716.68 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 5,104.54 | |
| Total deductions | | 5,104.54 |
| Total admitted assets | | $ 6,497,612.14 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 57,828.00 | |
| Gross claims for losses in process of adjustment | 326,019.48 | |
| Gross claims for losses resisted | 27,001.67 | |
| | $ 410,849.15 | |
| Deduct re-insurance due or accrued | 14,419.55 | |
| Net amount of unpaid losses and claims | | $ 396,429.60 |
| Unearned premiums on fire risks running one year or less | $ 1,216,011.78 | |
| Unearned premiums on fire risks running more than one year | 1,419,202.53 | |
| Total unearned premiums as computed above | | 2,635,214.31 |
| Commissions due agents and brokers | | 73,416.00 |
| Return and re-insurance premiums | | 54,629.00 |
| Total liabilities except capital | | $ 3,159,688.91 |
| Capital actually paid up in cash | $ 2,000,000.00 | |
| Surplus over all liabilities | 1,337,923.23 | |
| Surplus as regards policy-holders | | 3,337,923.23 |
| Total liabilities | | $ 6,497,612.14 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 471,345,883.00 | $ 4,833,139.32 |
| Written or renewed during the year | 398,897,831.00 | 4,082,629.55 |
| Total | $ 870,243,714.00 | $ 8,915,768.87 |
| Deduct those expired and marked off as terminated | 368,616,313.00 | 3,549,514.76 |
| In force at end of year 1902 | $ 501,627,401.00 | $ 5,366,254.11 |
| Deduct amount re-insured | 21,786,699.00 | 250,923.25 |
| Net amount in force December 31, 1902 | $ 479,840,702.00 | $ 5,115,330.86 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 225,488,009.00 | $ 2,432,023.55 | $ 1,216,011.78 |
| In 1901 | 2 years | One-fourth | 841,117.00 | 8,037.20 | 2,009.30 |
| In 1902 | 2 years | Three-fourths | 921,879.00 | 9,147.67 | 6,860.75 |
| In 1900 | 3 years | One-sixth | 52,757,482.00 | 549,777.81 | 91,629.63 |
| In 1901 | 3 years | One-half | 62,503,755.00 | 650,881.30 | 325,440.65 |
| In 1902 | 3 years | Five-sixths | 67,792,432.00 | 691,319.94 | 576,099.99 |
| In 1899 | 4 years | One-eighth | 698,880.00 | 6,424.50 | 803.06 |
| In 1900 | 4 years | Three-eighths | 872,373.00 | 8,959.35 | 3,359.76 |
| In 1901 | 4 years | Five-eighths | 757,133.00 | 7,698.42 | 4,811.51 |
| In 1902 | 4 years | Seven-eighths | 680,300.00 | 6,350.96 | 5,557.09 |
| In 1898 | 5 years | One-tenth | 10,398,911.00 | 114,612.42 | 11,461.24 |
| In 1899 | 5 years | Three-tenths | 13,075,132.00 | 145,430.50 | 43,629.15 |
| In 1900 | 5 years | One-half | 12,970,084.00 | 141,414.64 | 70,707.32 |
| In 1901 | 5 years | Seven-tenths | 14,278,158.00 | 160,471.03 | 112,329.71 |
| In 1902 | 5 years | Nine-tenths | 15,805,057.00 | 182,781.57 | 164,503.41 |
| Total | | | $ 479,840,702.00 | $ 5,115,330.86 | $ 2,635,214.31 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 82,841,788.54 |
| Losses paid from organization to date | 50,169,929.91 |
| Dividends declared since commencing business | 8,605,000.00 |
| Stock owned by directors at par value | 63,400.00 |
| Losses incurred during the year | 1,808,067.00 |
| Largest amount written on any one risk | 180,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,464,242.00 |
| Gross premiums received | 26,214.30 |
| Losses paid | 12,652.04 |
| Losses incurred | 16,032.61 |

---

# QUEEN INSURANCE COMPANY OF AMERICA.

Incorporated September 11, 1891. Commenced Business September 11, 1891.

EDWARD F. BEDDALL, President. NEVITT S. BARTOW, Secretary.

Home Office, 43 Cedar Street, New York City, N. Y.

---

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 4,586,168.75 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,787,560.77 | |
| Deduct re-insurance, rebate, abatement and return premiums | 787,894.16 | |
| Net cash received for premiums | | 2,999,666.61 |

| | | |
|---|---|---|
| Rent | $ 9,105.91 | |
| Interest and dividends on stocks and bonds | 154,002.53 | |
| Interest and dividends from all other sources | 7,026.27 | |
| Total interest and rents | | $ 170,134.71 |
| Profit on sale or maturity of ledger assets | | 190,288.21 |
| Amount collected on previous year's premiums | | 427,488.18 |
| Commissions on return premiums and re-insurance | | 127,813.84 |
| Premiums paid in advance | | 407.22 |
| Total income | | $ 3,915,798.77 |
| Aggregate last balance and income | | $ 8,501,967.52 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,664,679.83 | |
| Deduct salvage and re-insurance | 135,127.93 | |
| Net amount paid for losses | | 1,529,551.90 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 646,703.52 |
| Rent | | 25,587.08 |
| Salaries, fees and all other charges of officers, agents, etc. | | 202,447.14 |
| Taxes on real estate | | 509.30 |
| Insurance Department fees and agents' licenses | | 60,582.09 |
| Repairs and expenses on real estate | | 2,367.70 |
| Advertising, printing, etc. | | 37,433.93 |
| Legal expenses, furniture, fixtures and miscellaneous expenses | | 111,275.86 |
| Unpaid return premiums as of December 31, 1901, since paid | | 19,528.68 |
| Unpaid re-insurance as of December 31, 1901, since paid | | 8,056.22 |
| All other expenditures written off ledger assets to profit and loss account | | 93,269.90 |
| Total disbursements during the year | | $ 2,837,313.32 |
| Balance December 31, 1902 | | $ 5,664,654.20 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 60,000.00 | |
| Book value of stocks and bonds | 4,909,172.03 | |
| Cash in company's office | 5,792.47 | |
| Cash in bank | 160,578.72 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 525,887.37 | |
| Agents' balances, representing business written prior to October 1, 1902, | 3,213.11 | |
| Bills receivable | 10.50 | |
| Total net ledger assets | | $ 5,664,654.20 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds, stocks and bank balances | | 64,247.99 |
| Commissions on unpaid return premiums | | 14,251.32 |
| Commissions on unpaid re-insurance | | 4,313.64 |
| Other non-ledger assets | | 86.76 |
| Gross assets | | $ 5,747,553.91 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 3,213.11 | |
| Total deductions | | $ 3,213.11 |
| Total admitted assets | | $ 5,744,340.80 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 245,564.10 | |
| Gross claims for losses in process of adjustment | 129,390.32 | |
| Gross claims for losses resisted | 62,886.00 | |
| | $ 437,840.42 | |
| Deduct re-insurance due or accrued | 187,620.10 | |
| Net amount of unpaid losses and claims | | $ 250,220.32 |
| Unearned premiums on fire risks running one year or less | $ 1,051,762.12 | |
| Unearned premiums on fire risks running more than one year | 1,130,176.44 | |
| Total unearned premiums as computed above | | 2,181,938.56 |
| Commissions due agents and brokers | | 124,746.26 |
| Salaries, rents, etc., due and accrued | | 51,081.27 |
| Return and re-insurance premiums | | 100,393.69 |
| All other liabilities, viz.: premiums paid in advance | | 407.22 |
| Total liabilities, except capital | | $ 2,708,787.32 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 2,535,553.48 | |
| Surplus as regards policy-holders | | 3,035,553.48 |
| Total liabilities | | $ 5,744,340.80 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 354,854,200.00 | $ 3,889,427.17 |
| Written or renewed during the year | 304,459,573.00 | 3,787,560.77 |
| Total | $ 659,313,773.00 | $ 7,676,987.94 |
| Deduct those expired and marked off as terminated | 272,734,412.00 | 3,191,527.36 |
| In force at end of year | $ 386,579,361.00 | $ 4,485,460.58 |
| Deduct amount re-insured | 31,058,840.00 | 342,918.51 |
| Net amount in force December 31, 1902 | $ 355,520,521.00 | $ 4,142,542.07 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 147,557,395.00 | $ 2,103,524.24 | $ 1,051,762.12 |
| In 1901 | 2 years | One-fourth | 1,049,477.00 | 9,234.32 | 2,308.56 |
| In 1902 | 2 years | Three-fourths | 1,341,494.00 | 11,601.46 | 8,701.08 |
| In 1900 | 3 years | One-sixth | 37,936,106.00 | 338,291.02 | 56,381.84 |
| In 1901 | 3 years | One-half | 49,055,752.00 | 460,178.87 | 230,089.43 |
| In 1902 | 3 years | Five-sixths | 58,257,384.00 | 578,331.82 | 481,943.15 |
| In 1899 | 4 years | One-eighth | 675,100.00 | 4,958.64 | 619.83 |
| In 1900 | 4 years | Three-eighths | 622,982.00 | 5,428.59 | 2,035.70 |
| In 1901 | 4 years | Five-eighths | 935,738.00 | 8,233.24 | 5,145.74 |
| In 1902 | 4 years | Seven-eighths | 900,834.00 | 8,580.34 | 7,507.73 |
| In 1898 | 5 years | One-tenth | 11,612,792.00 | 104,715.60 | 10,471.55 |
| In 1899 | 5 years | Three-tenths | 9,517,899.00 | 100,730.92 | 30,219.28 |
| In 1900 | 5 years | One-half | 10,036,069.00 | 111,131.62 | 55,565.80 |
| In 1901 | 5 years | Seven-tenths | 12,364,802.00 | 138,158.24 | 96,710.75 |
| In 1902 | 5 years | Nine-tenths | 13,327,697.00 | 156,106.49 | 140,495.84 |
| Various | Over 5 years | Pro rata | 329,000.00 | 3,336.66 | 1,980.16 |
| Total | | | $ 355,520,521.00 | $ 4,142,542.07 | $ 2,181,938.56 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 25,406,173.61 |
| Losses paid from organization to date | 12,151,984.97 |
| Dividends declared since commencing business | 700,000.00 |
| Stock owned by directors at par value | 6,000.00 |
| Losses incurred during the year—fire | 1,547,027.36 |
| Losses incurred during the year—tornado | 4,025.43 |
| Largest amount written on any one risk | 213,500.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,557,695.00 |
| Gross premiums received | 25,867.56 |
| Losses paid | 8,682.20 |
| Losses incurred | 10,188.20 |

---

# ROCHESTER GERMAN INSURANCE COMPANY OF NEW YORK.

Incorporated February 16, 1872. Commenced Business February 23, 1872.

HON. FREDRICK COOK, President. H. F. ATWOOD, Secretary.

Home Office, Cor. West Main and Irvin Place, Rochester, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 1,125,327.52 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,307,782.20 | |
| Deduct re-insurance, rebate, abatement and return premiums | 421,301.62 | |
| Net cash received for premiums | | 886,480.58 |
| Rent | $ 10,093.98 | |
| Interest received on mortgages | 17,654.31 | |
| Interest and dividends on stocks and bonds | 22,707.00 | |
| Interest and dividends from all other sources | 3,885.27 | |
| Total interest and rents | | 54,340.56 |
| Profit on sale or maturity of ledger assets | | 2,572.56 |
| Amount collected of previous year's premiums | | 117,481.09 |
| Commissions on return premiums and re-insurance | | 38,140.59 |
| Commission profit from local office | | 7,000.00 |
| Total income | | $ 1,106,015.38 |
| Aggregate last balance and income | | $ 2,231,342.90 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 566,023.61 | |
| Deduct salvage and re-insurance | 141,172.30 | |
| Net amount paid for losses | | $ 424,851.31 |
| Paid stockholders (interest or dividends) | | 20,000.00 |

| | |
|---|---|
| Commissions or brokerage | $ 261,151.82 |
| Repairs and expenses on real estate | 8,639.35 |
| Salaries, fees and all other charges of officers, agents, etc. | 32,141.98 |
| Taxes on real estate | 3,278.61 |
| Insurance Department fees and agents' licenses | 18,835.30 |
| Loss on sales or maturity—ledger assets | 1,485.07 |
| Printing and stationery account | 5,699.49 |
| All other expenditures | 45,654.94 |
| Total disbursements during the year | $ 821,737.87 |
| Balance December 31, 1902 | $ 1,409,605.03 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 211,498.03 | |
| Loans on mortgages | 370,577.71 | |
| Book value of stocks and bonds | 505,743.81 | |
| Cash in company's office | 1,057.65 | |
| Cash in bank | 167,110.11 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 153,617.72 | |
| Total net ledger assets | | $ 1,409,605.03 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages, bonds and stocks | 10,982.41 |
| Market value of stocks and bonds over book value | 41,406.19 |
| Total admitted assets | $ 1,461,993.63 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 17,155.21 | |
| Gross claims for losses in process of adjustment | 73,177.77 | |
| Gross claims for losses resisted | 15,152.48 | |
| | $ 105,485.46 | |
| Deduct re-insurance due or accrued | 25,327.88 | |
| Net amount of unpaid losses and claims | | $ 80,157.58 |
| Unearned premiums on fire risks running one year or less | $ 321,160.86 | |
| Unearned premiums on fire risks running more than one year | 330,742.46 | |
| Total unearned premiums as computed above | | 651,903.32 |
| Commissions due agents and brokers | | 38,842.18 |
| Total liabilities, except capital | | $ 770,903.08 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 491,090.55 | |
| Surplus as regards policy-holders | | 691,090.55 |
| Total liabilities | | $ 1,461,993.63 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 96,025,196.00 | $ 1,044,995.40 |
| Written or renewed during the year | 101,323,985.00 | 1,307,782.20 |
| Total | $ 197,349,181.00 | $ 2,352,777.60 |
| Deduct those expired and marked off as terminated | 78,724,265.00 | 927,422.26 |
| In force at end of year 1902 | $ 118,624,916.00 | $ 1,425,355.34 |
| Deduct amount re-insured | 14,497,472.00 | 204,150.19 |
| Net amount in force December 31, 1902 | $ 104,127,444.00 | $ 1,221,205.15 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 46,127,288.00 | $ 642,321.72 | $ 321,160.86 |
| In 1901 | 2 years | One-fourth | 271,934.00 | 2,683.35 | 670.84 |
| In 1902 | 2 years | Three-fourths | 236,839.00 | 2,392.02 | 1,794.01 |
| In 1900 | 3 years | One-sixth | 11,953,106.00 | 103,164.44 | 17,194.07 |
| In 1901 | 3 years | One-half | 14,835,002.00 | 134,672.54 | 67,336.27 |
| In 1902 | 3 years | Five-sixths | 18,427,283.00 | 180,511.33 | 150,426.10 |
| In 1899 | 4 years | One-eighth | 212,130.00 | 1,780.45 | 222.56 |
| In 1900 | 4 years | Three-eighths | 184,965.00 | 1,555.81 | 583.41 |
| In 1901 | 4 years | Five-eighths | 207,047.00 | 2,063.71 | 1,289.81 |
| In 1902 | 4 years | Seven-eighths | 379,316.00 | 3,337.84 | 2,920.61 |
| In 1898 | 5 years | One-tenth | 1,431,259.00 | 18,104.07 | 1,810.41 |
| In 1899 | 5 years | Three-tenths | 1,649,141.00 | 20,614.72 | 6,184.42 |
| In 1900 | 5 years | One-half | 2,113,204.00 | 26,546.48 | 13,273.24 |
| In 1901 | 5 years | Seven-tenths | 2,372,218.00 | 31,371.49 | 21,960.04 |
| In 1902 | 5 years | Nine-tenths | 3,726,742.00 | 50,085.18 | 45,076.67 |
| Total | | | $ 104,127,444.00 | $ 1,221,205.15 | $ 651,903.32 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 10,800,401.96 |
| Losses paid from organization to date | 5,953,759.04 |
| Dividends declared since commencing business—cash | 539,000.00 |
| Dividends declared since commencing business—stock | 25,000.00 |
| Stock owned by directors at par value | 33,725.00 |
| Losses incurred during the year—fire | 455,446.22 |
| Largest amount written on any one risk | 10,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 785,398.00 |
| Gross premiums received | 15,707.97 |
| Losses paid | 2,037.72 |
| Losses incurred | 2,905.64 |

# ST. PAUL FIRE AND MARINE INSURANCE COMPANY OF MINNESOTA.

Incorporated May, 1865. Commenced Business May, 1865.

C. H. BIGELOW, President. A. W. PERRY, Secretary.

Home Office, Corner Third and Jackson Streets, St. Paul, Minn.

---

Amount of capital paid up in cash, $500,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 3,003,314.01 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,675,696.49 | $ 615,241.97 | |
| Deduct re-insurance, rebate, abatement and return premiums | 445,431.64 | 229,950.96 | |
| | $ 2,230,264.85 | $ 385,291.01 | |
| Net cash received for premiums | | | 2,615,555.86 |
| Rent | | $ 43,717.59 | |
| Interest received on mortgages | | 25,450.71 | |
| Interest received on collateral loans | | 3,426.78 | |
| Interest and dividends on stocks and bonds | | 70,026.86 | |
| Interest and dividends from all other sources | | 9,638.67 | |
| Total interest and rents | | | 152,260.61 |
| Profit on sale or maturity of ledger assets | | | 40,035.39 |
| Total income | | | $ 2,807,851.86 |
| Aggregate last balance and income | | | $ 5,811,165.87 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,327,276.55 | $ 496,183.96 | |
| Deduct salvage and re-insurance | 117,934.03 | 231,580.79 | |
| | $ 1,209,346.52 | $ 264,603.17 | |
| Net amount paid for losses | | | 1,473,949.69 |
| Paid stockholders (interest or dividends) | | | 50,000.00 |
| Commissions or brokerage | | | 620,698.27 |
| Rent | | | 5,520.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 97,140.47 |
| Taxes on real estate | | | 7,375.87 |
| Insurance Department fees and agents' licenses | | | 55,687.71 |
| Loss on sales or maturity—ledger assets | | | 21,508.04 |
| Repairs and expenses on real estate | | | 17,603.16 |
| All other expenditures | | | 137,481.81 |
| Total disbursements during the year | | | $ 2,486,965.02 |
| Balance December 31, 1902 | | | $ 3,324,200.85 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ | 538,174.66 |
| Loans on mortgages | | 403,922.11 |
| Loans secured by pledge of bonds | | 50,580.94 |
| Book value of stocks and bonds | | 1,877,391.75 |

| | | |
|---|---|---|
| Cash in company's office | $ 16,401.49 | |
| Cash in bank | 190,011.49 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 217,256.78 | |
| Agents' balances, representing business written prior to October 1, 1902, | 1,299.21 | |
| Bills receivable (not matured) taken for marine and inland risks | 15,958.15 | |
| Due from re-insuring companies | 13,204.27 | |
| Total net ledger assets | | $ 3,324,200.85 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 1,299.21 | |
| Total deductions | | 1,299.21 |
| Total admitted assets | | $ 3,322,901.64 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 62,268.97 | |
| Gross claims for losses in process of adjustment | 167,810.26 | |
| Gross claims for losses resisted | 17,712.07 | |
| | $ 247,791.30 | |
| Deduct re-insurance due or accrued | 21,077.25 | |
| Net amount of unpaid losses and claims | | $ 226,714.05 |
| Unearned premiums on fire risks running one year or less | $ 592,705.42 | |
| Unearned premiums on fire risks running more than one year | 1,020,303.15 | |
| Unearned premiums on inland navigation risks | 87,376.58 | |
| Total unearned premiums as computed above | | 1,700,385.15 |
| Total liabilities, except capital | | $ 1,927,099.20 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 897,101.65 | |
| Surplus as regards policy-holders | | 1,397,101.65 |
| Total liabilities | | $ 3,324,200.85 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 196,818,934.00 | $ 3,625,310.17 |
| Written or renewed during the year | 155,277,239.00 | 2,675,696.49 |
| Total | $ 352,096,173.00 | $ 5,301,006.66 |
| Deduct those expired and marked off as terminated | 119,089,118.00 | 2,164,961.26 |
| In force at end of year 1902 | $ 233,007,055.00 | 3,136,045.40 |
| Deduct amount re-insured | 16,224,508.00 | 130,842.21 |
| Net amount in force December 31, 1902 | $ 216,780,547.00 | $ 3,005,203.19 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 5,091,962.00 | $ 190,900.42 |
| Written during the year | 61,542,944.00 | 615,241.97 |
| Total | $ 66,634,906.00 | $ 806,142.39 |
| Deduct those expired and marked off as terminated | 45,917,424.00 | 422,038.54 |
| In force at end of year 1902 | $ 20,717,482.00 | $ 384,103.85 |
| Deduct amount re-insured | 16,366,965.00 | 209,350.69 |
| Net amount in force December 31, 1902 | $ 4,350,517.00 | $ 174,753.16 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 75,342,953.00 | $ 1,185,410.85 | $ 592,705.42 |
| In 1901 | 2 years | One-fourth | 401,987.00 | 4,350.27 | 1,087.56 |
| In 1902 | 2 years | Three-fourths | 202,224.00 | 2,135.59 | 1,601.69 |
| In 1900 | 3 years | One-sixth | 26,814,597.00 | 309,609.92 | 51,601.65 |
| In 1901 | 3 years | One-half | 31,260,386.00 | 368,138.44 | 184,069.22 |
| In 1902 | 3 years | Five-sixths | 38,003,239.00 | 447,299.08 | 372,749.23 |
| In 1899 | 4 years | One-eighth | 53,513.00 | 433.52 | 54.19 |
| In 1900 | 4 years | Three-eighths | 176,607.00 | 1,459.82 | 547.43 |
| In 1901 | 4 years | Five-eighths | 161,427.00 | 1,669.42 | 1,043.39 |
| In 1902 | 4 years | Seven-eighths | 199,514.00 | 2,083.43 | 1,823.00 |
| In 1898 | 5 years | One-tenth | 5,190,616.00 | 77,318.11 | 7,731.81 |
| In 1899 | 5 years | Three-tenths | 6,828,355.00 | 105,425 66 | 31,627.69 |
| In 1900 | 5 years | One-half | 8,381,823.00 | 127,441.64 | 63,720.82 |
| In 1901 | 5 years | Seven-tenths | 10,529,919.00 | 162,696.09 | 113,887.26 |
| In 1902 | 5 years | Nine-tenths | 13,233,387.00 | 209,731.35 | 188,758.21 |
| Total | | | $ 216,780,547.00 | $ 3,005,203.19 | $ 1,613,008.57 |

## GENERAL INTERROGATORIES.

| | | |
|---|---|---|
| Premiums received since the organization of company | | $ 33,145,293.70 |
| Losses paid from organization to date | | 20,328,146.13 |
| Dividends declared since commencing business | | 1,596,694.47 |
| Stock owned by directors at par value | | 74,200.00 |
| Losses incurred during the year | Fire | 1,220,263.71 |
| | Inland Marine | 164,596.97 |
| | Ocean Marine | 98,370.38 |
| Largest amount written on any one risk | | 15,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 883,999.00 |
| Gross premiums received | 14,084.80 |
| Losses paid | 3,926.79 |
| Losses incurred | 4,621.79 |

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated 1849. Commenced Business 1851.

A. W. DAMON, President. W. J. MACKAY, Secretary.

Home Office, 292 Main Street, Springfield, Mass.

---

Amount of capital paid up in cash, $2,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 4,253,953.56 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,147,138.83 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,145,020.29 | |
| Net cash received for premiums | | 3,002,118.54 |
| Rent | $ 12,267.57 | |
| Interest received on mortgages | 27,308.66 | |
| Interest received on collateral loans | 1,043.74 | |
| Interest and dividends on stocks and bonds | 157,315.06 | |
| Total interest and rents | | 197,935.03 |
| Profit on sale or maturity of ledger assets | | 32,876.50 |
| Premiums of previous years collected in 1902 | | 543,336.02 |
| Total income | | $ 3,776,266.09 |
| Aggregate last balance and income | | $ 8,030,219.65 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,024,791.58 | |
| Deduct salvage and re-insurance | 319,680.80 | |
| Net amount paid for losses | | 1,705,110.78 |
| Paid stockholders (interest or dividends) | | 200,000.00 |
| Commissions or brokerage | | 570,247.73 |
| Rent | | 5,800.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 133,891.72 |
| Taxes on real estate | | 2,212.70 |
| Insurance Department fees and agents' licenses | | 104,583.67 |
| Loss on sales or maturity—ledger assets | | 7,391.29 |
| Advertising, printing, etc. | | 126,420.26 |
| Traveling expense | | 131,297.40 |
| Office and agency supplies | | 17,463.50 |
| Commissions on collections of previous year's premiums | | 108,667.20 |
| Total disbursements during the year | | $ 3,113,086.25 |
| Balance December 31, 1902 | | $ 4,917,133.40 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 207,190.56 |
| Loans on mortgages | 553,650.00 |
| Loans secured by pledge of bonds | 21,375.00 |
| Book value of stocks and bonds | 3,305,988.65 |
| Cash in company's office | 4,171.01 |

| | | |
|---|---|---|
| Cash in bank | $ 316,843.05 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 507,915.13 | |
| Total net ledger assets | | $ 4,917,133.40 |

OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 44,808.87 |
| Market value of real estate over book value | 20,309.44 |
| Market value of stocks and bonds over book value | 1,045,161.35 |
| Total admitted assets | $ 6,027,413.06 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 45,165.38 | |
| Gross claims for losses in process of adjustment | 319,698.75 | |
| Gross claims for losses resisted | 34,708.32 | |
| | $ 399,572.45 | |
| Deduct re-insurance due or accrued | 110,883.44 | |
| Net amount of unpaid losses and claims | | $ 288,689.01 |
| Unearned premiums on fire risks running one year or less | $ 1,092,831.70 | |
| Unearned premiums on fire risks running more than one year | 1,133,821.85 | |
| Total unearned premiums as computed above | | 2,226,653.55 |
| Total liabilities, except capital | | $ 2,515,342.56 |
| Capital actually paid up in cash | $ 2,000,000.00 | |
| Surplus over all liabilities | 1,512,070.50 | |
| Surplus as regards policy-holders | | 3,512,070.50 |
| Total liabilities | | $ 6,027,413.06 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $447,150,159.00 | $ 4,488,573.27 |
| Written or renewed during the year | 344,126,386.00 | 4,147,138.83 |
| Total | $791,276,545.00 | $ 8,635,712.10 |
| Deduct those expired and marked off as terminated | 353,914,760.00 | 3,727,234.49 |
| In force at end of year 1902 | $437,361,785.00 | $ 4,908,477.61 |
| Deduct amount re-insured | 61,625,446.00 | 648,261.58 |
| Net amount in force December 31, 1902 | $375,736,339.00 | $ 4,260,216.03 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 165,678,309.00 | $ 2,185,663.40 | $ 1,092,831.70 |
| In 1901 | 2 years | One-fourth | 2,899,646.00 | 13,907.47 | 3,476.87 |
| In 1902 | 2 years | Three-fourths | 1,362,624.00 | 13,567.05 | 10,175.28 |
| In 1900 | 3 years | One-Sixth | 34,559,260.00 | 326,464.26 | 54,410.71 |
| In 1901 | 3 years | One-half | 44,141,459.00 | 422,078.82 | 211,039.41 |
| In 1902 | 3 years | Five-sixths | 53,570,636.00 | 511,986.93 | 426,655.73 |
| In 1899 | 4 years | One-eighth | 614,095.00 | 5,350.26 | 668.78 |
| In 1900 | 4 years | Three-eighths | 533,101.00 | 5,487.58 | 2,057.84 |
| In 1901 | 4 years | Five-eighths | 683,464.00 | 6,598.63 | 4,124.15 |
| In 1902 | 4 years | Seven-eighths | 877,413.00 | 8,350.06 | 7,306.29 |
| In 1898 | 5 years | One-tenth | 12,305,911.00 | 125,652.99 | 12,565.29 |
| In 1899 | 5 years | Three-tenths | 12,876,270.00 | 133,848.78 | 40,154.63 |
| In 1900 | 5 years | One-half | 13,085,073.00 | 144,514.47 | 72,257.23 |
| In 1901 | 5 years | Seven-tenths | 15,178,577.00 | 160,705.72 | 112,494.00 |
| In 1902 | 5 years | Nine-tenths | 17,370,501.00 | 196,039.61 | 176,435.64 |
| Total | | | $ 375,736,339.00 | $ 4,260,216.03 | $ 2,226,653.55 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 51,396,880.89 |
| Losses paid from organization to date | 30,654,487.84 |
| Dividends declared since commencing business—cash | 4,354,542.00 |
| Dividends declared since commencing business—stock | 1,500,000.00 |
| Losses incurred during the year | 1,669,163.02 |
| Stock owned by directors at par value | 128,100.00 |
| Largest amount written on any one risk | 70,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,137,549.00 |
| Gross premiums received | 19,248.32 |
| Losses paid | 3,171.53 |
| Losses incurred | 5,536.39 |

---

# SUN INSURANCE COMPANY OF LOUISIANA.

Incorporated November, 1855. Commenced Business January 1, 1856.

CHARLES JANVIER, President. FERGUS G. LEE, Secretary.

Home Office, 308 Camp Street, New Orleans.

---

Amount of capital paid up in cash, $500,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 998,613.13 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 514,510.17 | $ 30,109.83 | |
| Deduct re-insurance, rebate, abatement and return premiums | 192,098.23 | 9,089.29 | |
| Net cash received for premiums | $ 322,411.94 | $ 21,020.54 | 343,432.43 |
| Rent | | $ 2,500.00 | |
| Interest and dividends on stocks and bonds | | 35,357.00 | |
| Interest and dividends from all other sources | | 15.70 | |
| Total interest and rents | | | 37,872.70 |
| Amount collected on previous year's premiums | | | 41,282.09 |
| From all other sources—bills payable | | | 60,000.00 |
| Total income | | | $ 482,587.27 |
| Aggregate last balance and income | | | $ 1,481,200.40 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 209,830.46 | $ 6,735.01 | |
| Deduct salvage and re-insurance | 33,872.17 | 3,064.01 | |
| Net amount paid for losses | $ 175,958.29 | $ 3,671.00 | 179,629.29 |

| | | |
|---|---|---|
| Paid stockholders (interest or dividends) | | $ 49,462.50 |
| Commissions or brokerage | | 54,911.01 |
| Rent | | 2,500.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 23,759.92 |
| Taxes on real estate | | 1,015.00 |
| Insurance Department fees and agents' licenses | | 10,576.93 |
| Repairs and expenses on real estate | | 110.00 |
| Advertising, printing, etc. | | 4,277.75 |
| Bills payable | | 80,000.00 |
| Interest on bills payable | | 5,756.38 |
| Postage, telegrams, express and traveling expenses | | 4,848.50 |
| All other expenditures | | 23,082.09 |
| Total disbursements during the year | | $ 439,929.37 |
| Balance December 31, 1902 | | $ 1,041,271.03 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 35,000.00 | |
| Book value of stocks and bonds | 941,028.00 | |
| Cash in company's office | 283.74 | |
| Cash in bank | 24,246.89 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 39,279.36 | |
| Agents' balances, representing business written prior to October 1, 1902 | 1,433.04 | |
| Total net ledger assets | | $ 1,041,271.03 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of stocks and bonds over book value | | 10,167.00 |
| Total admitted assets | | $ 1,051,438.03 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 12,062.00 | |
| Gross claims for losses in process of adjustment | 25,725.00 | |
| Gross claims for losses resisted | 8,224.00 | |
| | $ 46,011.00 | |
| Deduct re-insurance due or accrued | 9,683.00 | |
| Net amount of unpaid losses and claims | | $ 36,328.00 |
| Unearned premiums on fire risks running one year or less | $ 131,041.30 | |
| Unearned premiums on fire risks running more than one year | 84,247.21 | |
| Total unearned premiums as computed above | | 215,288.51 |
| Unpaid dividends due stockholders | | 27,092.50 |
| Re-insurance premiums | | 10,754.76 |
| Due and to become due for borrowed money | | 40,000.00 |
| Total liabilities except capital | | $ 329,463.77 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 221,974.26 | |
| Surplus as regards policy-holders | | 721,974.26 |
| Total liabilities | | $ 1,051,438.03 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 30,361,228.00 | $ 500,429.88 |
| Written or renewed during the year | 29,223,592.00 | 514,510.17 |
| Total | $ 59,584,820.00 | $ 1,014,940.05 |
| Deduct those expired and marked off as terminated | 29,062,082.00 | 467,223.92 |
| In force at end of year | $ 30,522,738.00 | $ 547,716.13 |
| Deduct amount re-insured | 7,899,136.00 | 130,210.03 |
| Net amount in force December 31, 1902 | $ 22,632,602.00 | $ 417,506.10 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | None | None. |
| Written or renewed during the year | $ 8,808,734.00 | $ 30,109.83 |
| Total | $ 8,808,734.00 | $ 30,109.83 |
| Deduct those expired and marked off as terminated | 8,808,734.00 | 30,109.83 |
| In force at end of year | None | None. |
| Deduct amount re-insured | None | None. |
| Net amount in force December 31, 1902 | None | None. |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 14,258,621.00 | $ 262,082.61 | $ 131,041.30 |
| In 1901 | 2 years | One-fourth | 82,551.00 | 1,307.26 | 326.81 |
| In 1902 | 2 years | Three-fourths | 18,293.00 | 356.05 | 267.03 |
| In 1900 | 3 years | One-sixth | 1,587,835.00 | 31,481.90 | 5,246.98 |
| In 1901 | 3 years | One-half | 3,241,805.00 | 53,861.25 | 26,930.62 |
| In 1902 | 3 years | Five-sixths | 2,627,470.00 | 49,620.01 | 41,350.00 |
| In 1899 | 4 years | One-eighth | 2,200.00 | 15.31 | 1.91 |
| In 1901 | 4 years | Five-eighths | 12,216.00 | 341.98 | 213.74 |
| In 1902 | 4 years | Seven-eighths | 1,833.00 | 33.34 | 29.14 |
| In 1898 | 5 years | One-tenth | 173,398.00 | 3,669.42 | 369.94 |
| In 1899 | 5 years | Three-tenths | 123,600.00 | 2,601.93 | 780.57 |
| In 1900 | 5 years | One-half | 160,082.00 | 3,701.60 | 1,850.80 |
| In 1901 | 5 years | Seven-tenths | 150,340.00 | 3,417.16 | 2,392.01 |
| In 1902 | 5 years | Nine-tenths | 183,358.00 | 4,986.28 | 4,487.66 |
| Total | | | $ 22,623,602.00 | $ 417,506.10 | $ 215,288.51 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 11,099,309.89 |
| Losses paid from organization to date | 5,340,355.15 |
| Dividends declared since commencing business | 1,097,400.00 |
| Stock owned by directors at par value | 48,100.00 |
| Losses incurred during the year—fire | 174,209.43 |
| Losses incurred during the year—inland marine | 1,654.81 |
| Largest amount written on any one risk | 30,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 575,518.00 |
| Gross premiums received | 10,600.31 |
| Losses paid | 3,400.11 |
| Losses incurred | 3,400.11 |

# TEUTONIA INSURANCE COMPANY OF LOUISIANA.

Incorporated April, 1871. Commenced Business June, 1871.

ALBERT P. NOLL, President. FRANK LANGBEHN, Secretary.

Home Office, 217 Camp Street, New Orleans, La.

---

Amount of capital paid up in cash, $250,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 645,232.89 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 824,426.73 | $ 25,903.42 | |
| Deduct re-insurance, rebate, abatement and return premiums | 228,712.58 | 1,250.60 | |
| | $ 595,714.15 | $ 24,652.82 | |
| Net cash received for premiums | | | 620,366.97 |
| Interest and dividends on stocks and bonds | | $ 16,900.00 | |
| Interest and dividends from all other sources | | 5,569.47 | |
| Total interest | | | 22,469.47 |
| Amount collected of previous year's premiums | | | 92,009.04 |
| Total income | | | $ 734,845.48 |
| Aggregate last balance and income | | | $ 1,380,078.37 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 436,552.95 | $ 6,524.83 | |
| Deduct salvage and re-insurance | 43,332.72 | | |
| | $ 393,220.23 | $ 6,524.83 | |
| Net amount paid for losses | | | 399,745.06 |
| Paid stockholders (interest or dividends) | | | 25,150.00 |
| Commissions or brokerage | | | 129,136.75 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 20,820.00 |
| Taxes on real estate | | | 1,080.00 |
| Insurance Department fees and agents' licenses | | | 22,396.00 |
| Loss on sales or maturity—ledger assets | | | 9,505.00 |
| All other expenditures | | | 47,711.05 |
| Total disbursements during the year | | | $ 654,543.86 |
| Balance December 31, 1902 | | | $ 725,534.51 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 40,000.00 | |
| Book value of stocks and bonds | 545,307.44 | |
| Cash in company's office | 1,112.18 | |
| Cash in bank | 42,321.01 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 96,793.88 | |
| Total net ledger assets | | $ 725,534.51 |

OTHER ASSETS.

| | | |
|---|---|---|
| Market value of stocks and bonds over book value | | $ 8,492.56 |
| Total admitted assets | | $ 734,027.07 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 40,385.50 | |
| Gross claims for losses resisted | 2,000.00 | |
| Net amount of unpaid losses and claims | | $ 42,385.50 |
| Unearned premiums on fire risks running one year or less | $ 239,666.17 | |
| Unearned premiums on fire risks running more than one year | 94,384.06 | |
| Total unearned premiums as computed above | | 334,050.23 |
| Unpaid dividends due stockholders | | 13,175.00 |
| Commissions due agents and brokers | | 2,000.00 |
| Return and re-insurance premiums | | 5,500.00 |
| Total liabilities, except capital | | $ 397,110.73 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 86,916.34 | |
| Surplus as regards policy-holders | | 336,916.34 |
| Total liabilities | | $ 734,027.07 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 45,442,097.00 | $ 612,398.04 |
| Written or renewed during the year | 53,190,705.00 | 824,426.73 |
| Total | $ 98,632,802.00 | $ 1,436,824.77 |
| Deduct those expired and marked off as terminated | 47,169,676.00 | 720,955.92 |
| In force at end of year 1902 | $ 51,463,126.00 | $ 715,868.85 |
| Deduct amount re-insured | 4,041,937.00 | 68,071.35 |
| Net amount in force December 31, 1902 | $ 47,421,189.00 | $ 647,797.50 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| Written during the year | $ 5,883,991.00 | $ 25,903.42 |
| Total | $ 5,883,991.00 | 25,903.42 |
| Deduct those expired and marked off as terminated | 5,883,991.00 | 25,903.42 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS,

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 33,939,558.00 | $ 479,332.34 | $ 239,666.17 |
| In 1900 | 3 years | One-sixth | 2,386,241.00 | 32,279.92 | 5,379.90 |
| In 1901 | 3 years | One-half | 5,208,707.00 | 67,048.74 | 33,524.87 |
| In 1902 | 3 years | Five-sixths | 5,066,755.00 | 60,315.02 | 50,262.50 |
| In 1899 | 5 years | Three-tenths | 53,840.00 | 850.87 | 255.24 |
| In 1900 | 5 years | One-half | 332,879.00 | 3,528.79 | 1,764.39 |
| In 1901 | 5 years | Seven-tenths | 406,384.00 | 4,002.32 | 2,801.61 |
| In 1902 | 5 years | Nine-tenths | 26,825.00 | 439.50 | 395.55 |
| Total | | | $ 47,421,189.00 | $ 647,797.50 | $ 334,050.23 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 9,563,498.95 |
| Losses paid from organization to date | 4,419,318.06 |
| Dividends declared since commencing business | 668,892.00 |
| Stock owned by directors at par value | 72,100.00 |
| Losses incurred during the year—fire | 393,220.23 |
| Losses incurred during the year—ocean marine | 6,524.83 |
| Largest amount written on any one risk | 20,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 670,210.00 |
| Gross premiums received | 14,560.93 |
| Losses paid | 11,760.73 |
| Losses incurred | 10,193.73 |

# TRADERS INSURANCE COMPANY OF ILLINOIS.

Incorporated February, 1865. Commenced Business May, 1872.

THIES J. LEFFINS, President. S. A. ROTHERMEL, Secretary.

Home Office, 160 La Salle Street, Chicago, Ill.

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 2,076,782.60 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,954,611.35 | |
| Deduct re-insurance, rebate, abatement and return premiums | 663,995.26 | |
| Net cash received for premiums | | 1,290,616.09 |
| Rent | $ 3,008.18 | |
| Interest received on mortgages | 7,769.09 | |
| Interest and dividends on stocks and bonds | 89,875.23 | |
| Interest from all other sources | 3,758.18 | |
| Total interest and rents | | 104,410.68 |
| Profit on sale or maturity of ledger assets | | 61,456.67 |
| Amount collected of previous year's premiums | | 179,463.02 |
| Total income | | $ 1,635,946.46 |
| Aggregate last balance and income | | $ 3,732,729.06 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 820,237.49 | |
| Deduct salvage and re-insurance | 117,754.54 | |
| Net amount paid for losses | | 702,482.95 |
| Paid stockholders (interest or dividends) | | 50,000.00 |
| Commissions or brokerage | | 282,939.29 |
| Rent | | 6,846.64 |

| | | |
|---|---|---|
| Salaries, fees and all other charges of officers, agents, etc. | | $ 91,159.83 |
| Taxes on real estate | | 787.29 |
| Insurance Department fees and agents' licenses | | 46,259.32 |
| Repairs and expenses on real estate | | 843.80 |
| Advertising, printing, etc. | | 14,476.24 |
| Traveling and miscellaneous expenses | | 27,354.08 |
| All other expenditures | | 4,211.55 |
| Total disbursements during the year | | $ 1,227,360.99 |
| Balance December 31, 1902 | | $ 2,505,368.07 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 31,993.84 | |
| Loans on mortgages | 102,000.00 | |
| Loans secured by pledge of bonds | 13,400.00 | |
| Book value of stocks and bonds | 1,974,008.21 | |
| Cash in company's office | 1,592.10 | |
| Cash in bank | 205,395.13 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 174,976.98 | |
| Agents' balances, representing business written prior to October 1, 1902 | 3,202.92 | |
| | $ 2,506,569.18 | |
| Deduct balance on local agent account | 1,201.11 | |
| Total net ledger assets | | $ 2,505,368.07 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 8,450.21 |
| Market value of stocks and bonds over book value | | 162,996.19 |
| Gross assets | | $ 2,676,814.47 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 3,202.92 | |
| Total deductions | | 3,202.92 |
| Total admitted assets | | $ 2,673,611.55 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 44,477.42 | |
| Gross claims for losses in process of adjustment | 85,817.21 | |
| Gross claims for losses resisted | 7,641.15 | |
| | $ 137,935.78 | |
| Dedect re-insurance due or accrued | 24,779.90 | |
| Net amount of unpaid losses and claims | | $ 113,155.88 |
| Unearned premiums on fire risks running one year or less | $ 483,166.34 | |
| Unearned premiums on fire risks running more than one year | 477,641.48 | |
| Total unearned premiums as computed above | | 960,807.82 |
| Commissions due agents and brokers | | 24,710.98 |
| Total liabilities, except capital | | $ 1,098,674.68 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 1,074,936.87 | |
| Surplus as regards policy-holders | | 1,574,936.87 |
| Total liabilities | | $ 2,673,611.55 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 142,370,147.00 | $ 1,857,722.65 |
| Written or renewed during the year | 140,307,029.00 | 1,954,611.35 |
| Total | $ 282,677,176.00 | $ 3,812,334.00 |
| Deduct those expired and marked off as terminated | 123,746,887.00 | 1,790,454.44 |
| In force at end of the year 1902 | $ 158,930,289.00 | $ 2,021,879.56 |
| Deduct amount re-insured | 14,701,972.00 | 208,484.85 |
| Net amount in force December 31, 1902 | $ 144,228,317.00 | $ 1,813,394.71 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Preminms Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 67,827,883.00 | $ 966,332.69 | $ 483,166.34 |
| In 1901 | 2 years | One-fourth | 248,608.00 | 1,554.52 | 388.63 |
| In 1902 | 2 years | Three-fourths | 558,906.00 | 2,112.02 | 1,584.02 |
| In 1900 | 3 years | One-sixth | 13,385,131.00 | 145,729.89 | 24,288.31 |
| In 1901 | 3 years | One-half | 17,708,659.00 | 176,736.21 | 88,368.10 |
| In 1902 | 3 years | Five-sixths | 20,269,671.00 | 236,894.55 | 197,412.13 |
| In 1899 | 4 years | One-eighth | 621,641.00 | 4,212.06 | 526.50 |
| In 1900 | 4 years | Three-eighths | 811,395.00 | 6,266.26 | 2,349.84 |
| In 1901 | 4 years | Five-eighths | 830,816.00 | 7,162.69 | 4,476.65 |
| In 1902 | 4 years | Seven-eighths | 1,014,888.00 | 6,941.10 | 6,073.47 |
| In 1898 | 5 years | One-tenth | 2,529,775.00 | 28,176.43 | 2,817.64 |
| In 1899 | 5 years | Three-tenths | 3,209,580.00 | 42,260.30 | 12,678.09 |
| In 1900 | 5 years | One-half | 4,067,082.00 | 52,196.13 | 26,098.06 |
| In 1901 | 5 years | Seven-tenths | 5,498,810.00 | 62,788.94 | 43,952.23 |
| In 1902 | 5 years | Nine-tenths | 5,645,472.00 | 74,030.92 | 66,627.81 |
| Totals | | | $ 144,228,317.00 | $ 1,813,394.71 | $ 960,807.82 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since reorganization of company | $ 17,454,533.60 |
| Losses paid from reorganization to date | 10,597,613.16 |
| Dividends declared since commencing business | 1,522,500.00 |
| Stock owned by directors at par value | 153,700.00 |
| Losses incurred during the year | 676,801.65 |
| Largest amount written on any one risk | 25,000.00 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 1,229,562.00 |
| Gross premiums received | 17,253.00 |
| Losses paid | 6,906.36 |
| Losses incurred | 7,759.92 |

# UNITED STATES FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 1, 1824. Commenced Business April 9, 1824.

W. W. UNDERHILL, President. S. M. CRAFT, Secretary.

Home Office, 46 Pine Street, New York, N. Y.

---

Amount of capital paid up in cash, $250 000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 626,049.95 |
| **INCOME.** | | | |
| | *Fire.* | *Marine and Inland.* | |
| Gross cash received for premiums | $ 637,308.96 | $ 24,039.87 | |
| Deduct re-insurance, rebate, abatement and return premiums | 164,709.17 | 7,057.37 | |
| | $ 472,599.79 | $ 16,982.50 | |
| Net cash received for premiums | | | 489,582.29 |
| Rent | | $ 4,569.00 | |
| Interest received on mortgages | | 14,182.50 | |
| Interest and dividends on stocks and bonds | | 7,011.61 | |
| Total interest and rents | | | 25,763.11 |
| Profit on sale or maturity of ledger assets | | | 25.00 |
| Amount collected of previous year's fire premiums | | | 120,195.84 |
| Amount collected of previous year's marine premiums | | | 2,908.80 |
| Commissions received on return premiums and re-insurance | | | 18,603.67 |
| Total income | | | $ 657,078.71 |
| Aggregate last balance and income | | | $ 1,283,128.66 |
| **DISBURSEMENTS.** | | | |
| | *Fire.* | *Marine and Inland.* | |
| Gross amount paid for losses | $ 281,529.72 | $ 29,726.88 | |
| Deduct salvage and re-insurance | 42,734.14 | 4,026.10 | |
| | $ 238,795.58 | $ 25,700.78 | |
| Net amount paid for losses | | | 264,496.36 |
| Paid stockholders (interest or dividends) | | | 12,500.00 |
| Commissions or brokerage | | | 128,964.14 |
| Rent | | | 7,000.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 31,135.93 |
| Taxes on real estate | | | 793.40 |
| Insurance Department fees and agents' licenses | | | 11,693.53 |
| Repairs and expenses on real estate | | | 2,043.08 |
| Advertising, printing, etc. | | | 4,806.06 |
| Return premiums unpaid December 31, 1901, now paid | | | 32,734.40 |
| Re-insurance | | | 20,597.67 |
| Furniture, fixtures and general expense | | | 26,187.71 |
| Total disbursements during the year | | | $ 542,952.28 |
| Balance December 31, 1902 | | | $ 740,176.38 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 45,327.21 | |
| Loans on mortgages | 270,200.00 | |
| Book value of stocks and bonds | 272,521.75 | |
| Cash in company's office | 9,020.18 | |
| Cash in bank | 9,998.50 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 133,052.61 | |
| Agents' balances, representing business written prior to October 1, 1902, | 56.13 | |
| Total net ledger assets | | $ 740,176.38 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 2,271.84 |
| Market value of real estate over book value | | 10,672.79 |
| Market value of stocks and bonds over book value | | 9,748.25 |
| Other non-ledger assets | | 1,081.07 |
| Gross assets | | $ 763,950.33 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 56.13 | |
| Total deductions | | 56.13 |
| Total admitted assets | | $ 763,894.20 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 18,081.25 | |
| Gross claims for losses in process of adjustment | 30,062.49 | |
| Gross claims for losses resisted | 6,585.90 | |
| | $ 54,729.64 | |
| Deduct re-insurance due or accrued | 6,814.36 | |
| Net amount of unpaid losses and claims | | $ 47,915.28 |
| Unearned premiums on fire risks running one year or less | $ 159,389.18 | |
| Unearned premiums on fire risks running more than one year | 151,527.58 | |
| Unearned premiums on inland navigation risks | 9,733.24 | |
| Total unearned premiums as computed above | | 320,650.00 |
| Commissions due agents and brokers | | 30,155.86 |
| Salaries, rents, etc., due and accrued | | 1,166.00 |
| Return and re-insurance premiums | | 27,602.53 |
| Total liabilities, except capital | | $ 427,489.67 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 86,404.53 | |
| Surplus as regards policy-holders | | 336,404.53 |
| Total liabilities | | $ 763,894.20 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 48,023,681.00 | $ 481,920.36 |
| Written or renewed during the year | 53,631,785.00 | 637,308.96 |
| Total | $ 101,655,466.00 | $ 1,119,229.32 |
| Deduct those expired and marked off as terminated | 34,007,187.00 | 408,826.97 |
| In force at end of year 1902 | $ 67,648,279.00 | $ 710,402.35 |
| Deduct amount re-insured | 11,639,709.00 | 118,897.05 |
| Net amount in force December 31, 1902 | $ 56,008,570.00 | $ 591,505.30 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,069,487.00 | $ 32,028.41 |
| Written during the year | 1,032,564.00 | 24,039.87 |
| Total | $ 2,102,051.00 | $ 56,068.28 |
| Deduct those expired and marked off as terminated | 1,432,781.00 | 36,153.92 |
| In force at end of year 1902 | $ 669,270.00 | $ 19,914.36 |
| Deduct amount re-insured | 14,000.00 | 447.88 |
| Net amount in force December 31, 1902 | $ 655,270.00 | $ 19,466.48 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 27,335,284.00 | $ 318,778.37 | $ 159,389.18 |
| In 1901 | 2 years | One-fourth | 82,850.00 | 959.40 | 239.85 |
| In 1902 | 2 years | Three-fourths | 20,200.00 | 283.77 | 212.83 |
| In 1900 | 3 years | One-sixth | 7,216,897.00 | 60,644.99 | 10,107.50 |
| In 1901 | 3 years | One-half | 4,718,875.00 | 41,857.57 | 20,928.78 |
| In 1902 | 3 years | Five-sixths | 9,774,791.00 | 88,691.20 | 73,709.33 |
| In 1899 | 4 years | One-eighth | 18,900.00 | 147.04 | 18.38 |
| In 1900 | 4 years | Three-eighths | 38,950.00 | 412.49 | 154.68 |
| In 1901 | 4 years | Five-eighths | 23,925.00 | 206.59 | 129.11 |
| In 1902 | 4 years | Seven-eighths | 39,025.00 | 342.42 | 299.62 |
| In 1898 | 5 years | One-tenth | 1,051,967.00 | 12,103.68 | 1,210.37 |
| In 1899 | 5 years | Three-tenths | 1,040,255.00 | 12,289.04 | 3,686.71 |
| In 1900 | 5 years | One-half | 1,240,382.00 | 15,744.81 | 7,872.40 |
| In 1901 | 5 years | Seven-tenths | 1,100,819.00 | 11,907.55 | 8,335.28 |
| In 1902 | 5 years | Nine-tenths | 2,305,452.00 | 27,136.38 | 24,422.74 |
| Total | | | $ 56,008,570.00 | $ 591,505.30 | $ 310,916.76 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 8,085,346.00 |
| Losses paid from organization to date | 4,388,740.00 |
| Dividends declared since commencing business | 1,956,590.00 |
| Losses incurred during the year—fire | 220,725.90 |
| Losses incurred during the year—inland marine | 26,596.13 |
| Stock owned by directors at par value | 62,050.00 |
| Largest amount written on any one risk | 25,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,019,674.00 |
| Gross premiums received | 17,102.01 |
| Losses paid | 9,586.29 |
| Losses incurred | 9,118.63 |

# VIRGINIA FIRE AND MARINE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 14, 1832. Commenced Business 1832.

W. H. PALMER, President. W. H. MCCARTHY, Secretary.

Home Office, 1015 East Main Street, Richmond, Va.

---

Amount of capital paid up in cash, $250,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 858,601.93 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 767,919.66 | |
| Deduct re-insurance, rebate, abatement and return premiums | 225,055.73 | |
| Net cash received for premiums | | 542,863.93 |
| Rent | $ 6,810.14 | |
| Interest received on mortgages | 5,330.86 | |
| Interest received on collateral loans | 1,610.58 | |
| Interest and dividends on stocks and bonds | 18,314.00 | |
| Total interest and rents | | 32,065.58 |
| Profit on sale or maturity of ledger assets—real estate | | 200.00 |
| Total income | | $ 575,129.51 |
| Aggregate last balance and income | | $ 1,433,731.41 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 418,050.86 | |
| Deduct salvage and re-insurance | 60,771.40 | |
| Net amount paid for losses | | 357,279.46 |
| Paid stockholders (interest or dividends) | | 20,009.00 |
| Commissions or brokerage | | 102,147.61 |
| Repairs and expenses on real estate | | 3,601.55 |
| Salaries, fees and all other charges of officers, agents, etc. | | 21,095.49 |
| Taxes on real estate | | 2,780.58 |
| Insurance Department fees and agents' licenses | | 12,002.86 |
| Loss on sales or maturity—ledger assets | | 1,826.23 |
| Advertising | | 2,432.17 |
| All other expenditures | | 21,707.26 |
| Total disbursements during the year | | $ 544,882.21 |
| Balance December 31, 1902 | | $ 888,849.20 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 101,216.78 | |
| Loans on mortgages | 87,508.24 | |
| Loans secured by pledge of bonds | 10,220.00 | |
| Book value of stocks and bonds | 498,906.08 | |
| Cash in company's office | 1,495.22 | |
| Cash in bank | 54,731.49 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 133,171.39 | |
| Loan balance secured by company's stock | 1,600.00 | |
| Total net ledger assets | | $ 888,849.20 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | $ 2,960.80 |
| Market value of stocks and bonds over book value | | 12,983.42 |
| Gross assets | | $ 904,793.42 |
| Deduct assets not admitted— | | |
| Loans on company's stock | $ 1,600.00 | |
| Total deductions | | 1,600.00 |
| Total admitted assets | | $ 903,193.42 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 39,075.00 | |
| Gross claims for losses in process of adjustment | 34,130.00 | |
| Gross claims for losses resisted | 9,975.00 | |
| | $ 83,180.00 | |
| Deduct re-insurance due or accrued | 13,155.00 | |
| Net amount of unpaid losses and claims | | $ 70,025.00 |
| Unearned premiums on fire risks running one year or less | $ 193,670.07 | |
| Unearned premiums on fire risks running more than one year | 237,645.48 | |
| Total unearned premiums as computed above | | 431,315.55 |
| Total liabilities, except capital | | $ 501,340.55 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 151,852.87 | |
| Surplus as regards policy-holders | | 401,852.87 |
| Total liabilities | | $ 903,193.42 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 46,210,674.00 | $ 841,426.38 |
| Written or renewed during the year | 42,677,548.00 | 767,919.66 |
| Total | $ 88,888,222.00 | $ 1,609,346.04 |
| Deduct those expired and marked off as terminated | 39,519,502.00 | 671,257.46 |
| In force at end of year 1902 | $ 49,368,720.00 | $ 938,088.58 |
| Deduct amount re-insured | 4,837,719.00 | 105,993.54 |
| Net amount in force December 31, 1902 | $ 44,531,001.00 | $ 832,095.04 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 20,942,646.00 | $ 387,340.15 | $ 193,670.07 |
| In 1901 | 2 years | One-fourth | 7,400.00 | 139.03 | 34.76 |
| In 1902 | 2 years | Three-fourths | 45,797.00 | 632.27 | 474.21 |
| In 1900 | 3 years | One-sixth | 4,153,360.00 | 65,808.79 | 10,968.13 |
| In 1901 | 3 years | One-half | 4,980,014.00 | 86,980.85 | 43,495.42 |
| In 1902 | 3 years | Five-sixths | 6,215,688.00 | 99,733.92 | 83,111.60 |
| In 1899 | 4 years | One-eighth | 30,820.00 | 292.04 | 36.50 |
| In 1900 | 4 years | Three-eighths | 25,350.00 | 204.06 | 76.52 |
| In 1901 | 4 years | Five-eighths | 31,125.00 | 309.54 | 193.46 |
| In 1902 | 4 years | Seven-eighths | 43,600.00 | 319.70 | 279.74 |
| In 1898 | 5 years | One-tenth | 1,306,334.00 | 32,069.58 | 3,206.96 |
| In 1899 | 5 years | Three-tenths | 1,467,937.00 | 34,998.90 | 10,499.67 |
| In 1900 | 5 years | One-half | 1,926,377.00 | 44,055.22 | 22,027.61 |
| In 1901 | 5 years | Seven-tenths | 1,711,985.00 | 40,244.95 | 28,171.46 |
| In 1902 | 5 years | Nine-tenths | 1,642,568.00 | 38,966.04 | 35,069.44 |
| Total | | | $ 44,531,001.00 | $ 832,095.04 | $ 431,315.55 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Stock owned by directors at par value | $ 15,320.00 |
| Losses incurred during the year | 330,883.00 |
| Largest amount written on any one risk | 20,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 4,007,897.00 |
| Gross premiums received | 79,699.78 |
| Losses paid | 47,154.43 |
| Losses incurred | 45,510.00 |

# VIRGINIA STATE INSURANCE COMPANY OF VIRGINIA.

Incorporated December 14, 1865. Commenced Business March 14, 1866.

GEORGE L. CHRISTIAN, President. ROBERT LECKY, JR., Secretary.

Home Office, No. 1001 East Main Street, Richmond, Va.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 373,206.35 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 518,759.66 | |
| Deduct re-insurance, rebate, abatement and return premiums | 129,222.52 | |
| Net cash received for premiums | | 389,537.14 |
| Rent | $ 4,512.75 | |
| Interest received on mortgages | 1,924.31 | |
| Interest and dividends on stocks and bonds | 10,841.73 | |
| Interest and dividends from all other sources | 619.10 | |
| Total interest and rents | | 17,278.79 |
| Total income | | $ 406,815.93 |
| Aggregate last balance and income | | $ 780,022.28 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 221,775.31 | |
| Deduct salvage and re-insurance | 45,661.59 | |
| Net amount paid for losses | | 176,113.72 |
| Paid stockholders (interest or dividends) | | 12,000.00 |
| Commissions or brokerage | | 82,440.12 |
| Rent | | 1,500.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 24,425.10 |
| Taxes on real estate | | 542.09 |
| Insurance Department fees and agents' licenses | | 5,317.15 |
| Repairs and expenses on real estate | | 1,019.14 |
| Advertising, printing, etc. | | 3,230.64 |
| Office supplies, postage and telegrams | | 3,232.81 |

| | | |
|---|---|---|
| Traveling expenses and interest paid | | $ 697.80 |
| Profit and loss items for year | | 9,908.98 |
| All other expenditures | | 4,914.78 |
| Total disbursements during the year | | $ 325,342.33 |
| Balance December 31, 1902 | | $ 454,679.95 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 61,803.42 | |
| Loans on mortgages | 32,084.24 | |
| Loans secured by pledge of bonds | 2,813.66 | |
| Book value of stocks and bonds | 268,702.88 | |
| Cash in company's office | 5,142.44 | |
| Cash in bank | 12,845.46 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 70,366.26 | |
| Bills receivable, taken for fire risks | 840.74 | |
| All other brokerage premiums | 3,684.26 | |
| Furniture, fixtures, maps, etc. | 1,500.00 | |
| Total net ledger assets | | $ 459,783.36 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 5,605.98 |
| Market value of real estate over book value | | 4,146.66 |
| Market value of stocks and bonds over book value | | 53,210.45 |
| Gross assets | | $ 522,746.45 |
| Deduct assets not admitted— | | |
| Furniture and supplies | $ 1,500.00 | |
| Total deductions | | $ 1,500.00 |
| Total admitted assets | | $ 521,246.45 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 12,191.88 | |
| Gross claims for losses in process of adjustment | 33,705.08 | |
| Gross claims for losses resisted | 2,500.00 | |
| | $ 48,396.96 | |
| Deduct re-insurance due or accrued | 7,790.65 | |
| Net amount of unpaid losses and claims | | $ 40,606.31 |
| Unearned premiums on fire risks running one year or less | $ 137,178.56 | |
| Unearned premiums on fire risks running more than one year | 74,430.63 | |
| Total unearned premiums as computed above | | 211,609.19 |
| Unpaid dividends due stockholders | | 221.75 |
| Return and re-insurance premiums | | 4,881.66 |
| Total liabilities, except capital | | $ 257,318.91 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 63,927.54 | |
| Surplus as regards policy-holders | | 263,927.54 |
| Total liabilities | | $ 521,246.45 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 22,154,676.00 | $ 377,037.94 |
| Written or renewed during the year | 24,938,789.00 | 518,759.66 |
| Total | $ 47,093,465.00 | $ 895,797.60 |
| Deduct those expired and marked off as terminated | 23,629,561.00 | 436,131.05 |
| In force at end of year 1902 | $ 23,463,904.00 | $ 459,666.55 |
| Deduct amount re-insured | 2,203,976.00 | 43,981.68 |
| Net amount in force December 31, 1902 | $ 21,259,928.00 | $ 415,684.87 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fractions Unearned.* | *Amount. Covered.* | *Premiums. Charged.* | *Premiums. Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 13,623,224.00 | $ 274,357.12 | $ 137,178.56 |
| In 1901 | 2 years | One-fourth | 32,581.00 | 281.70 | 70.43 |
| In 1902 | 2 years | Three-fourths | 20,565.00 | 257.23 | 192.92 |
| In 1900 | 3 years | One-sixth | 1,809,946.00 | 38,115.30 | 6,352.55 |
| In 1901 | 3 years | One-half | 1,849,933.00 | 40,961.59 | 20,480.80 |
| In 1902 | 3 years | Five-sixths | 3,191,875.00 | 47,601.59 | 39,667.99 |
| In 1899 | 4 years | One-eighth | 800.00 | 12.40 | 1.55 |
| In 1900 | 4 years | Three-eighths | 2,525.00 | 94.26 | 35.35 |
| In 1901 | 4 years | Five-eighths | 2,142.00 | 34.43 | 21.50 |
| In 1902 | 4 years | Seven-eighths | 1,900.02 | 15.00 | 13.80 |
| In 1898 | 5 years | One-tenth | 83,198.00 | 2,653.06 | 265.30 |
| In 1899 | 5 years | Three-tenths | 117,908.00 | 1,669.24 | 500.76 |
| In 1900 | 5 years | One-half | 105,263.00 | 3,237.39 | 1,618.69 |
| In 1901 | 5 years | Seven-tenths | 188,761.00 | 2,730.29 | 1,911.14 |
| In 1902 | 5 years | Nine-tenths | 229,307.00 | 3,664.27 | 3,297.85 |
| Total | | | $ 21,259,928.00 | $ 415,684.87 | $ 211,609.19 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 4,164,601.80 |
| Losses paid from organization to date | 2,259,244.30 |
| Dividends declared since commencing business | 567,858.00 |
| Stock owned by directors at par value | 57,125.00 |
| Losses incurred during the year | 176,113.72 |
| Largest amount written on any one risk | 20,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,324,958.00 |
| Gross premiums received | 31,498.39 |
| Losses paid | 12,440.42 |
| Losses incurred | 14,940.29 |

# WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1837. Commenced Business January, 1870.

GEORGE R. CRAWFORD, President. MORRELL O. BROWN, Secretary.

Home Office, 66 Wall Street, New York, N. Y.

---

Amount of capital paid up in cash, $300,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,693,416.18 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,635,063.11 | |
| Deduct re-insurance, rebate, abatement and return premiums | 620,834.60 | |
| Net cash received for premiums | | 2,014,228.51 |
| Rent | $ 2,044.25 | |
| Interest received on mortgages | 28,494.63 | |
| Interest and dividends on stocks and bonds | 58,759.83 | |
| Total interest and rents | | 89,298.71 |
| Profit on sale or maturity of ledger assets | | 43,207.60 |
| Amount collected of previous year's premiums | | 203,801.79 |
| Total income | | $ 2,350,536.61 |
| Aggregate last balance and income | | $ 5,043,952.79 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,358,760.10 | |
| Deduct salvage and re-insurance | 208,419.04 | |
| Net amount paid for losses | | $ 1,150,341.06 |
| Paid stockholders (interest or dividends) | | 48,000.00 |
| Commissions or brokerage | | 480,801.89 |
| Rent | | 3,291.43 |
| Salaries, fees and all other charges of officers, agents, etc. | | 125,783.77 |
| Taxes on real estate | | 7,061.29 |
| Insurance Department fees and agents' licenses | | 44,340.13 |
| Repairs and expenses on real estate | | 762.13 |
| Advertising, printing, etc. | | 22,783.05 |
| Postage, telegraph and express | | 17,669.49 |
| Fire patrols | | 7,659.67 |
| Maps | | 6,598.43 |
| General agency, traveling and all other expenses | | 86,003.42 |
| Total disbursements during the year | | $ 2,003,095.76 |
| Balance December 31, 1902 | | $ 3,040,857.03 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 265,802.40 |
| Loans on mortgages | 439,747.50 |
| Book value of stocks and bonds | 1,846,616.37 |
| Cash in company's office | 6,001.20 |
| Cash in bank | 179,266.88 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 280,002.38 | |
| Agents' balances, representing business written prior to October 1, 1902, | 23,420.30 | |
| Total net ledger assets | | $ 3,040,857.03 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 17,280.70 |
| Market value of stocks and bonds over book value | | 266,333.63 |
| Gross assets | | $ 3,324,471.36 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 23,420.30 | |
| Depreciation from book value of ledger assets to bring same to market value | 452.40 | |
| Total deductions | | 23,872.70 |
| Total admitted assets | | $ 3,300,598.66 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 47,332.20 | |
| Gross claims for losses in process of adjustment | 111,511.74 | |
| Gross claims for losses resisted | 11,500.00 | |
| | $ 170,343.94 | |
| Deduct re-insurance due or accrued | 25,877.21 | |
| Net amount of unpaid losses and claims | | $ 144,466.73 |
| Unearned premiums on fire risks, running one year or less | $ 628,551.87 | |
| Unearned premiums on fire risks, running more than one year | 997,117.54 | |
| Total unearned premiums as computed above | | 1,625,669.41 |
| Salaries, rents, etc., due and accrued | | 11,136.97 |
| Return and re-insurance premiums | | 4,106.22 |
| Total liabilities, except capital | | $ 1,785,379.33 |
| Capital actually paid up in cash | $ 300,000.00 | |
| Surplus over all liabilities | 1,215,219.33 | |
| Surplus as regards policy-holders | | 1,515,219.33 |
| Total liabilities | | $ 3,300,598.66 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 333,780,716.00 | $ 3,122,557.39 |
| Written or renewed during the year | 236,755,481.00 | 2,635,063.11 |
| Total | $ 570,536,197.00 | $ 5,757,620.50 |
| Deduct those expired and marked off as terminated | 205,435,648.00 | 2,383,899.65 |
| In force at the end of the year | $ 365,100,549.00 | $ 3,373,720.85 |
| Deduct amount re-insured | 35,304,354.00 | 285,495.79 |
| Net amount in force December 31, 1902 | $ 329,796,195.00 | $ 3,088,225.04 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 107,764,976.00 | $ 1,257,103.74 | $ 628,551.87 |
| In 1901 | 2 years | One-fourth | 973,705.00 | 8,202.04 | 2,050.51 |
| In 1902 | 2 years | Three-fourths | 985,332.00 | 8,754.47 | 6,565.86 |
| In 1900 | 3 years | One-sixth | 48,727,438.00 | 363,150.95 | 60,525.16 |
| In 1901 | 3 years | One-half | 57,589,981.00 | 468,382.24 | 234,191.12 |

| | | | | |
|---|---|---|---|---|
| In 1902 | 3 years | Five-sixths | $ 72,895,452.00 | $ 533,651.62 | $ 444,709.68 |
| In 1899 | 4 years | One-eighth | 724,967.00 | 5,235.85 | 654.48 |
| In 1900 | 4 years | Three-eighths | 723,861.00 | 5,755.38 | 2,158.27 |
| In 1901 | 4 years | Five-eighths | 846,729.00 | 6,608.61 | 4,130.38 |
| In 1902 | 4 years | Seven-eighths | 806,894.00 | 6,514.25 | 5,699.96 |
| In 1898 | 5 years | One-tenth | 5,923,071.00 | 62,590.12 | 6,259.01 |
| In 1899 | 5 years | Three-tenths | 6,475,609.00 | 73,484.33 | 22,045.30 |
| In 1900 | 5 years | One-half | 6,969,215.00 | 78,608.39 | 39,304.19 |
| In 1901 | 5 years | Seven-tenths | 9,067,529.00 | 101,705.73 | 71,194.01 |
| In 1902 | 5 years | Nine-tenths | 9,321,436.00 | 108,477.34 | 97,629.61 |
| Total | | | $ 329,796,195.00 | $ 3,088,225.06 | $ 1,625,669.41 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of company | $ 31,619,598.18 |
| Losses paid from organization to date | 17,563,735.96 |
| Dividends declared since commencing business | 990,000.00 |
| Stock owned by directors at par value | 98,500.00 |
| Losses incurred during the year | 1,114,465.64 |
| Largest amount written on any one risk | 30,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,300,049.00 |
| Gross premiums received | 26,083.76 |
| Losses paid | 7,897.88 |
| Losses incurred | 10,527.11 |

# FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1902.

# UNITED STATES BRANCH OF THE BRITISH-AMERICA ASSURANCE COMPANY OF CANADA.

Incorporated February 13, 1883. Commenced Business June 19, 1835.

GEORGE A. COX, President. P. H. SIMS, Secretary.

Home Office, Toronto, Canada.

---

Statutory deposit, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 1,293,454.73 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 1,507,014.77 | $ 301,107.53 | |
| Deduct re-insurance, rebate, abatement and return premiums | 383,584.47 | 45,667.77 | |
| | $ 1,123,430.30 | $ 255,439.77 | |
| Net cash received for premiums | | | 1,378,870.07 |
| Interest and dividends on stocks and bonds | | $ 30,570.24 | |
| Total interest | | | 30,570.24 |
| Total income | | | $ 1,409,440.31 |
| Aggregate last balance and income | | | $ 2,702,895.04 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 737,660.90 | $ 242,010.04 | |
| Deduct salvage and re-insurance | 78,574.57 | 42,262.63 | |
| | $ 659,086.33 | $ 199,747.41 | |
| Net amount paid for losses | | | 858,833.74 |
| Commissions or brokerage | | | 252,311.74 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 66,128.49 |
| Insurance Department fees and agents' licenses | | | 40,467.59 |
| Loss on sales or maturity—ledger assets | | | 1,480.00 |
| All other expenditures | | | 105,402.58 |
| Total disbursements during the year | | | $ 1,369,507.48 |
| Balance December 31, 1902 | | | $ 1,333,387.56 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 10,000.00 | |
| Book value of stocks and bonds | 1,001,971.56 | |
| Cash in bank | 108,009.28 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 213,136.98 | |
| Agents' balances, representing business written prior to October 1, 1902 | 269.74 | |
| Total net ledger assets | | $ 1,333,387.56 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 12,491.54 |
| Gross assets | | $ 1,345,879.10 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 269.74 | |
| Depreciation from book value of ledger assets to bring same to market value—bonds | 4,004.12 | |
| Total deductions | | 4,273.86 |
| Total admitted assets | | $ 1,341,605.24 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 19,350.32 | |
| Gross claims for losses in process of adjustment | 73,936.71 | |
| Gross claims for losses resisted | 7,544.89 | |
| Net amount of unpaid losses and claims | | $ 100,831.92 |
| Unearned premiums on fire risks running one year or less | $ 419,411.26 | |
| Unearned premiums on fire risks running more than one year | 313,508.82 | |
| Unearned premiums on inland navigation risks | 26,274.57 | |
| Unearned premiums on unexpired marine risks | 19,200.57 | |
| Total unearned premiums as computed above | | 778,395.22 |
| Total liabilities, except capital | | $ 879,227.14 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 262,378.10 | |
| Surplus as regards policy-holders | | 462,378.10 |
| Total liabilities | | $ 1,341,605.24 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 120,029,779.00 | $ 1,438,322.34 |
| Written or renewed during the year | 109,014,049.00 | 1,507,014.77 |
| Total | $ 229,043,828.00 | $ 2,945,337.11 |
| Deduct those expired and marked off as terminated | 112,786,223.00 | 1,435,804.24 |
| In force at end of year 1902 | $ 116,257,605.00 | $ 1,509,532.87 |
| Deduct amount re-insured | 6,400,859.00 | 79,481.08 |
| Net amount in force December 31, 1902 | $ 109,856,746.00 | $ 1,430,051.79 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 3,602,976.00 | $ 94,184.19 |
| Written or renewed during the year | 31,929,276.00 | 301,107.53 |
| Total | $ 35,532,252.00 | $ 395,291.72 |
| Deduct those expired and marked off as terminated | 31,633,236.00 | 305,842.29 |
| In force at end of year 1902 | $ 3,899,016.00 | $ 89,449.43 |
| Net amount in force December 31, 1902 | $ 3,899,016.00 | $ 89,449.43 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 57,063,321.00 | $ 838,822.53 | $ 419,411.26 |
| In 1900 | 3 years | One-sixth | 11,755,563.00 | 120,134.39 | 20,022.39 |
| In 1901 | 3 years | One-half | 13,382,323.00 | 148,403.89 | 74,201.94 |
| In 1902 | 3 years | Five-sixths | 13,991,655.00 | 162,570.38 | 135,475.32 |

| | | | | |
|---|---|---|---|---|
| In 1898----5 years----------One-tenth---------- | $ 2,980,570.00 | $ 28,083.76 | $ 2,808.37 |
| In 1899----5 years----------Three-tenths---------- | 3,203,923.00 | 32,080.09 | 9,624.03 |
| In 1900----5 years----------One-half---------- | 2,276,568.00 | 28,990.77 | 14,495.38 |
| In 1901----5 years----------Seven-tenths---------- | 2,649,928.00 | 34,939.92 | 24,457.94 |
| In 1902----5 years----------Nine-tenths---------- | 2,552.895.00 | 36,026.06 | 32,423.45 |
| Total---------- | $ 109,856,746.00 | $ 1,430,051.79 | $ 732,920.08 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of United States Branch---------- | $ 21,284,489.66 |
| Losses paid from organization to date---------- | 13,803,797.47 |
| Losses incurred during the year—fire---------- | 688,695.98 |
| Losses incurred during the year—inland marine---------- | 149,765.25 |
| Losses incurred during the year—ocean marine---------- | 49,242.51 |
| Largest amount written on any one risk---------- | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written---------- | $ 627,772.00 |
| Gross premiums received---------- | 15,402.49 |
| Losses paid---------- | 12,340.35 |
| Losses incurred---------- | 11,383.10 |

# UNITED STATES BRANCH OF THE COLOGNE RE-INSURANCE COMPANY OF GERMANY.

Incorporated April, 1846. Commenced Business in United States August 12, 1898.

E. M. CRAGIN, U. S. Manager.

Principal Office in United States, 56 Liberty Street, New York, N. Y.

Deposit capital, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901---------- | $ 514,043.71 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums---------- | $ 621,729.62 | |
| Deduct re-insurance, rebate, abatement and return premiums---------- | 119,663.30 | |
| Net cash received for premiums---------- | | 502,066.32 |
| Interest and dividends on stocks and bonds---------- | $ 17,970.00 | |
| Total interest---------- | | 17,970.00 |
| Received from Home Office---------- | | 61,721.25 |
| Re-insurance in course of collection December 31, 1901---------- | | 55,928.59 |
| Total income---------- | | $ 637,686.16 |
| Aggregate last balance and income---------- | | $ 1,151,729.87 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 220,868.61 | |
| Deduct salvage and re-insurance | 1,897.46 | |
| Net amount paid for losses | | $ 218,971.15 |
| Commissions or brokerage | | 133,676.32 |
| Taxes, Insurance Department fees and agents' licenses | | 5,160.16 |
| Remitted to Home Office | | 121,223.71 |
| All other expenditures | | 79.00 |
| Total disbursements during the year | | $ 479,110.65 |
| Balance December 31, 1902 | | $ 672,619.22 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 575,528.34 | |
| Cash in bank | 236.62 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 96,854.26 | |
| Total net ledger assets | | $ 672,619.22 |

### OTHER ASSETS.

| | |
|---|---|
| Market value of stocks and bonds over book value | 7,579.16 |
| Total admitted assets | $ 680,198.38 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 7,972.00 | |
| Net amount of unpaid losses and claims | | $ 7,972.00 |
| Unearned premiums on fire risks running one year or less | $ 186,672.27 | |
| Unearned premiums on fire risks running more than one year | 179,638.20 | |
| Total unearned premiums as computed above | | 366,310.47 |
| Commissions due agents and brokers | | 28,735.34 |
| Total liabilities, except capital | | $ 403,017.81 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 77,180.57 | |
| Surplus as regards policy-holders | | $ 277,180.57 |
| Total liabilities | | $ 680,198.38 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December, 31, 1901 | $ 65,646,928.00 | $ 564,731.35 |
| Written or renewed during the year | 69,342,347.00 | 621,729.62 |
| Total | $ 134,989,275.00 | $ 1,186,460.97 |
| Deduct those expired and marked off as terminated | 57,967,715.00 | 495,452.78 |
| Net amount in force December 31, 1902 | $ 77,021,560.00 | $ 691,008.19 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 38,392,263.00 | $ 373,344.54 | $ 186,672.27 |
| In 1901 | 2 years | One-fourth | 1,183,750.00 | 8,984.52 | 2,246.13 |
| In 1902 | 2 years | Three-fourths | 1,552,548.00 | 10,989.51 | 8,242.13 |
| In 1900 | 3 years | One-sixth | 7,294,582.00 | 55,158.27 | 9,193.04 |
| In 1901 | 3 years | One-half | 11,588,266.00 | 93,141.98 | 46,570.99 |
| In 1902 | 3 years | Five-sixths | 12,473,655.00 | 96,060.84 | 80,050.70 |
| In 1899 | 4 years | One-eighth | 90,698.00 | 988.93 | 123.61 |
| In 1900 | 4 years | Three-eighths | 435,044.00 | 3,751.30 | 1,406.74 |
| In 1901 | 4 years | Five-eighths | 399,417.00 | 3,537.50 | 2,210.94 |
| In 1902 | 4 years | Seven-eighths | 269,715.00 | 2,173.68 | 1,901.97 |
| In 1898 | 5 years | One-tenth | 140,337.00 | 1,588.10 | 158.81 |
| In 1899 | 5 years | Three-tenths | 382,881.00 | 5,110.32 | 1,533.09 |
| In 1900 | 5 years | One-half | 769,046.00 | 10,592.50 | 5,296.25 |
| In 1901 | 5 years | Seven-tenths | 961,447.00 | 11,618.87 | 8,133.20 |
| In 1902 | 5 years | Nine-tenths | 1,088,011.00 | 13,967.33 | 12,570.60 |
| Total | | | $ 77,021,560.00 | $ 691,008.19 | $ 366,310.47 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of United States Branch | $ 1,430,257.71 |
| Losses paid from organization to date | 686,467.94 |
| Losses incurred during the year | 220,761.46 |
| Largest amount written on any one risk | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 555,299.00 |
| Gross premiums received | 8,422.33 |
| Losses paid | 2,591.41 |
| Losses incurred | 2,813.41 |

# UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY OF GREAT BRITAIN.

Incorporated September 28, 1861. Commenced Business in U. S. January, 1871.

A. H. WRAY, U. S. Manager.

Principal Office in United States, Corner Pine and William Streets, New York, N. Y.

Statutory deposit, $200,000.00.

Amount of net ledger assets December 31, 1901 $ 3,044,278.56

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 4,034,476.39 | $ 128,465.30 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,166,812.75 | 14,053.97 | |
| | $ 2,867,663.64 | $ 114,411.23 | |
| Net cash received for premiums | | | 2,982,074.87 |

| | | |
|---|---|---|
| Deposit premiums received for perpetual risks | | $ 1,764.72 |
| Rent | $ 50,541.57 | |
| Interest received on mortgages | 10,408.13 | |
| Interest and dividends on stocks and bonds | 70,772.97 | |
| Interest and dividends from all other sources | 606.49 | |
| Total interest and rents | | 132,329.16 |
| Amount collected of previous year's premiums | | 589,196.24 |
| Returned commissions | | 176,091.12 |
| Total income | | $ 3,881,456.11 |
| Aggregate last balance and income | | $ 6,925,734.67 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,753,906.11 | $ 102,323 62 | |
| Deduct salvage and re-insurance | 119,296.05 | 17,186.52 | |
| | $ 1,634,610.06 | $ 85,137.10 | |
| Net amount paid for losses | | | 1,719,747.16 |
| Commissions or brokerage | | | 724,941.59 |
| Rent | | | 20,492.95 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 138,178.49 |
| Taxes on real estate | | | 12,293.05 |
| Insurance Department fees and agents' licenses | | | 71,824.58 |
| Loss on sales or maturity—ledger assets | | | 11,267.66 |
| Advertising, printing, etc. | | | 26,046.85 |
| Remitted to Home Office | | | 288,047.12 |
| Repairs and expenses on real estate | | | 19,735.67 |
| All other expenditures | | | 112,446.16 |
| Total disbursements during the year | | | $ 3,145,021.28 |
| Balance December 31, 1902 | | | $ 3,780,713.39 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 760,278.76 | |
| Loans on mortgages | 212,000.00 | |
| Book value of stocks and bonds | 1,997,279.21 | |
| Cash in company's office | 8,232.63 | |
| Cash in bank | 159,830.02 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 620,381.14 | |
| Agents' balances, representing business written prior to October 1, 1902, | 14,070.67 | |
| Bills receivable (not matured) taken for marine and inland risks | 2,132.28 | |
| Bills receivable, taken for fire risks | 6,485.73 | |
| All other | 22.95 | |
| Total net ledger assets | | $ 3,780,713.39 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 10,801.58 |
| Market value of real estate over book value | | 127,869.93 |
| Market value of stocks and bonds over book value | | 143,702.04 |
| Other non-ledger assets | | 10,599.81 |
| Gross assets | | $ 4,073,686.75 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 14,070.67 | |
| Total deductions | | 14,070.67 |
| Total admitted assets | | $ 4,059,616.08 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 79,950.00 | |
| Gross claims for losses in process of adjustment | 230,272.00 | |
| Gross claims for losses resisted | 37,200.00 | |
| | $ 347,422.00 | |
| Deduct re-insurance due or accrued | 20,825.00 | |
| Net amount of unpaid losses and claims | | $ 326,597.00 |
| Unearned premiums on fire risks running one year or less | $ 1,146,485.70 | |
| Unearned premiums on fire risks running more than one year | 1,118,496.05 | |
| Unearned premiums on inland navigation risks | 33,412.22 | |
| Total unearned premiums as computed above | | 2,298,393.97 |
| Amount reclaimable on perpetual fire risks | | 103,416.12 |
| Commissions due agents and brokers | | 91,733.71 |
| Return and re-insurance premiums | | 53,798.52 |
| Total liabilities, except capital | | $ 2,873,939.32 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 985,676.76 | |
| Surplus as regards policy-holders | | 1,185,676.76 |
| Total liabilities | | $ 4,059,616.08 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31 of previous year | $ 441,415,151.00 | $ 4,413,529.26 |
| Written or renewed during the year | 337,002,588.00 | 4,034,476.39 |
| Total | $ 778,417,739.00 | $ 8,448,005.65 |
| Deduct those expired and marked off as terminated | 338,009,101.00 | 3,702,333.99 |
| In force at end of year | $ 440,408,638.00 | 4,745,671.66 |
| Deduct amount re-insured | 35,233,921.00 | 331,798.23 |
| Net amount in force December 31, 1902 | $ 405,174,717.00 | $ 4,413,873.43 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31 of previous year | $ 1,623,791.00 | $ 70,482.27 |
| Written or renewed during the year | 37,385,893.00 | 128,465.20 |
| Total | $ 39,009,684.00 | $ 198,947.47 |
| Deduct those expired and marked off as terminated | 36,649,764.00 | 131,751.77 |
| In force at end of the year | $ 2,359,920.00 | $ 67,195.70 |
| Deduct amount re-insured | 7,500.00 | 371.25 |
| Net amount in force December 31, 1902 | $ 2,352,420.00 | 66,824.45 |

## PERPETUAL BUSINESS.

| | *Risk.* | *Premiums.* |
|---|---|---|
| Perpetual risks in force December 31 of previous year | $ 5,323,163.53 | $ 111,339.58 |
| Perpetual risks written during the year | 438,800.00 | 8,965.17 |
| Total | $ 5,761,963.53 | $ 120,304.75 |
| Deduct those marked off as terminated | 269,320.00 | 5,397.96 |
| In force December 31, 1902 | $ 5,492,643.53 | $ 114,906.79 |
| Losses incurred on perpetual risks during the year | $ 3,488.42 | |
| Losses paid on perpetual risks during the year | 111.00 | |
| Interest premium | 3,086.35 | |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 172,685,889.00 | $ 2,292,971.39 | $ 1,146,485.70 |
| In 1901 | 2 years | One-fourth | 2,852,843.00 | 24,304.06 | 6,076.02 |
| In 1902 | 2 years | Three-fourths | 1,845,556.00 | 16,013.58 | 12,010.19 |
| In 1900 | 3 years | One-sixth | 50,047,434.00 | 392,194.75 | 65,365.79 |
| In 1901 | 3 years | One-half | 58,500,019.00 | 501,888.39 | 250,944.20 |
| In 1902 | 3 years | Five-sixths | 56,325,765.00 | 506,221.65 | 421,851.38 |
| In 1899 | 4 years | One-eighth | 1,353,904.00 | 11,480.03 | 1,435.00 |
| In 1900 | 4 years | Three-eighths | 981,529.00 | 7,675.34 | 2,878.25 |
| In 1901 | 4 years | Five-eighths | 1,412,626.00 | 14,671.61 | 9,169.76 |
| In 1902 | 4 years | Seven-eighths | 1,057,065.00 | 9,749.93 | 8,531.19 |
| In 1898 | 5 years | One-tenth | 11,905,177.00 | 112,913.76 | 11,291.37 |
| In 1899 | 5 years | Three-tenths | 10,031,853.00 | 109,757.55 | 32,927.27 |
| In 1900 | 5 years | One-half | 10,257,520.00 | 116,538.14 | 58,269.07 |
| In 1901 | 5 years | Seven-tenths | 12,181,529.00 | 140,502.23 | 98,351.56 |
| In 1902 | 5 years | Nine-tenths | 12,823,048.00 | 150,784.06 | 135,705.65 |
| Over 5 years | | Pro rata | 912,960.00 | 6,206.96 | 3,689.35 |
| Total | | | $ 405,174,717.00 | $ 4,413,873.43 | $ 2,264,981.75 |
| Perpetual risk | | | $ 5,492,643.00 | $ 114,906.79 | $ 103,416.12 |
| Grand total | | | $ 410,667,360.00 | $ 4,528,780.22 | $ 2,368,397.87 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of U. S. Branch | $ 59,215,249.85 |
| Losses paid from organization to date | 36,438,896.28 |
| Losses incurred during the year—fire | 1,572,050.06 |
| Losses incurred during the year—inland marine | 72,679.10 |
| Largest amount written on any one risk | 75,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,539,791.00 |
| Gross premiums received | 23,774.87 |
| Losses paid | 6,229.91 |
| Losses incurred | 7,249.91 |

# UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY OF HAMBURG, EMPIRE OF GERMANY.

Incorporated 1854. Commenced Business January, 1855.

F. O. AFFELD, United States Manager.

Principal Office in United States, No. 22 Pine Street, New York, N. Y.

---

Amount of capital paid up in cash, $525,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 1,365,952.07 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,934,499.76 | |
| Deduct re-insurance, rebate, abatement and return premiums | 363,366.04 | |
| Net cash received for premiums | | 1,571,133.72 |
| Interest received on collateral loans | $ 1,265.03 | |
| Interest and dividends on stocks and bonds | 47,501.75 | |
| Interest and dividends from all other sources | 3,381.94 | |
| Total interest | | 52,148.72 |
| Profit on sale or maturity of ledger assets | | 12,725.24 |
| Gross premiums unpaid at close of previous year | | 129,756.48 |
| Commission on return premiums and re-insurance premiums | | 66,626.40 |
| Total income | | $ 1,832,390.56 |
| Aggregate last balance and income | | $ 3,198,342.63 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 930,774.75 | |
| Deduct salvage and re-insurance | 41,043.35 | |
| Net amount paid for losses | | 889,731.40 |
| Remitted to Home Office | | 20,724.14 |
| Commissions or brokerage | | 364,839.43 |
| Rents | | 12,397.49 |
| Salaries, fees and all other charges of officers, agents, etc. | | 122,819.15 |
| Taxes, Insurance Department fees and agents' licenses | | 36,421.29 |
| Loss on sales or maturity—ledger assets | | 2,086.99 |
| Advertising, printing, etc. | | 13,847.42 |
| Board and patrol expenses | | 24,996.26 |
| Postage | | 14,397.86 |
| Sundries | | 12,945.48 |
| All other expenditures | | 17,916.53 |
| Total disbursements during the year | | $ 1,533,123.44 |
| Balance December 31, 1902 | | $ 1,665,219.19 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans secured by pledge of bonds | $ 40,000.00 | |
| Book value of stocks and bonds | 1,415,204.22 | |
| Cash in bank | 55,309.11 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 149,001.79 | |
| Agents' balances, representing business written prior to October 1, 1902 | 5,704.07 | |
| Total net ledger assets | | $ 1,665,219.19 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 18,295.83 |
| Market value of stocks and bonds over book value | | 53,574.95 |
| Gross assets | | $ 1,739,089.97 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 5,704.07 | |
| Total deductions | | $ 5,704.07 |
| Total admitted assets | | $ 1,733,385.90 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 8,175.00 | |
| Gross claims for losses in process of adjustment | 91,490.00 | |
| Gross claims for losses resisted | 12,150.00 | |
| | $ 111,815.00 | |
| Deduct re-insurance due or accrued | 2,150.00 | |
| Net amount of unpaid losses and claims | | $ 109,665.00 |
| Unearned premiums on fire risks running one year or less | $ 601,128.51 | |
| Unearned premiums on fire risks running more than one year | 606,627.59 | |
| Total unearned premiums as computed above | | $ 1,207,756.10 |
| Commissions due agents and brokers | | 42,213.44 |
| Total liabilities, except capital | | $ 1,359,634.54 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 173,751.36 | |
| Surplus as regards policy-holders | | 373,751.36 |
| Total liabilities | | $ 1,733,385.90 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 177,701,712.00 | $ 2,179,844.62 |
| Written or renewed during the year | 141,690,790.00 | 1,934,499.76 |
| Total | $ 319,392,502.00 | $ 4,114,344.38 |
| Deduct those expired and marked off as terminated | 130,350,575.00 | 1,700,101.30 |
| In force at the end of the year | $ 189,041,927.00 | $ 2,414,243.08 |
| Deduct amount re-insured | 6,645,307.00 | 85,676.20 |
| Net amount in force December 31, 1902 | $ 182,396,620.00 | $ 2,328,566.88 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 81,515,528.00 | $ 1,202,257.01 | $ 601,128.51 |
| In 1901 | 2 years | One-fourth | 450,943.00 | 4,399.00 | 1,099.75 |
| In 1902 | 2 years | Three-fourths | 216,007.00 | 1,711.32 | 1,283.49 |
| In 1900 | 3 years | One-sixth | 20,918,687.00 | 218,055.62 | 36,342.60 |
| In 1901 | 3 years | One-half | 25,784,444.00 | 277,302.53 | 138,651.27 |
| In 1902 | 3 years | Five-sixths | 27,542,334.00 | 307,405.09 | 256,170.91 |
| In 1899 | 4 years | One-eighth | 541,537.00 | 5,182.12 | 647.77 |
| In 1900 | 4 years | Three-eighths | 428,254.00 | 4,017.93 | 1,506.73 |
| In 1901 | 4 years | Five-eighths | 624,993.00 | 5,562.16 | 3,476.35 |
| In 1902 | 4 years | Seven-eighths | 640,864.00 | 5,247.95 | 4,591.96 |
| In 1898 | 5 years | One-tenth | 2,764,900.00 | 35,089.50 | 3,508.95 |
| In 1899 | 5 years | Three-tenths | 4,999,723.00 | 60,417.04 | 18,125.11 |

| | | | | |
|---|---|---|---|---|
| In 1900----5 years----One-half | $ 5,609,862.00 | $ 68,174.69 | $ 34,087.35 |
| In 1901----5 years----Seven-tenths | 5,521,952.00 | 66,175.35 | 46,322.75 |
| In 1902----5 years----Nine-tenths | 4,836,592.00 | 67,569.57 | 60,812.61 |
| Total | $ 182,396,620.00 | $ 2,328,566.88 | $ 1,207,756.10 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of United States Branch | $ 25,405,261.41 |
| Losses paid from organization to date | 14,992,582.51 |
| Losses incurred during the year | 898,011.40 |
| Largest amount written on any one risk | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 1,679,184.00 |
| Gross premiums received | 36,832.35 |
| Losses paid | 20,442.21 |
| Losses incurred | 17,757.21 |

# UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION OF GREAT BRITAIN.

Incorporated 1720. Commenced Business in United States 1872.

CHARLES L. CASE, United States Manager.

Principal Office in United States, 44 Pine Street, New York, N. Y.

Amount of capital paid up in cash, $510,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 2,120,176.70 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 1,941,341.15 | $ 729,289.00 | |
| Deduct re-insurance, rebate, abatement and return premiums | 469,142.99 | 345,599.98 | |
| | $ 1,477,198.16 | $ 383,689.02 | |
| Net cash received for premiums | | | 1,860,887.18 |
| Interest and dividends on stocks and bonds | | $ 78,002.21 | |
| Total interest and rents | | | 78,002.21 |
| Profit on sale or maturity of ledger assets | | | 8,198.00 |
| Premiums uncollected December 31, 1901 | | | 254,587.01 |
| Received from Home Office | | | 205,232.41 |
| Total income | | | $ 2,406,906.81 |
| Aggregate last balance and income | | | $ 4,527,083.51 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 697,749.51 | $ 365,773.02 | |
| Deduct salvage and re-insurance | 69,560.94 | 199,994.59 | |
| | $ 628,188.57 | $ 165,978.43 | |
| Net amount paid for losses | | | $ 794,167.00 |
| Commissions or brokerage | | | 394,067.84 |
| Rent | | | 14,663.09 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 100,423.97 |
| Insurance Department fees, agents' licenses and taxes | | | 47,374.20 |
| Advertising, printing, etc. | | | 23,308.97 |
| Remitted to Home Office | | | 388,739.37 |
| Office expenses, furniture and sundries | | | 28,093.75 |
| Traveling | | | 20,569.21 |
| All other expenditures | | | 4,329.51 |
| Total disbursements during the year | | | $ 1,815,736.91 |
| Balance December 31, 1902 | | | $ 2,711,346.60 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,028,789.58 | |
| Cash in company's office | 5,906.78 | |
| Cash in bank | 382,956.11 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 292,948.33 | |
| Agents' balances, representing business written prior to October 1, 1902, | 745.80 | |
| Total net ledger assets | | $ 2,711,346.60 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 5,914.55 |
| Gross assets | | $ 2,717,261.15 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 745.80 | |
| Depreciation from book value of ledger assets to bring same to market value—bonds | 7,550.83 | |
| Total deductions | | 8,296.63 |
| Total admitted assets | | $ 2,708,964.52 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 11,525.00 | |
| Gross claims for losses in process of adjustment | 157,948.00 | |
| Gross claims for losses resisted | 13,825.00 | |
| | $ 183,298.00 | |
| Deduct re-insurance due or accrued | 29,390.00 | |
| Net amount of unpaid losses and claims | | $ 153,908.00 |
| Unearned premiums on fire risks running one year or less | $ 498,823.42 | |
| Unearned premiums on fire risks running more than one year | 648,061.72 | |
| Unearned premiums on inland navigation risks | 8,815.24 | |
| Unearned premiums on unexpired marine risks | 62,205.16 | |
| Total unearned premiums as computed above | | 1,217,905.54 |
| Amount reclaimable on perpetual risks | | 152.00 |
| Commissions due agents and brokers | | 26,260.79 |
| Return and re-insurance premiums | | 38,301.50 |
| Total liabilities except capital | | $ 1,436,527.83 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 510,000.00 | |
| Surplus over all liabilities | 762,436.69 | |
| Surplus as regards policy-holders | | $ 1,272,436.69 |
| Total liabilities | | $ 2,708,964.52 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 194,409,370.00 | $ 1,824,188.00 |
| Written or renewed during the year | 177,051,615.00 | 1,941,341.15 |
| Total | $ 371,460,985.00 | $ 3,765,529.15 |
| Deduct those expired and marked off as terminated | 148,389,529.00 | 1,389,723.15 |
| In force at end of year | $ 223,071,456.00 | $ 2,375,806.00 |
| Deduct amount re-insured | 20,969,575.00 | 220,516.92 |
| Net amount in force December 31, 1902 | $ 202,101,881.00 | $ 2,155,289.08 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 10,841,335.00 | $ 64,653.53 |
| Written during the year | 137,843,145.00 | 729,289.00 |
| Total | $ 148,684,480.00 | $ 793,942.53 |
| Deduct those expired and marked off as terminated | 126,769,589.00 | 691,368.40 |
| In force at end of the year | $ 21,914,891.00 | $ 102,574.13 |
| Deduct amount re-insured | 6,808,510.00 | 31,553.73 |
| Net amount in force December 31, 1902 | $ 15,106,381.00 | $ 71,020.40 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 77,454,838.00 | $ 997,646.85 | $ 498,823.42 |
| In 1901 | 2 years | One-fourth | 298,372.00 | 3,924.77 | 981.19 |
| In 1902 | 2 years | Three-fourths | 5,244,312.00 | 52,106.61 | 39,079.96 |
| In 1900 | 3 years | One-sixth | 20,515,300.00 | 153,724.25 | 25,620.71 |
| In 1901 | 3 years | One-half | 27,302,663.00 | 238,856.26 | 119,428.13 |
| In 1902 | 3 years | Five-sixths | 27,407,363.00 | 274,002.72 | 228,335.60 |
| In 1899 | 4 years | One-eighth | 615,248.00 | 5,028.86 | 628.61 |
| In 1900 | 4 years | Three-eighths | 322,137.00 | 3,251.30 | 1,219.24 |
| In 1901 | 4 years | Five-eighths | 653,701.00 | 6,636.11 | 4,147.56 |
| In 1902 | 4 years | Seven-eighths | 683,109.00 | 7,451.23 | 6,519.83 |
| In 1898 | 5 years | One-tenth | 9,931,772.00 | 74,443.56 | 7,444.35 |
| In 1899 | 5 years | Three-tenths | 7,092,987.00 | 68,362.53 | 20,508.75 |
| In 1900 | 5 years | One-half | 6,740,589.00 | 69,195.43 | 34,597.72 |
| In 1901 | 5 years | Seven-tenths | 9,730,830.00 | 104,375.48 | 73,062.83 |
| In 1902 | 5 years | Nine-tenths | 8,092,160.00 | 96,086.87 | 86,478.18 |
| Over 5 years | | Three-twelfths | 6,500.00 | 36.25 | 9.06 |
| Perpetual | | | 10,000.00 | 160.00 | 152.00 |
| Total | | | $ 202,101,881.00 | $ 2,155,289.08 | $ 1,147,037.14 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of United States Branch | $ 23,755,144.00 |
| Losses paid from organization to date | 13,646,789.00 |
| Losses incurred during the year—fire | 644,172.61 |
| Losses incurred during the year—inland marine | 10,477.78 |
| Losses incurred during the year—ocean marine | 149,065.65 |
| Largest amount written on any one risk | 50,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Marine and Inland.* |
|---|---|---|
| Gross risks written | $ 630,795.00 | $ 2,171,678.00 |
| Gross premiums received | 15,205.50 | 13,231.22 |
| Losses paid | 7,300.62 | 8,008.55 |
| Losses incurred | 9,904.62 | 8,008.55 |

# UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated 1836. Commenced Business in United States 1848.

HENRY W. EATON, Resident Manager.

Principal Office in the United States, 45 William Street, New York City.

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 8,762,881.67 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $10,652,788.55 | |
| Deduct re-insurance, rebate, abatement and return premiums | 3,006,383.82 | |
| Net cash received for premiums | | 7,646,404.73 |
| Deposit premiums received for perpetual risks | | 5,799.93 |
| Rent | $ 97,144.80 | |
| Interest received on mortgages | 135,039.00 | |
| Interest and dividends on stocks and bonds | 105,195.00 | |
| Interest and dividends from all other sources | 16,050.70 | |
| Total interest and rents | | 353,429.50 |
| Profit on sale or maturity of ledger assets | | 15,567.23 |
| Received from Home Office | | 24,560.79 |
| From all other sources | | 1,522.20 |
| Total income | | $ 8,047,284.38 |
| Aggregate last balance and income | | $ 16,810,166.05 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 4,217,042.62 | |
| Deduct salvage and re-insurance | 858,096.98 | |
| Net amount paid for losses | | 3,358,945.64 |
| Deposit premiums returned | | 39,541.03 |
| Commissions or brokerage | | 1,066,107.42 |
| Rent | | 51,305.47 |
| Salaries, fees and all other charges of officers, agents, etc. | | 364,180.50 |
| Taxes on real estate | | 31,122.73 |
| All other taxes, Insurance Department fees and agents' licenses | | 142,808.13 |
| Loss on sales or maturity—ledger assets | | 8,937.96 |

| | | |
|---|---|---|
| Remitted to Home Office | | $ 524,720.84 |
| Life expenditures | | 16,054.23 |
| All other expenditures | | 325,140.83 |
| Total disbursements during the year | | $ 5,928,864.78 |
| Balance December 31, 1902 | | $ 10,881,301.27 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,828,406.96 | |
| Loans on mortgages | 2,861,750.00 | |
| Book value of stocks and bonds | 3,373,377.11 | |
| Cash in company's office | 6,737.45 | |
| Cash in bank | 1,480,804.54 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 1,336,636.86 | |
| Agents' balances, representing business written prior to October 1, 1902, | 20,040.12 | |
| All other | 865.27 | |
| | $10,908,618.31 | |
| Less agents' credit balances | 27,317.04 | |
| Total net ledger assets | | $ 10,881,301.27 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 43,821.04 |
| Market value of real estate over book value | | 37,426.04 |
| Market value of stocks and bonds over book value | | 259,461.64 |
| Other non-ledger assets | | 2,744.40 |
| Gross assets | | $ 11,224,754.39 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 20,040.12 | |
| Total deductions | | 20,040.12 |
| Total admitted assets | | $ 11,204,714.27 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 4,029.79 | |
| Gross claims for losses in process of adjustment | 731,686.34 | |
| Gross claims for losses resisted | 49,690.00 | |
| | $ 785,399.13 | |
| Deduct re-insurance due or accrued | 161,261.58 | |
| Net amount of unpaid losses and claims | | $ 624,137.55 |
| Unearned premiums on fire risks running one year or less | $ 2,399,166.64 | |
| Unearned premiums on fire risks running more than one year | 2,540,698.40 | |
| Total unearned premiums as computed above | | 4,939,865.04 |
| Amount reclaimable on perpetual fire risks | | 285,588.57 |
| Net premium reserve or liabilities under special department, except capital | | 68,819.77 |
| Commissions due agents and brokers | | 207,605.87 |
| Return and re-insurance premiums | | 246,494.55 |
| All other liabilities | | 20,000.00 |
| Total liabilities, except capital | | $ 6,392,511.34 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 4,612,202.92 | |
| Surplus as regards policy-holders | | 4,812,202.92 |
| Total liabilities | | $ 11,204,714.27 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 1,065,070,319.00 | $ 9,560,021.31 |
| Written or renewed during the year | 888,608,712.00 | 9,489,673.14 |
| Total | $ 1,953,679,031.00 | $19,049,694.45 |
| Deduct those expired and marked off as terminated | 863,864,861.00 | 7,945,528.22 |
| In force at end of year 1902 | $ 1,089,814,170.00 | $11,104,166.23 |
| Deduct amount re-insured | 172,103,281.00 | 1,727,329.74 |
| Net amount in force December 31, 1902 | $ 917,710,889.00 | $ 9,376,836.49 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 404,646,610.00 | $ 4,798,333.28 | $ 2,399,166.64 |
| In 1901 | 2 years | One-fourth | 2,643,856.00 | 34,858.72 | 8,714.68 |
| In 1902 | 2 years | Three-fourths | 1,048,311.00 | 17,774.89 | 13,331.16 |
| In 1900 | 3 years | One-sixth | 115,635,778.00 | 835,785.63 | 139,297.90 |
| In 1901 | 3 years | One-half | 111,180,206.00 | 1,109,969.93 | 554,948.96 |
| In 1902 | 3 years | Five-sixths | 149,277,421.00 | 1,244,372.37 | 1,036,980.30 |
| In 1899 | 4 years | One-eighth | 2,090,619.00 | 16,838.38 | 2,104.79 |
| In 1900 | 4 years | Three-eighths | 5,460,931.00 | 22,372.32 | 8,389.62 |
| In 1901 | 4 years | Five-eighths | 1,449,123.00 | 10,897.13 | 6,810.70 |
| In 1902 | 4 years | Seven-eighths | 1,720,291.00 | 13,228.81 | 11,575.20 |
| In 1898 | 5 years | One-tenth | 18,644,142.00 | 135,968.26 | 13,596.82 |
| In 1899 | 5 years | Three-tenths | 16,317,817.00 | 165,113.99 | 49,534.19 |
| In 1900 | 5 years | One-half | 25,132,997.00 | 290,894.51 | 145,447.25 |
| In 1901 | 5 years | Seven-tenths | 30,961,498.00 | 308,819.38 | 216,173.56 |
| In 1902 | 5 years | Nine-tenths | 31,248,189.00 | 369,753.03 | 332,877.72 |
| | Over 5 years | Pro rata | 253,100,00 | 1,855.86 | 915.55 |
| | Perpetual | 95 per cent. | 9,340,016.00 | 300,619.55 | |
| Total | | | $ 927,050,905.00 | $ 9,677,456.04 | $ 4,939,865.04 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of U. S. Branch | $ 147,369,100.27 |
| Losses paid from organization to date | 88,686,877.73 |
| Losses incurred during the year—fire | 3,400,169.15 |
| Largest amount written on any one risk | 400,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,080,753.00 |
| Gross premiums received | 51,743.21 |
| Losses paid | 14,428.90 |
| Losses incurred | 12,828.90 |

# UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated 1861. Commenced Business in United States 1879.

ARCHIBALD G. McILWAINE, Manager.

Principal Office in United States, Nos. 57 and 59 William Street, New York City.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 2,154,675.50 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,712,264.03 | |
| Deduct re-insurance, rebate, abatement and return premiums | 765,774.03 | |
| Net cash received for premiums | | 1,946,490.00 |
| Rents from company's property | $ 18,082.51 | |
| Interest and dividends on stocks and bonds | 70,738.17 | |
| Interest and dividends from all other sources | 1,036.72 | |
| Total interest and rents | | 89,857.40 |
| Profit on sale or maturity of ledger assets | | 5,660.00 |
| Premiums in course of collection | | 312,757.99 |
| Commissions on return and re-insurance premiums | | 9,333.23 |
| Total income | | $ 2,364,098.62 |
| Aggregate last balance and income | | $ 4,518,774.12 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,091,373.84 | |
| Deduct salvage and re-insurance | 215,981.40 | |
| Net amount paid for losses | | $ 875,392.44 |
| Remitted to Home Office | | 232,450.46 |
| Commissions or brokerage | | 297,438.90 |
| Rent | | 22,617.05 |
| Salaries, fees and all other charges of officers, agents, etc. | | 153,960.78 |
| Taxes on real estate | | 4,843.10 |
| All other taxes, Insurance Department fees and agents' licenses | | 52,351.13 |
| Repairs and expenses on real estate | | 10,238.00 |
| Advertising, printing, etc. | | 17,115.57 |
| Boards, associations, maps and surveys | | 32,068.67 |
| Postage, telegrams, express and exchange | | 16,773.95 |
| Traveling, office, agency and miscellaneous expenses | | 42,328.65 |
| Commission on premiums in course of collection | | 68,919.56 |
| Unpaid return and re-insurance premiums | | 29,697.89 |
| Total disbursements during the year | | $ 1,856,196.15 |
| Balance December 31, 1902 | | $ 2,662,577.97 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 300,000.00 |
| Book value of stocks and bonds | 1,631,139.59 |
| Cash in company's office | 26,833.28 |
| Cash in bank | 241,396.06 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 364,200.52 | |
| Agents' balances, representing business written prior to October 1, 1902, | 7,314.67 | |
| Bills receivable, taken for fire risks | 3,884.51 | |
| All other, viz., cash in hands of United States trustees | 75,000.00 | |
| Cash in hands of special agents | 1,005.69 | |
| Balances due from other companies | 11,803.65 | |
| Total net ledger assets | | $ 2,662,577.97 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 24,661.17 |
| Market value of stocks and bonds over book value | | 52,915.08 |
| Other non-ledger assets | | 15,066.48 |
| Total admitted assets | | $ 2,755,220.70 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 7,314.67 | |
| Balances due from unauthorized companies | 685.00 | |
| Cash in hands of special agents | 1,005.69 | |
| Total deductions | | 9,005.36 |
| Total admitted assets | | $ 2,746,215.34 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 26,590.00 | |
| Gross claims for losses in process of adjustment | 95,152.00 | |
| Gross claims for losses resisted | 30,097.22 | |
| | $ 151,839.22 | |
| Deduct re-insurance due or accrued | 28,773.90 | |
| Net amount of unpaid losses and claims | | $ 123,065.32 |
| Unearned premiums on fire risks running one year or less | $ 684,807.09 | |
| Unearned premiums on fire risks running more than one year | 941,725.15 | |
| Total unearned premiums as computed above | | 1,626,532.24 |
| Commissions due agents and brokers | | 75,675.42 |
| Return and re-insurance premiums | | 42,618.70 |
| Total liabilities, except capital | | $ 1,867,891.68 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 678,323.66 | |
| Surplus as regards policy-holders | | 878,323.66 |
| Total liabilities | | $ 2,746,215.34 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 400,607,750.00 | $ 3,380,636.07 |
| Written or renewed during the year | 263,901,975.00 | 2,712,264.03 |
| Total | $ 664,509,725.00 | $ 6,092,900.10 |
| Deduct those expired and marked off as terminated | 276,073,008.00 | 2,538,572.50 |
| In force at end of year | $ 388,436,717.00 | $ 3,554,327.60 |
| Deduct amount re-insured | 42,394,902.00 | 402,825.06 |
| Net amount in force December 31, 1902 | $ 346,131,815.00 | $ 3,151,502.54 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 117,389,317.00 | $ 1,369,614.19 | $ 684,807.09 |
| In 1903 | 1 year or less | All | 1,059,200.00 | 5,523.41 | 5,523.41 |
| In 1901 | 2 years | One-fourth | 546,438.00 | 5,936.19 | 1,484.05 |
| In 1902 | 2 years | Three-fourths | 715,341.00 | 8,110.26 | 6,082.69 |
| In 1903 | 2 years | All | 39,000.00 | 132.54 | 132.54 |
| In 1900 | 3 years | One-sixth | 50,865,719.00 | 328,278.61 | 54,713.10 |
| In 1901 | 3 years | One-half | 59,392,466.00 | 441,153.87 | 220,576.94 |
| In 1902 | 3 years | Five-sixths | 59,145,903.00 | 457,045.13 | 380,870.94 |
| In 1903 | 3 years | All | 1,456,800.00 | 6,400.87 | 6,400.87 |
| In 1899 | 4 years | One-eighth | 912,276.00 | 6,956.48 | 869.56 |
| In 1900 | 4 years | Three-eighths | 841,353.00 | 6,649.88 | 2,493.70 |
| In 1901 | 4 years | Five-eighths | 628,629.00 | 5,226.99 | 3,266.87 |
| In 1902 | 4 years | Seven-eighths | 986,909.00 | 8,902.82 | 7,789.96 |
| In 1898 | 5 years | One-tenth | 16,156,136.00 | 106,850.94 | 10,685.09 |
| In 1899 | 5 years | Three-tenths | 9,830,864.00 | 91,555.29 | 27,466.58 |
| In 1900 | 5 years | One-half | 8,903,734.00 | 97,227.57 | 48,613.78 |
| In 1901 | 5 years | Seven-tenths | 7,814,986.00 | 92,348.30 | 64,643.81 |
| In 1902 | 5 years | Nine-tenths | 8,655,646.00 | 107,453.86 | 96,708.43 |
| In 1903 | 5 years | All | 15,400.00 | 78.58 | 78.58 |
| Over 5 years | | Pro rata | 775,698.00 | 6,056.76 | 3,324.25 |
| Total | | | $ 346,131,815.00 | $ 3,151,502.54 | $ 1,626,532.24 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of United States Branch | $ 35,043,242.51 |
| Losses paid from organization to date | 20,274,665.29 |
| Losses incurred during the year | 846,920.25 |
| Largest amount written on any one risk | 50,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,532,149.00 |
| Gross premiums received | 16,860.01 |
| Losses paid | 1,820.36 |
| Losses incurred | 365.85 |

# UNITED STATES BRANCH OF THE MANCHESTER ASSURANCE COMPANY OF MANCHESTER, ENGLAND.

Incorporated 1824. Commenced Business in United States 1890.

GEORGE S. A. YOUNG, United States Manager.

Principal Office in United States, No. 49 Wall Street, New York City, N. Y.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 1,561,115.34 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,009,044.80 | |
| Deduct re-insurance, rebate, abatement and return premiums | 594,422.23 | |
| Net cash received for premiums | | 1,414,622.57 |
| Interest and dividends on stocks and bonds | $ 43,458.18 | |
| Total interest | | 43,458.18 |
| Profit on sale or maturity of ledger assets | | 28,234.88 |
| Commissions on return premiums and re-insurance | | 4,672.74 |
| Amount collected for premiums outstanding | | 260,934.17 |
| From all other sources | | 8.25 |
| Total income | | $ 1,751,930.79 |
| Aggregate last balance and income | | $ 3,313,046.13 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 933,072.84 | |
| Deduct salvage and re-insurance | 128,681.27 | |
| Net amount paid for losses | | 804,391.57 |
| Remitted to Home Office | | 146,482.24 |
| Commissions or brokerage | | 236,921.25 |
| Rent | | 13,315.22 |
| Salaries, fees and all other charges of officers, agents, etc. | | 112,357.73 |
| Paid for commissions on outstanding premiums | | 46,422.30 |
| Insurance Department fees and agents' licenses, etc. | | 42,478.74 |
| Paid for return premiums and re-insurance | | 22,675.37 |
| Advertising, printing and stationery | | 10,232.53 |
| Postage and local board assessments | | 34,483.37 |
| Traveling, $28,318.96; maps, $4,589.10 | | 32,908.06 |
| Trustees, $2,603.67; sundry office expenses, $9,794.95 | | 12,398.62 |
| All other expenditures | | 183.03 |
| Total disbursements during the year | | $ 1,515,250.03 |
| Balance December 31, 1902 | | $ 1,797,796.10 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 2,900.00 |
| Book value of stocks and bonds | 1,289,968.35 |
| Cash in company's office | 2,158.34 |
| Cash in bank | 218,834.52 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 278,859.02 | |
| Agents' balances, representing business written prior to October 1, 1902 | 4,877.47 | |
| Bills receivable, taken for fire risks | 198.40 | |
| Total net ledger assets | | $ 1,797,796.10 |

OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 8,324.17 |
| Market value of real estate over book value | 1,600.00 |
| Market value of stocks and bonds over book value | 36,691.65 |
| Other non-ledger assets | 5,483.52 |
| Gross assets | $ 1,849,895.44 |
| Deduct assets not admitted— | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 4,877.47 |
| Total deductions | 4,877.47 |
| Total admitted assets | $ 1,845,017.97 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 34,254.19 | |
| Gross claims for losses in process of adjustment | 74,724.01 | |
| Gross claims for losses resisted | 37,345.39 | |
| | $ 146,323.59 | |
| Dedect re-insurance due or accrued | 22,595.25 | |
| Net amount of unpaid losses and claims | | $ 123,728.34 |
| Unearned premiums on fire risks running one year or less | $ 545,435.92 | |
| Unearned premiums on fire risks running more than one year | 500,863.05 | |
| Total unearned premiums as computed above | | 1,046,298.97 |
| Commissions due agents and brokers | | 55,711.10 |
| Return and re-insurance premiums | | 26,907.60 |
| Total liabilities, except capital | | $ 1,252,646.01 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 392,371.96 | |
| Surplus as regards policy-holders | | 592,371.96 |
| Total liabilities | | $ 1,845,017.97 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 214,491,574.00 | $ 2,387,177.53 |
| Written or renewed during the year | 155,983,237.00 | 2,009,044.80 |
| Total | $ 370,474,811.00 | $ 4,396,222.33 |
| Deduct those expired and marked off as terminated | 174,901,449.00 | 2,093,791.36 |
| In force at end of year 1902 | $ 195,573,362.00 | $ 2,302,430.97 |
| Deduct amount re-insured | 18,593,438.00 | 243,271.88 |
| Net amount in force December 31, 1902 | $ 176,979,924.00 | $ 2,059,159.09 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Preminms Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 81,896,919.00 | $ 1,090,871.85 | $ 545,435.92 |
| In 1901 | 2 years | One-fourth | 2,252,999.00 | 16,327.50 | 4,081.88 |
| In 1902 | 2 years | Three-fourths | 867,415.00 | 9,631.18 | 7,223.38 |
| In 1900 | 3 years | One-sixth | 20,970,413.00 | 184,074.11 | 30,679.02 |
| In 1901 | 3 years | One-half | 22,631,088.00 | 219,228.06 | 109,614.03 |
| In 1902 | 3 years | Five-sixths | 21,346,505.00 | 224,306.91 | 186,922.43 |
| In 1899 | 4 years | One-eighth | 550,886.00 | 2,867.61 | 358.45 |
| In 1900 | 4 years | Three-eighths | 614,504.00 | 4,898.12 | 1,836.79 |
| In 1901 | 4 years | Five-eighths | 685,235.00 | 5,322.25 | 3,326.41 |
| In 1902 | 4 years | Seven-eighths | 433,105.00 | 3,285.26 | 2,874.60 |
| In 1898 | 5 years | One-tenth | 5,996,365.00 | 55,520.27 | 5,552.03 |
| In 1899 | 5 years | Three-tenths | 4,607,258.00 | 55,391.90 | 16,617.57 |
| In 1900 | 5 years | One-half | 4,894,159.00 | 63,490.33 | 31,745.16 |
| In 1901 | 5 years | Seven-tenths | 4,479,751.00 | 57,590.32 | 40,313.22 |
| In 1902 | 5 years | Nine-tenths | 4,753,322.00 | 66,353.42 | 59,718.80 |
| Total | | | $ 176,979,924.00 | $ 2,059,159.09 | $ 1,046,298.97 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of United States Branch | $ 17,611,194.75 |
| Losses paid from organization to date | 10,902,443.17 |
| Losses incurred during the year | 741,381.10 |
| Largest amount written on any one risk | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 422,578.00 |
| Gross premiums received | 10,158.20 |
| Losses paid | 4,832.83 |
| Losses incurred | 1,610.19 |

---

# UNITED STATES BRANCH OF THE MOSCOW FIRE INSURANCE COMPANY OF THE EMPIRE OF RUSSIA.

Incorporated May 5, 1858. Commenced Business in U. S. January 1, 1900.

JOHN R. REDFIELD, U. S. Manager.

Principal Office in United States, No. 76 State Street, Hartford, Connecticut.

---

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 694,800.65 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 709,913.42 | |
| Deduct re-insurance, rebate, abatement and return premiums | 173,643.10 | |
| Net cash received for premiums | | 536,270.32 |

| | | |
|---|---|---|
| Interest and dividends on stocks and bonds | $ 24,219.28 | |
| Total interest | | $ 24,219.28 |
| Received from Home Office | | 299,033.87 |
| Total income | | $ 859,523.47 |
| Aggregate last balance and income | | $ 1,554,324.12 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 475,905.10 | |
| Net amount paid for losses | | 475,905.10 |
| Commissions or brokerage | | 169,067.84 |
| Salaries, fees and all other charges of officers, agents, etc. | | 850.00 |
| Remitted to Home Office | | 118,750.00 |
| Insurance Department fees and agents' licenses | | 1,064.50 |
| Postage, telegrams and express | | 37.82 |
| All other expenditures | | 714.00 |
| Total disbursements during the year | | $ 766,389.32 |
| Balance December 31, 1902 | | $ 787,934.80 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 767,633.91 | |
| Cash in bank | 13,331.73 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 6,969.16 | |
| Total net ledger assets | | $ 787,934.80 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 4,843.32 |
| Market value of stocks and bonds over book value | 322.69 |
| Other non-ledger assets, premiums in course of collection | 30,674.43 |
| Gross assets | $ 823,775.24 |
| Deduct assets not admitted— | |
| Depreciation in book value of ledger assets to bring same to market value bonds and stocks | 17,870.00 |
| Total admitted assets | $ 805,905.24 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 84,831.14 | |
| Net amount of unpaid losses and claims | | $ 84,831.14 |
| Unearned premiums on fire risks running one year or less | $ 233,614.90 | |
| Unearned premiums on fire risks running more than one year | 166,002.19 | |
| Total unearned premiums as computed above | | 399,617.09 |
| Commissions due agents and brokers | | 9,815.82 |
| Total liabilities, except capital | | $ 494,264.05 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 111,641.19 | |
| Surplus as regards policy-holders | | 311,641.19 |
| Total liabilities | | $ 805,905.24 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 88,267,906.00 | $ 818,461.45 |
| Written or renewed during the year | 67,353,279.00 | 709,913.42 |
| Total | $155,621,185.00 | $ 1,528,374.87 |
| Deduct those expired and marked off as terminated | 74,961,467.00 | 749,581.19 |
| In force at end of year 1902 | $ 80,659,718.00 | $ 778,793.68 |
| Deduct amount re-insured | None. | None. |
| Net amount in force December 31, 1902 | $ 80,659,718.00 | $ 778,793.68 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 42,149,512.00 | $ 467,229.79 | $ 233,614.90 |
| In 1901 | 2 years | One-fourth | 1,889,033.00 | 10,552.74 | 2,633.18 |
| In 1902 | 2 years | Three-fourths | 1,443,292.00 | 11,549.05 | 8,661.79 |
| In 1900 | 3 years | One-sixth | 9,918,450.00 | 59,009.15 | 9,834.86 |
| In 1901 | 3 years | One-half | 13,713,160.00 | 108,420.52 | 54,210.26 |
| In 1902 | 3 years | Five-sixths | 5,594,628.00 | 49,824.69 | 41,520.58 |
| In 1900 | 4 years | Three-eighths | 213,406.00 | 2,086.41 | 782.40 |
| In 1901 | 4 years | Five-eighths | 337,078.00 | 4,484.23 | 2,802.64 |
| In 1902 | 4 years | Seven-eighths | 218,613.00 | 3,189.14 | 2,790.50 |
| In 1900 | 5 years | One-half | 1,769,013.00 | 19,442.93 | 9,721.47 |
| In 1901 | 5 years | Seven-tenths | 2,367,711.00 | 28,300.09 | 19,810.06 |
| In 1902 | 5 years | Nine-tenths | 1,045,822.00 | 14,704.94 | 13,234.45 |
| Total | | | $ 80,659,718.00 | $ 778,793.68 | $ 399,617.09 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of United States Branch | $ 1,843,000.52 |
| Losses paid from organization to date | 1,041,024.37 |
| Losses incurred during the year | 446,746.80 |
| Largest amount written on any one risk | 15,000.00 |

No business in State of North Carolina during the year except under re-insurance treaty with Scottish Union and National Insurance Company.

# UNITED STATES BRANCH OF THE MUNICH RE-INSURANCE COMPANY OF BAVARIA, GERMANY.

Incorporated October, 1898. Commenced Business October 10, 1898.

CARL SCHREINER, U. S. Manager.

Principal Office in United States, 346 Broadway, New York City.

---

Statutory deposit, $200,000.00.

Deposit with U. S. trustees, $1,889,000.00.

| | | |
|---|---|---|
| Amount net ledger assets December 31, 1901 | | $ 1,952,318.98 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,671,936.73 | |
| Deduct re-insurance, rebate, abatement and return premiums | 736,362.28 | |
| Net cash received for premiums | | 2,915,574.45 |
| Interest and dividends on stocks and bonds | $ 78,413.39 | |
| Total interest on stocks and bonds | | 78,413.39 |
| Amount collected of previous year's re-insurance premiums | | 98,428.24 |
| Total income | | $ 3,092,416.08 |
| Aggregate last balance and income | | $ 5,044,735.06 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,636,619.08 | |
| Deduct salvage and re-insurance | 10,960.14 | |
| Net amount paid for losses | | 1,625,658.94 |
| Commissions or brokerage | | 798,613.08 |
| Salaries, fees and all other charges of officers, agents, etc. | | 14,078.30 |
| Insurance Department fees and agents' licenses | | 4,470.38 |
| Loss on sales or maturity—ledger assets | | 2,035.42 |
| All other expenditures | | 96,581.46 |
| Total disbursements during the year | | $ 2,541,437.58 |
| Balance December 31, 1902 | | $ 2,503,297.48 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,075,588.75 | |
| Cash in bank | 273,626.99 | |
| Credit balances due from insurance companies | 154,081.74 | |
| Total net ledger assets | | $ 2,503,297.48 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 17,796.60 |
| Market value of stocks and bonds over book value | 16,255.00 |
| Total admitted assets | $ 2,537,349.08 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 164,568.00 | |
| Net amount of unpaid losses and claims | | $ 164,568.00 |
| Unearned re-insurance premiums on fire risks running one year or less | $ 1,249,786.03 | |
| Unearned re-insurance premiums on fire risks running more than one year | 513,346.83 | |
| Total unearned re-insurance premiums as computed above | | 1,763,132.86 |
| Total liabilities, except capital | | $ 1,927,700.86 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 409,648.22 | |
| Surplus as regards policy-holders | | 609,648.22 |
| Total liabilities | | $ 2,537,349.08 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Re-insurance Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 241,134,214.00 | $ 2,571,798.47 |
| Written or renewed during the year | 300,915,418.00 | 3,671,936.73 |
| Total | $ 542,049,632.00 | $ 6,243,735.20 |
| Deduct those expired and marked off as terminated | 256,697,079.00 | 2,881,649.61 |
| In force at end of year 1902 | $ 285,352,553.00 | 3,362,085.59 |
| Net amount in force December 31, 1902 | $ 285,352,553.00 | $ 3,362,085.59 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 201,754,342.00 | $ 2,499,572.05 | $ 1,249,786.03 |
| In 1901 | 2 years | One-fourth | 1,790,829.00 | 19,975.95 | 4,993.99 |
| In 1902 | 2 years | Three-fourths | 1,315,997.00 | 16,304.13 | 12,228.10 |
| In 1900 | 3 years | One-sixth | 17,715,227.00 | 125,779.37 | 20,963.23 |
| In 1901 | 3 years | One-half | 19,039,928.00 | 212,387.17 | 106,193.59 |
| In 1902 | 3 years | Five-sixths | 19,906,411.00 | 246,624.23 | 205,520.19 |
| In 1899 | 4 years | One-eighth | 127,186.00 | 1,477.56 | 184.69 |
| In 1900 | 4 years | Three-eighths | 738,004.00 | 5,239.88 | 1,964.95 |
| In 1901 | 4 years | Five-eighths | 691,283.00 | 7,710.56 | 4,819.10 |
| In 1902 | 4 years | Seven-eighths | 500,882.00 | 6,205.52 | 5,429.83 |
| In 1898 | 5 years | One-tenth | 343,664.00 | 3,183.01 | 318.30 |
| In 1899 | 5 years | Three-tenths | 1,909,103.00 | 20,528.90 | 6,158.67 |
| In 1900 | 5 years | One-half | 7,149,231.00 | 50,760.05 | 25,380.03 |
| In 1901 | 5 years | Seven-tenths | 5,608,073.00 | 62,556.67 | 43,789.67 |
| In 1902 | 5 years | Nine-tenths | 6,762,393.00 | 83,780.54 | 75,402.49 |
| Total | | | $ 285,352,553.00 | $ 3,362,085.59 | $ 1,763,132.86 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 7,324,999.12 |
| Losses paid from organization to date | 3,662,774.18 |
| Losses incurred during the year | 1,510,617.94 |
| Largest amount written on any one risk | 20,000.00 |

Re-insurance business in State of North Carolina only.

# UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH, GREAT BRITAIN.

Incorporated 1809. Commenced Business in United States August 16, 1871.

R. G. RICHARDS, United States Manager.

Principal Office in United States, 76 William Street, New York City.

---

Statutory deposit, $200,000.00,

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 4,716,005.87 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 5,700,302.62 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,133,179.43 | |
| Net cash received for premiums | | 4,567,123.19 |
| Deposit premiums received for perpetual risks | | 1,432.85 |
| Interest and dividends on stocks and bonds | $ 158,003.75 | |
| Interest from all other sources | 5,426.94 | |
| Total interest | | 163,430.69 |
| Profit on sale or maturity of ledger assets | | 1,167.08 |
| From all other sources—Underwriters Salvage Company | | 1,000.00 |
| Total income | | $ 4,734,153.81 |
| Aggregate last balance and income | | $ 9,450,159.68 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,187,967.75 | |
| Deduct salvage and re-insurance | 243,313.30 | |
| Net amount paid for losses | | 1,944,654.45 |
| Deposit premiums returned | | 870.00 |
| Remitted to Home Office | | 532,899.03 |
| Remitted under treaty contract | | 1,748.19 |
| Commissions or brokerage | | 825,302.02 |
| Rent | | 25,432.54 |
| Salaries, fees and all other charges of officers, agents, etc. | | 201,143.50 |
| All other taxes, Insurance Department fees and agents' licenses | | 84,043.98 |
| Loss on sales or maturity—ledger assets | | 4,994.93 |
| Advertising and stationery | | 26,971.65 |
| Board of underwriters | | 49,719.96 |
| Traveling, $29,771.58; furniture and maps, $16,232.82 | | 46,004.40 |
| Office and incidental expenses | | 27,967.14 |
| All other expenditures | | 21,313.04 |
| Total disbursements during the year | | $ 3,793,064.83 |
| Balance December 31, 1902 | | $ 5,657,094.85 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 4,711,060.14 | |
| Cash in company's office | 32,375.47 | |
| Cash in bank | 290,063.90 | |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 597,408.14 | |
| Agents' balances, representing business written prior to October, 1, 1902 | 21,306.10 | |
| All other ledger assets | 4,881.10 | |
| Total net ledger assets | | $ 5,657,054.85 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 52,962.50 |
| Market value of stocks and bonds over book value | | 69,544.86 |
| Gross assets | | $ 5,779,602.21 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 21,306.10 | |
| Total deductions | | 21,306.10 |
| Total admitted assets | | $ 5,758,296.11 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 47,542.35 | |
| Gross claims for losses in process of adjustment | 319,146.53 | |
| Gross claims for losses resisted | 65,724.99 | |
| | $ 432,413.87 | |
| Deduct re-insurance due or accrued | 34,026.44 | |
| Net amount of unpaid losses and claims | | $ 398,387.43 |
| Unearned premiums on fire risks running one year or less | $ 1,449,014.32 | |
| Unearned premiums on fire risks running more than one year | 1,491,126.03 | |
| Total unearned premiums as computed above | | 2,940,140.35 |
| Amount reclaimable on perpetual fire risks | | 10,905.08 |
| Commissions due agents and brokers | | 136,619.93 |
| Total liabilities, except capital | | $ 3,486,052.79 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 2,072,243.32 | |
| Surplus as regards policy-holders | | 2,272,243.32 |
| Total liabilities | | $ 5,758,296.11 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 504,834,521.00 | $ 4,891,776.60 |
| Written or renewed during the year | 553,586,840.00 | 5,173,016.08 |
| Total | $1,058,421,361.00 | $ 10,064,792.68 |
| Deduct those expired and marked off as terminated | 445,405,882.00 | 4,086,077.08 |
| In force at end of year, 1902 | $ 613,015,479.00 | $ 5,978,715.60 |
| Deduct amount re-insured | 44,346,961.00 | 386,695.00 |
| Net amount in force December 31, 1902 | $ 568,668,518.00 | $ 5,592,020.60 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS,

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 262,808,566.00 | $ 2,898,028.65 | $ 1,449,014.32 |
| In 1901 | 2 years | One-fourth | 2,327,964.00 | 17,510.38 | 4,377.59 |
| In 1902 | 2 years | Three-fourths | 19,276,507.00 | 119,827.75 | 89,870.82 |
| In 1900 | 3 years | One-sixth | 56,742,344.00 | 466,385.50 | 77,730.91 |
| In 1901 | 3 years | One-half | 69,135,186.00 | 583,099.79 | 291,549.89 |
| In 1902 | 3 years | Five-sixths | 84,981,068.00 | 727,386.75 | 606,155.63 |

| | | | | |
|---|---|---|---|---|
| In 1899----4 years | One-eighth | $ 1,025,595.00 | $ 8,218.15 | $ 1,027.27 |
| In 1900----4 years | Three-eighths | 739,727.00 | 6,877.78 | 2,579.16 |
| In 1901----4 years | Five-eighths | 1,331,160.00 | 12,160.65 | 7,600.40 |
| In 1902----4 years | Seven-eighths | 2,320,544.00 | 22,704.42 | 19,866.37 |
| In 1898----5 years | One-tenth | 14,506,956.00 | 127,535.18 | 12,753.51 |
| In 1899----5 years | Three-tenths | 11,993,442.00 | 129,751.84 | 38,925.54 |
| In 1900----5 years | One-half | 12,329,093.00 | 139,339.88 | 69,669.94 |
| In 1901----5 years | Seven-tenths | 13,704,204.00 | 154,277.26 | 107,994.04 |
| In 1902----5 years | Nine-tenths | 15,446,162.00 | 178,916.62 | 161,024.96 |
| Total | | $ 568,668,518.00 | $ 5,592,020.60 | $ 2,940,140.35 |
| Perpetual | | 416,470.00 | 12,116.75 | 10,905.08 |
| Grand total | | $ 569,084,988.00 | $ 5,604,137.35 | $ 2,951,045.43 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of the United States Branch | $ 66,277,667.99 |
| Losses paid from organization to date | 40,984,646.58 |
| Losses incurred during the year | 1,961,795.15 |
| Largest amount written on any one risk | 75,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,235,604.00 |
| Gross premiums received | 19,772.47 |
| Losses paid | 4,448.77 |
| Losses incurred | 5,063.70 |

---

# UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1836. Commenced Business in United States 1876.

H. E. WILSON, General Manager.

Principal Offices in United States, 38 Pine Street, New York City; 642 Monadnock Block, Chicago, Ill.

---

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 2,371,808.41 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,968,551.14 | |
| Deduct re-insurance, rebate, abatement and return premiums | 823,582.57 | |
| Net cash received for premiums | | 2,144,968.57 |
| Rent | $ 7,000.00 | |
| Interest and dividends on stocks and bonds | 77,962.19 | |
| Interest from all other sources | 821.10 | |
| Total interest and rents | | 85,783.29 |
| Profit on sale or maturity of ledger assets | | 28,338.75 |
| Received from Home Office | | 480,217.90 |
| Amount collected of previous year's premiums | | 363,921.24 |

| | | |
|---|---|---|
| Commissions collected on premiums | | $ 142,349.33 |
| From all other sources | | 579.27 |
| Total income | | $ 3,246,158.35 |
| Aggregate last balance and income | | $ 5,617,966.76 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,083,844.01 | |
| Deduct salvage and re-insurance | 188,005.00 | |
| Net amount paid for losses | | 895,839.01 |
| Remitted to Home Office | | 515,656.72 |
| Commissions or brokerage | | 458,308.10 |
| Rent | | 15,248.34 |
| Salaries, fees and all other charges of officers, agents, etc. | | 113,355.25 |
| Repairs and expenses on real estate | | 885.85 |
| Insurance Department fees, agents' licenses, etc. | | 53,186.27 |
| Advertising, printing, etc. | | 16,029.24 |
| Unpaid return premiums and re-insurance premiums | | 20,102.43 |
| Legal expenses | | 1.40 |
| All other expenditures | | 138,797.89 |
| Total disbursements during the year | | $ 2,227,410.50 |
| Balance December 31, 1902 | | $ 3,390,556.26 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 115,000.00 | |
| Book value of stocks and bonds | 2,603,091.56 | |
| Cash in company's office | 1,795.24 | |
| Cash in bank | 144,326.41 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 495,881.43 | |
| Agents' balances, representing business written prior to October 1, 1902 | 21,438.14 | |
| All other, viz.: due from other companies | 4,027.29 | |
| Balance due from special agents | 165.43 | |
| Suspense items and amounts due for placed business | 4,830.76 | |
| Total net ledger assets | | $ 3,390,556.26 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 11,806.38 |
| Market value of real estate over book value | | 25,000.00 |
| Market value of stocks and bonds over book value | | 24,513.44 |
| Other non-ledger assets | | 3,855.37 |
| Gross assets | | $ 3,455,731.45 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 21,438.14 | |
| Suspense items, etc. | 4,830.76 | |
| Bills receivable | 2,038.93 | |
| Balances due from special agents | 165.43 | |
| Due from other companies | 4,027.29 | |
| Total deductions | | 32,500.55 |
| Total admitted assets | | $ 3,423,230.90 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 29,914.04 | |
| Gross claims for losses in process of adjustment | 135,667.08 | |
| Gross claims for losses resisted | 56,225.73 | |
| | $ 221,806.85 | |
| Deduct re-insurance due or accrued | 6,676.91 | |
| Net amount of unpaid losses and claims | | $ 215,129.94 |
| Unearned premiums on fire risks running one year or less | $ 903,080.60 | |
| Unearned premiums on fire risks running more than one year | 722,583.46 | |
| Total unearned premiums as computed above | | 1,625,664.06 |
| Commissions due agents and brokers | | 68,348.53 |
| Salaries, rents, etc., due and accrued | | 4,455.62 |
| Return and re-insurance premiums | | 84,669.89 |
| All other liabilities | | 348.07 |
| Total liabilities except capital | | $ 1,998,616.11 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 1,224,614.79 | |
| Surplus as regards policy-holders | | 1,424,614.79 |
| Total liabilities | | $ 3,423,230.90 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 242,196,638.00 | $ 2,533,232.52 |
| Written or renewed during the year | 252,058,209.00 | 2,968,551.14 |
| Total | $ 494,254,847.00 | $ 5,501,783.66 |
| Deduct those expired and marked off as terminated | 207,624,238.00 | 2,262,878.67 |
| In force at end of year | $ 286,630,609.00 | $ 3,238,904.99 |
| Deduct amount re-insured | 14,224,040.00 | 137,678.40 |
| Net amount in force December 31, 1902 | $ 272,406,569.00 | $ 3,101,226.59 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 139,659,017.00 | $ 1,806,161.20 | $ 903,080.60 |
| In 1901 | 2 years | One-fourth | 260,909.00 | 2,430.65 | 607.66 |
| In 1902 | 2 years | Three-fourths | 469,188.00 | 4,452.32 | 3,339.24 |
| In 1900 | 3 years | One-sixth | 23,745,264.00 | 209,354.11 | 34,892.35 |
| In 1901 | 3 years | One-half | 34,131,868.00 | 298,316.25 | 149,158.12 |
| In 1902 | 3 years | Five-sixths | 37,996,525.00 | 359,093.32 | 299,244.43 |
| In 1899 | 4 years | One-eighth | 219,101.00 | 815.45 | 101.93 |
| In 1900 | 4 years | Three-eighths | 79,478.00 | 465.81 | 174.67 |
| In 1901 | 4 years | Five-eighths | 157,146.00 | 1,622.52 | 1,014.07 |
| In 1902 | 4 years | Seven-eighths | 84,338.00 | 251.90 | 220.42 |
| In 1898 | 5 years | One-tenth | 7,478,513.00 | 70,619.84 | 7,061.98 |
| In 1899 | 5 years | Three-tenths | 5,682,706.00 | 60,009.84 | 18,002.95 |
| In 1900 | 5 years | One-half | 6,422,678.00 | 77,417.21 | 38,708.60 |
| In 1901 | 5 years | Seven-tenths | 7,616,002.00 | 95,687.59 | 66,981.31 |
| In 1902 | 5 years | Nine-tenths | 8,403,836.00 | 114,528.58 | 103,075.73 |
| Total | | | $ 272,406,569.00 | $ 3,101,226.59 | $ 1,625,664.06 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of the United States Branch | $ 25,220,674.08 |
| Losses paid from organization to date | 15,014,496.76 |
| Losses incurred during the year | 936,043.14 |
| Largest amount written on any one risk | 100,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,392,966.00 |
| Gross premiums received | 16,864.17 |
| Losses paid | 4,040.47 |
| Losses incurred | 4,040.47 |

# UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY OF NORWICH, ENGLAND.

Incorporated 1797. Commenced Business in the United States in 1877.

J. MONTGOMERY HARE, U. S. Manager.

Principal Office in the United States, 56 and 58 Pine Street, New York City.

Amount of capital paid up in cash, $660,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 1,834,161.36 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,562,276.06 | |
| Deduct re-insurance, rebate, abatement and return premiums | 670,626.96 | |
| Net cash received for premiums | | 1,891,649.10 |
| Interest received on mortgages | $ 1,665.00 | |
| Interest and dividends on stocks and bonds | 60,226.57 | |
| Total interest | | 61,891.57 |
| Profit on sale or maturity of ledger assets | | 4,912.50 |
| Premiums in course of collection | | 267,667.58 |
| Total income | | $ 2,226,120.75 |
| Aggregate last balance and income | | $ 4,060,282.11 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,023,118.00 | |
| Deduct salvage and re-insurance | 122,389.82 | |
| Net amount paid for losses | | 900,728.18 |
| Commissions or brokerage | | 317,698.83 |
| Rent | | 18,737.72 |
| Salaries, fees and all other charges of officers, agents, etc. | | 188,149.57 |
| Insurance Department fees, agents' licenses and taxes | | 42,434.44 |
| Advertising, printing, etc. | | 73,628.72 |

| | | |
|---|---|---|
| Cash remitted to Home Office | | $ 161,468.88 |
| Cost of collection, commission and brokerage on premiums | | 54,699.17 |
| Total disbursements during the year | | $ 1,757,545.51 |
| Balance December 31, 1902 | | $ 2,302,736.60 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on mortgages | $ 40,000.00 | |
| Book value of stocks and bonds | 1,646,890.58 | |
| Cash in company's office | 5,341.99 | |
| Cash in bank | 322,232.03 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 260,525.33 | |
| Agents' balances, representing business written prior to October 1, 1902, | 27,746.67 | |
| Total net ledger assets | | $ 2,302,736.60 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 17,634.31 |
| Market value of stocks and bonds over book value | | 116,369.42 |
| Other non-ledger assets | | 2,481.22 |
| Gross assets | | $ 2,439,221.55 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 27,746.67 | |
| Total deductions | | 27,746.67 |
| Total admitted assets | | $ 2,411,474.88 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 93,178.90 | |
| Gross claims for losses in process of adjustment | 66,194.71 | |
| Gross claims for losses resisted | 23,100.00 | |
| | $ 182,473.61 | |
| Deduct re-insurance due or accrued | 23,009.25 | |
| Net amount of unpaid losses and claims | | $ 159,464.36 |
| Unearned premiums on fire risks running one year or less | $ 710,522.35 | |
| Unearned premiums on fire risks running more than one year | 731,654.95 | |
| Total unearned premiums as computed above | | 1,442,177.30 |
| Commissions due agents and brokers | | 50,742.69 |
| Salaries, rents, etc., due and accrued | | 20,912.59 |
| Return and re-insurance premiums | | 12,413.48 |
| Total liabilities, except capital | | $ 1,685,710.42 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 525,764.46 | |
| Surplus as regards policy-holders | | 725,764.46 |
| Total liabilities | | $ 2,411,474.88 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 285,489,904.00 | $ 2,886,269.53 |
| Written or renewed during the year | 221,886,171.00 | 2,562,276.06 |
| Total | $ 507,376,075.00 | $ 5,448,545.59 |
| Deduct those expired and marked off as terminated | 220,377,258.00 | 2,372,083.28 |
| In force at end of year 1902 | $ 286,998,817.00 | $ 3,076,462.31 |
| Deduct amount re-insured | 25,726,268.00 | 284,611.83 |
| Net amount in force December 31, 1902 | $ 261,272,549.00 | $ 2,791,850.48 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 117,241,732.00 | $ 1,421,044.69 | $ 710,522.35 |
| In 1901 | 2 years | One-fourth | 772,109.00 | 6,216.18 | 1,554.04 |
| In 1902 | 2 years | Three-fourths | 1,250,591.00 | 10,845.59 | 8,134.20 |
| In 1900 | 3 years | One-sixth | 30,500,024.00 | 257,963.01 | 42,993.84 |
| In 1901 | 3 years | One-half | 37,587,491.00 | 334,184.32 | 167,092.16 |
| In 1902 | 3 years | Five-sixths | 36,832,380.00 | 361,726.24 | 301,438.52 |
| In 1899 | 4 years | One-eighth | 909,615.00 | 5,628.57 | 703.58 |
| In 1900 | 4 years | Three-eighths | 555,003.00 | 4,191.37 | 1,571.78 |
| In 1901 | 4 years | Five-eighths | 457,616.00 | 4,158.33 | 2,598.95 |
| In 1902 | 4 years | Seven-eighths | 725,507.00 | 6,295.32 | 5,508.41 |
| In 1898 | 5 years | One-tenth | 7,080,250.00 | 71,425.27 | 7,142.53 |
| In 1899 | 5 years | Three-tenths | 5,918,318.00 | 63,945.59 | 19,183.68 |
| In 1900 | 5 years | One-half | 6,517,736.00 | 73,120.75 | 36,660.38 |
| In 1901 | 5 years | Seven-tenths | 7,435,942.00 | 84,626.77 | 59,238.74 |
| In 1902 | 5 years | Nine-tenths | 7,475,135.00 | 86,267.78 | 77,641.00 |
| Over 5 years | | Pro rata | 13,100.00 | 210.70 | 193.14 |
| Total | | | $ 261,272,549.00 | $ 2,791,850.48 | $ 1,442,177.30 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 27,876,236.65 |
| Losses paid from organization to date | 16,484,524.39 |
| Losses incurred during the year | 912,503.52 |
| Largest amount written on any one risk | 100,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,702,159.00 |
| Gross premiums received | 18,833.59 |
| Losses paid | 9,301.62 |
| Losses incurred | 11,602.29 |

---

# UNITED STATES BRANCH OF THE PALATINE INSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated August 22, 1900. Commenced Business in United States January 1, 1901.

A. H. WRAY, United States Manager.

Principal Office in United States, Corner Pine and William Streets, New York City.

---

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 1,355,762.73 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,835,168.95 | |
| Deduct re-insurance, rebate, abatement and return premiums | 535,686.03 | |
| Net cash received for premiums | | 1,299,482.92 |
| Interest and dividends on stocks and bonds | $ 27,685.27 | |
| Total interest | | 27,685.27 |

| | | |
|---|---|---|
| Amount collected of previous year's premiums | | $ 213,591.27 |
| Returned commissions | | 93,786.88 |
| Total income | | $ 1,634,546.34 |
| Aggregate last balance and income | | $ 2,990,309.07 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 607,861.44 | |
| Deduct salvage and re-insurance | 68,974.95 | |
| Net amount paid for losses | | 538,886.49 |
| Remitted to Home Office | | 129,202.27 |
| Commissions or brokerage | | 348,282.48 |
| Rent | | 7,437.70 |
| Salaries, fees and all other charges of officers, agents, etc. | | 67,918.67 |
| Insurance Department fees, agents' licenses and all other taxes | | 34,926.99 |
| Loss on sales or maturity—ledger assets | | 604.76 |
| Printing and stationery | | 6,480.17 |
| National and local boards | | 14,412.37 |
| Travel and surveys | | 14,328.55 |
| Return premiums and re-insurance unpaid | | 22,959.53 |
| All other expenditures | | 16,994.52 |
| Total disbursements during the year | | $ 1,202,534.60 |
| Balance December 31, 1902 | | $ 1,787,774.47 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,290,072.36 | |
| Cash in bank | 243,276.00 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 252,201.07 | |
| Agents' balances, representing business written prior to October 1, 1902 | 2,225.04 | |
| Total net ledger assets | | $ 1,787,774.47 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 291.67 |
| Market value of stocks and bonds over book value | | 4,015.14 |
| Other non-ledger assets | | 7,440.90 |
| Gross assets | | $ 1,799,522.18 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 2,225.04 | |
| Total deductions | | 2,225.04 |
| Total admitted assets | | $ 1,797,297.14 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 37,725.00 | |
| Gross claims for losses in process of adjustment | 63,322.00 | |
| Gross claims for losses resisted | 14,567.00 | |
| | $ 115,614.00 | |
| Deduct re-insurance due or accrued | 9,344.00 | |
| Net amount of unpaid losses and claims | | $ 106,270.00 |
| Unearned premiums on fire risks running one year or less | $ 496,613.92 | |
| Unearned premiums on fire risks running more than one year | 536,100.79 | |
| Total unearned premiums as computed above | | 852,714.71 |

| | | |
|---|---|---|
| Commissions due agents and brokers | | $ 39,017.60 |
| Salaries, rents, etc., due and accrued | | 2,256.31 |
| Return and re-insurance premiums | | 40,809.93 |
| Total liabilities, except capital | | $ 1,041,068.55 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 556,228.59 | |
| Surplus as regards policy-holders | | 756,228.59 |
| Total liabilities | | $ 1,797,297.14 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 117,526,802.00 | $ 1,347,923.09 |
| Written or renewed in 1902 | 149,957,076.00 | 1,835,168.95 |
| Total | $ 267,483,878.00 | $ 3,183,092.04 |
| Deduct expirations and cancellations | 125,820,781.00 | 1,410,090.43 |
| In force December 31, 1902 | $ 141,663,097.00 | $ 1,773,001.61 |
| Deduct amount re-insured | 15,923,716.00 | 220,149.27 |
| Net amount in force December 31, 1902 | $ 125,739,381.00 | $ 1,552,852.34 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fractions Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 73,771,561.00 | $ 993,227.84 | $ 496,613.92 |
| In 1901 | 2 years | One-fourth | 1,568,427.00 | 10,725.29 | 2,681.32 |
| In 1902 | 2 years | Three-fourths | 867,926.00 | 8,476.52 | 6,357.39 |
| In 1900 | 3 years | One-sixth | 3,996,655.00 | 35,670.89 | 5,945.15 |
| In 1901 | 3 years | One-half | 16,603,724.00 | 170,746.44 | 85,373.22 |
| In 1902 | 3 years | Five-sixths | 17,223,437.00 | 183,326.53 | 152,772.11 |
| In 1899 | 4 years | One-eighth | 110,800.00 | 932.63 | 116.58 |
| In 1900 | 4 years | Three-eighths | ---------- | 926.30 | 347.37 |
| In 1901 | 4 years | Five-eighths | 622,007.00 | 5,184.60 | 3,240.38 |
| In 1902 | 4 years | Seven-eighths | 668,998.00 | 6,565.15 | 5,744.50 |
| In 1898 | 5 years | One-tenth | 715,161.00 | 10,600.82 | 1,060.08 |
| In 1899 | 5 years | Three-tenths | 879,069.00 | 11,855.37 | 3,556.61 |
| In 1900 | 5 years | One-half | 765,817.00 | 12,059.09 | 6,029.55 |
| In 1901 | 5 years | Seven-tenths | 3,616,692.00 | 47,114.31 | 32,980.02 |
| In 1902 | 5 years | Nine-tenths | 4,217,132.00 | 55,440.56 | 49,896.51 |
| Total | | | $ 125,739,381.00 | $ 1,552,852.34 | $ 852,714.71 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since the organization of the United States Branch | $ 2,246,242.02 |
| Losses paid from organization to date | 769,261.55 |
| Losses incurred during the year | 540,421.46 |
| Largest amount written on any one risk | 50,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 526,665.00 |
| Gross premiums received | 8,698.34 |
| Losses paid | 1,344.15 |
| Losses incurred | 3,880.15 |

# UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated January, 1782. Commenced Business in United States October, 1879.

A. D. IRVING, United States Manager.

Principal Office in United States, No. 47 Cedar Street, New York, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 2,674,802.12 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,349,033.26 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,846,096.11 | |
| Net cash received for premiums | | 2,502,937.15 |
| Interest and dividends on stocks and bonds | $ 81,893.22 | |
| Total interest | | 81,893.22 |
| Received from Home Office | | 324,375.00 |
| Uncollected premiums of last year—collected this | | 185,406.77 |
| Total income | | $ 3,094,612.14 |
| Aggregate last balance and income | | $ 5,769,414.26 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,737,717.35 | |
| Deduct salvage and re-insurance | 961,153.49 | |
| Net amount paid for losses | | $ 1,776,563.86 |
| Remitted to Home Office | | 83,004.95 |
| Commissions or brokerage | | 491,607.38 |
| Rent | | 19,055.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 158,041.24 |
| All other taxes, Insurance Department fees and agents' licenses | | 75,488.02 |
| Advertising, printing, etc. | | 20,127.96 |
| Maps, surveys and inspections | | 35,909.62 |
| Postage, telegrams and express | | 16,527.51 |
| Traveling | | 17,703.75 |
| All other expenditures | | 22,774.43 |
| Total disbursements during the year | | $ 2,716,803.72 |
| Balance December 31, 1902 | | $ 3,052,610.54 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,488,544.90 | |
| Cash in company's office | 265.21 | |
| Cash in bank | 12,759.99 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 284,841.84 | |
| Agents' balances, representing business written prior to October 1, 1902, | 2,316.68 | |
| Cash in hands of United States Trustees | 263,881.92 | |
| Total net ledger assets | | $ 3,052,610.54 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 29,042.50 |
| Other non-ledger assets | | 3,351.27 |
| Gross assets | | $ 3,085,004.31 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 2,316.68 | |
| Depreciation from book value of bonds | 19,203.65 | |
| Total deductions | | 21,520.33 |
| Total admitted assets | | $ 3,063,483.98 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 51,230.00 | |
| Gross claims for losses in process of adjustment | 534,053.00 | |
| Gross claims for losses resisted | 24,892.00 | |
| | $ 610,175.00 | |
| Deduct re-insurance due or accrued | 300,621.00 | |
| Net amount of unpaid losses and claims | | $ 309,554.00 |
| Unearned premiums on fire risks running one year or less | $ 942,963.63 | |
| Unearned premiums on fire risks running more than one year | 832,525.25 | |
| Excess of original premiums over amount received for re-insurance | 315.21 | |
| Total unearned premiums as computed above | | 1,775,804.09 |
| Commissions due agents and brokers | | 78,072.59 |
| Salaries, rents, etc., due and accrued | | 2,173.72 |
| Return and re-insurance premiums | | 231,614.03 |
| Total liabilities, except capital | | $ 2,397,218.43 |
| Deposit caiptal | $ 200,000.00 | |
| Surplus over all liabilities | 466,265.55 | |
| Surplus as regards policy-holders | | 666,265.55 |
| Total liabilities | | $ 3,063,483.98 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 458,117,280.00 | $ 4,742,606.89 |
| Written or renewed during the year | 405,935,216.00 | 4,349,033.26 |
| Total | $ 864,052,496.00 | $ 9,091,640.15 |
| Deduct those expired and marked off as terminated | 397,819,465.00 | 4,179,924.99 |
| In force at the end of the year | $ 466,233,031.00 | $ 4,911,715.16 |
| Deduct amount re-insured | 157,459,241.00 | 1,440,063.92 |
| Net amount in force December 31, 1902 | $ 308,773,790.00 | $ 3,471,651.24 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 136,960,972.00 | $ 1,885,927.27 | $ 942,963.63 |
| In 1901 | 2 years | One-fourth | 746,380.00 | 5,440.86 | 1,360.21 |
| In 1902 | 2 years | Three-fourths | 793,104.00 | 7,480.31 | 5,610.24 |
| In 1900 | 3 years | One-sixth | 39,831,650.00 | 302,081.71 | 50,346.95 |
| In 1901 | 3 years | One-half | 46,469,418.00 | 425,253.08 | 212,626.54 |
| In 1902 | 3 years | Five-sixths | 44,592,048.00 | 407,636.95 | 339,697.46 |
| In 1899 | 4 years | One-eighth | 410,035.00 | 2,562.66 | 320.33 |
| In 1900 | 4 years | Three-eighths | 566,660.00 | 6,823.50 | 2,558.81 |
| In 1901 | 4 years | Five-eighths | 424,781.00 | 4,504.99 | 2,815.62 |

| | | | | |
|---|---|---|---|---|
| In 1902 | 4 years | Seven-eighths | $ 516,266.00 | $ 4,458.38 | $ 3,901.08 |
| In 1898 | 5 years | One-tenth | 7,461,596.00 | 77,528.59 | 7,752.86 |
| In 1899 | 5 years | Three-tenths | 8,669,248.00 | 94,702.54 | 28,410.76 |
| In 1900 | 5 years | One-half | 6,461,219.00 | 71,910.44 | 35,955.22 |
| In 1901 | 5 years | Seven-tenths | 7,080,737.00 | 82,015.36 | 57,410.78 |
| In 1902 | 5 years | Nine-tenths | 7,774,676.00 | 92,912.10 | 83,620.89 |
| Over 5 years | | Pro rata | 15,000.00 | 412.50 | 137.50 |
| Total | | | $ 308,773,790.00 | $ 3,471,651.24 | $ 1,775,488.88 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 39,267,930.04 |
| Losses paid from organization to date | 24,667,348.47 |
| Losses incurred during the year | 1,656,143.00 |
| Largest amount written on any one risk | 30,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 975,680.00 |
| Gross premiums received | 12,293.53 |
| Losses paid | 2,130.81 |
| Losses incurred | 11,701.06 |

---

# UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY OF STETTIN, GERMANY.

Incorporated 1845. Commenced Business in United States 1891.

THEO. W. LETTON, U. S. Manager.

Principal Office in United States, 315 Dearborn Street, Chicago, Ill.

---

Statutory deposit, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 744,163.34 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 853,304.68 | $ 2,791.09 | |
| Deduct re-insurance, rebate, abatement and return premiums | 212,507.42 | | |
| | $ 640,797.26 | $ 2,791.09 | |
| Net cash received for premiums | | | 643,588.35 |
| Rent | | $ 60.00 | |
| Interest and dividends on stocks and bonds | | 24,479.89 | |
| Total interest and rents | | | 24,539.89 |
| Profit on sale or maturity of ledger assets | | | 5,211.68 |
| Amount collected of previous year's premiums | | | 86,169.58 |
| Commissions on return and re-insurance premiums | | | 46,751.53 |
| From all other sources | | | 337.71 |
| Total income | | | $ 806,598.74 |
| Aggregate last balance and income | | | $ 1,550,762.08 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses, including $60,389.21 occurring in previous years | $ 402,290.96 | $ 393.28 | |
| Deduct salvage and re-insurance | 54,466.16 | | |
| | $ 347,824.80 | $ 393.28 | |
| Net amount paid for losses | | | $ 348,218.08 |
| Remitted to Home Office | | | 1,597.88 |
| Commissions or brokerage | | | 162,645.13 |
| Rent | | | 2,820.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 55,845.90 |
| Taxes on real estate | | | 14.05 |
| All other taxes, Insurance Department fees and agents' licenses | | | 17,246.34 |
| Loss on sales or maturity—ledger assets | | | 28.00 |
| Advertising | | | 320.24 |
| Local boards | | | 10,305.91 |
| Postage, express and telegrams | | | 6,573.24 |
| Stationery and agents' supplies | | | 3,225.02 |
| All other expenditures | | | 8,065.21 |
| Total disbursements during the year | | | $ 616,905.00 |
| Balance December 31, 1902 | | | $ 933,857.08 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 800.00 | |
| Book value of stocks and bonds | 749,323.23 | |
| Cash in company's office | 2,627.23 | |
| Cash in bank | 63,019.02 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 115,788.95 | |
| Agents' balances, representing business written prior to October 1, 1902, | 2,298.65 | |
| Total net ledger assets | | $ 933,857.08 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 7,304.16 |
| Other non-ledger assets | | 86.78 |
| Gross assets | | $ 941,248.02 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 2,298.65 | |
| Depreciation from book value of ledger assets | 8,576.98 | |
| Total deductions | | 10,875.63 |
| Total admitted assets | | $ 930,372.39 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 39,965.16 | |
| Gross claims for losses in process of adjustment | 23,844.87 | |
| Gross claims for losses resisted | 6,550.00 | |
| | $ 70,360.03 | |
| Deduct re-insurance due or accrued | 11,044.00 | |
| Net amount of unpaid losses and claims | | $ 59,316.03 |
| Unearned premiums on fire risks running one year or less | $ 226,554.77 | |
| Unearned premiums on fire risks running more than one year | 270,511.29 | |

| | | |
|---|---|---|
| Excess of original premiums over amount received for re-insurance | $ 100.80 | |
| Unearned premiums on unexpired marine risks | 9.50 | |
| Total unearned premiums as computed above | | $ 497,176.36 |
| Commissions due agents and brokers | | 25,885.20 |
| Salaries, rents, etc., due and accrued | | 689.38 |
| Return and re-insurance premiums | | 79.04 |
| Total liabilities, except capital | | $ 583,146.01 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 147,226.38 | |
| Surplus as regards policy-holders | | 347,226.38 |
| Total liabilities | | $ 930,372.39 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 73,159,437.00 | $ 898,044.82 |
| Written or renewed during the year | 63,213,657.00 | 853,304.68 |
| Total | $ 136,373,094.00 | $ 1,751,349.50 |
| Deduct those expired and marked off as terminated | 55,686,344.00 | 710,838.92 |
| In force at end of year 1902 | $ 80,686,750.00 | $ 1,040,510.00 |
| Deduct amount re-insured | 6,733,642.00 | 91,308.75 |
| Net amount in force December 31, 1902 | $ 73,953,108.00 | $ 949,201.83 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 1,988.00 | $ 8.92 |
| Written or renewed during the year | 801,609.00 | 2,791.09 |
| Total | $ 803,597.00 | $ 2,800.01 |
| Deduct those expired and marked off as terminated | 801,832.00 | 2,790.51 |
| In force at end of year 1902 | $ 1,765.00 | $ 9.50 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 31,841,500.00 | $ 453,109.55 | $ 226,554.77 |
| In 1901 | 2 years | One-fourth | 12,645.00 | 94.94 | 23.74 |
| In 1902 | 2 years | Three-fourths | 18,150.00 | 144.98 | 108.75 |
| In 1900 | 3 years | One-sixth | 8,716,103.00 | 96,192.54 | 16,032.09 |
| In 1901 | 3 years | One-half | 11,565,573.00 | 134,900.18 | 67,450.09 |
| In 1902 | 3 years | Five-sixths | 13,137,303.00 | 150,348.44 | 125,290.30 |
| In 1899 | 4 years | One-eighth | 254,913.00 | 2,128.89 | 266.11 |
| In 1900 | 4 years | Three-eighths | 194,014.00 | 1,590.03 | 596.25 |
| In 1901 | 4 years | Five-eighths | 254,729.00 | 2,251.15 | 1,406.95 |
| In 1902 | 4 years | Seven-eighths | 344,986.00 | 2,716.94 | 2,377.34 |
| In 1898 | 5 years | One-tenth | 1,019,630.00 | 15,259.66 | 1,525.96 |
| In 1899 | 5 years | Three-tenths | 1,617,610.00 | 22,161.54 | 6,648.46 |
| In 1900 | 5 years | One-half | 1,504,006.00 | 20,134.40 | 10,067.20 |
| In 1901 | 5 years | Seven-tenths | 1,676,344.00 | 22,664.44 | 15,855.11 |
| In 1902 | 5 years | Nine-tenths | 1,795,602.00 | 25,504.15 | 22,953.74 |
| Total | | | $ 73,953,108.00 | $ 949,201.83 | $ 497,166.86 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 4,677,239.99 |
| Losses paid from organization to date | 2,643,046.23 |
| Losses incurred during the year—fire | 342,021.75 |
| Losses incurred during the year—ocean marine | 393.28 |
| Largest amount written on any one risk | 20,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 822,182.00 |
| Gross premiums received | 12,977.10 |
| Losses paid | 9,316.79 |
| Losses incurred | 10,379.46 |

---

# UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated May 31, 1835. Commenced Business in United States 1851.

E. F. BEDDALL, United States Manager.

Principal Office in United States, No. 50 Wall Street, New York City.

---

Statutory deposit, $235,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 6,537,327.20 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 8,514,959.22 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,442,370.99 | |
| Net cash received for premiums | | 6,072,588.23 |
| Deposit premiums received for perpetual risks | | 8,767.44 |
| Rent | $ 154,596.54 | |
| Interest received on mortgages | 21,375.00 | |
| Interest and dividends on stocks and bonds | 137,356.43 | |
| Interest from all other sources | 8,308.11 | |
| Total interest and rents | | 321,636.08 |
| Received from Home Office | | 748,851.02 |
| Commissions on return premiums and re-insurance premiums | | 478,805.51 |
| Total income | | $ 7,630,648.28 |
| Aggregate last balance and income | | $ 14,167,975.48 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 3,605,994.80 | |
| Deduct salvage and re-insurance | 1,049,968.21 | |
| Net amount paid for losses | | 2,556,026.59 |
| Deposit premiums returned | | 32,196.94 |
| Remitted to Home Office | | 1,383,334.33 |
| Commissions or brokerage | | 1,309,508.69 |

| | | |
|---|---|---|
| Rent | | $ 35,522.16 |
| Salaries, fees and all other charges of officers, agents, etc. | | 383,663.81 |
| Taxes on real estate | | 15,152.46 |
| All other taxes, Insurance Department fees and agents' licenses | | 140,128.44 |
| Repairs and expenses on real estate | | 78,809.59 |
| Advertising, printing, etc. | | 59,457.45 |
| Legal expenses | | 1,616.60 |
| Furniture and fixtures | | 1,408.71 |
| Unpaid return and re-insurance premiums, December 31, 1901, since paid | | 273,370.10 |
| All other expenditures | | 207,101.66 |
| Total disbursements during the year | | $ 6,477,297.53 |
| Balance December 31, 1902 | | $ 7,690,677.95 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,421,012.62 | |
| Loans on mortgages | 884,000.00 | |
| Book value of stocks and bonds | 3,602,304.50 | |
| Cash in company's offices | 4,070.07 | |
| Cash in bank | 725,321.42 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 1,034,049.01 | |
| Agents' balances, representing business written prior to October 1, 1902 | 19,920.33 | |
| Total net ledger assets | | $ 7,690,677.95 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 51,690.51 |
| Commissions on unpaid return and re-insurance premiums | | 44,925.06 |
| Due from other companies on losses paid | | 31,668.13 |
| Other non-ledger assets | | 919.26 |
| Gross assets | | $ 7,819,880.91 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 19,920.33 | |
| Depreciation from book value of ledger assets to bring same to market value—bonds | 2,200.42 | |
| Total deductions | | 22,120.75 |
| Total admitted assets | | $ 7,797,760.16 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 47,899.81 | |
| Gross claims for losses in process of adjustment | 680,814.60 | |
| Gross claims for losses resisted | 101,760.78 | |
| | $ 830,475.19 | |
| Deduct re-insurance due or accrued | 414,750.61 | |
| Net amount of unpaid losses and claims | | $ 415,724.58 |
| Unearned premiums on fire risks running one year or less | $ 1,677,419.88 | |
| Unearned premiums on fire risks running more than one year | 2,445,298.62 | |
| Excess of original premiums over amount received for re-insurance | 35,415.81 | |
| Total unearned premiums as computed above | | 4,158,134.31 |
| Amount reclaimable on perpetual fire risks | | 198,531.67 |
| Net premium reserve or liabilities under special department, except capital, etc. | | 100,583.33 |
| Commissions due agents and brokers | | 183,106.33 |

| | | |
|---|---|---|
| Salaries, rents, etc., due and accrued | | $ 49,300.96 |
| Return and re-insurance premiums | | 245,881.98 |
| Total liabilities, except capital | | $ 5,351,263.16 |
| Deposit capital | $ 235,000.00 | |
| Surplus over all liabilities | 2,211,497.00 | |
| Surplus as regards policy-holders | | 2,446,497.00 |
| Total liabilities | | $ 7,797,760.16 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 976,280,371.70 | $ 8,698,952.64 |
| Written or renewed during the year | 787,878,602.45 | 7,653,286.63 |
| Total | $1,764,158,974.15 | $ 16,352,239.27 |
| Deduct those expired and marked off as terminated | 792,703,653.24 | 6,886,776.15 |
| In force at end of the year | $ 971,455,320.91 | $ 9,465,463.12 |
| Deduct amount re-insured | 175,379,926.30 | 1,511,418.48 |
| Net amount in force December 31, 1902 | $ 796,075,394.61 | $ 7,954,044.64 |

### PERPETUAL FIRE RISKS.

| | *Amounts.* | *Deposits.* | *Premiums.* |
|---|---|---|---|
| Perpetual risks in force December 31, 1901 | $ 9,379,756.00 | $ 246,858.75 | $ 9,874.35 |
| Written during the year 1902 | 321,737.00 | 8,767.44 | 350.69 |
| Total | $ 9,701,493.00 | $ 255,626.19 | $ 10,225.04 |
| Deduct those marked off as cancelled, 1902 | 923,518.00 | 33,359.53 | 1,334.38 |
| In force December 31, 1902 | $ 8,777,975.00 | $ 222,266.66 | $ 8,890.66 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 281,387,876.71 | $ 3,354,839.77 | $ 1,677,419.88 |
| In 1901 | 2 years | One-fourth | 2,893,540.15 | 30,444.27 | 7,611.07 |
| In 1902 | 2 years | Three-fourths | 4,944,342.56 | 28,862.89 | 21,647.17 |
| In 1900 | 3 years | One-sixth | 89,849,677.81 | 704,459.84 | 117,409.98 |
| In 1901 | 3 years | One-half | 107,639,844.25 | 886,920.98 | 443,460.49 |
| In 1902 | 3 years | Five-sixths | 121,828,441.77 | 1,041,245.22 | 867,704.35 |
| In 1899 | 4 years | One-eighth | 1,788,500.00 | 17,772.28 | 2,221.53 |
| In 1900 | 4 years | Three-eighths | 1,315,527.50 | 10,143.16 | 3,803.68 |
| In 1901 | 4 years | Five-eighths | 1,815,094.00 | 15,837.28 | 9,898.30 |
| In 1902 | 4 years | Seven-eighths | 2,401,008.00 | 19,592.93 | 17,143.81 |
| In 1898 | 5 years | One-tenth | 43,496,216.89 | 362,616.54 | 36,261.65 |
| In 1899 | 5 years | Three-tenths | 32,137,328.64 | 330,071.32 | 99,021.39 |
| In 1900 | 5 years | One-half | 32,462,152.42 | 337,585.27 | 168,792.63 |
| In 1901 | 5 years | Seven-tenths | 33,043,666.16 | 363,502.00 | 254,451.40 |
| In 1902 | 5 years | Nine-tenths | 36,691,112.75 | 421,719.06 | 379,547.15 |
| Over five years | | Pro rata | 2,381,065.00 | 28,431.83 | 16,324.02 |
| Total | | | $ 796,075,394.61 | $ 7,954,044.64 | $ 4,122,718.50 |
| Perpetual risks | | | 8,777,975.00 | 222,266.66 | 198,531.67 |
| Grand total | | | $ 804,853,369.61 | $ 8,176,311.30 | $ 4,321,250.17 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 93,754,261.04 |
| Losses paid from organization to date | 55,291,353.34 |
| Losses incurred during the year | 2,407,022.01 |
| Largest amount written on any one risk | 150,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,159,075.00 |
| Gross premiums received | 34,448.00 |
| Losses paid | 10,929.00 |
| Losses incurred | 11,430.00 |

---

# UNITED STATES BRANCH OF THE ROYAL EXCHANGE ASSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1891.

ROBERT DICKSON, United States Manager.

Principal Office in the United States, 100 William Street, New York, N. Y.

---

Deposit capital, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 1,370,142.97 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,460,646.07 | |
| Deduct re-insurance, rebate, abatement and return premiums | 431,681.60 | |
| Net cash received for premiums | | 1,028,964.47 |
| Interest and dividends on stocks and bonds | $ 49,806.00 | |
| Total interest | | 49,806.00 |
| Received from Home Office | | 186,213.53 |
| Amount collected of previous years' premiums | | 151,429.97 |
| Commissions on return and re-insurance premiums | | 96,610.20 |
| Total income | | $ 1,513,024.17 |
| Aggregate last balance and income | | $ 2,883,167.14 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 714,952.62 | |
| Deduct salvage and re-insurance | 110,075.98 | |
| Net amount paid for losses | | 604,876.64 |
| Remitted to Home Office | | 87,771.76 |
| Commissions or brokerage | | 319,219.01 |
| Rent | | 6,015.74 |
| Salaries, fees and all other charges of officers, agents, etc. | | 70,392.95 |
| All other taxes, Insurance Department fees and agents' licenses | | 27,032.39 |
| Advertising, printing, etc. | | 11,844.92 |

| | | |
|---|---|---|
| Outstanding re-insurance premiums | | $ 17,777.97 |
| Office expenses, postage, etc. | | 21,168.10 |
| All other expenditures | | 9,117.39 |
| Total disbursements during the year | | $ 1,175,216.87 |
| Balance December 31, 1902 | | $ 1,707,950.27 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,450,205.30 | |
| Cash in company's office | 3,405.17 | |
| Cash in bank | 52,427.66 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 181,460.90 | |
| Bills receivable, taken for fire risks | 1,002.58 | |
| Due for re-insurance on losses paid | 1,089.97 | |
| Office furniture and maps | 18,358.63 | |
| Total net ledger assets | | $ 1,707,950.27 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 20,195.06 |
| Other non-ledger assets | | 6,095.14 |
| Gross assets | | $ 1,734,240.47 |
| Deduct assets not admitted— | | |
| Furniture and supplies | $ 18,358.63 | |
| Depreciation from book value of ledger assets to bring same to market value—bonds and stocks | 2,135.30 | |
| Total deductions | | 20,493.93 |
| Total admitted assets | | $ 1,713,746.54 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 6,027.78 | |
| Gross claims for losses in process of adjustment | 51,389.00 | |
| Gross claims for losses resisted | 38,325.00 | |
| | $ 95,741.78 | |
| Deduct re-insurance due or accrued | 32,728.33 | |
| Net amount of unpaid losses and claims | | $ 63,013.45 |
| Unearned premiums on fire risks running one year or less | $ 351,169.50 | |
| Unearned premiums on fire risks running more than one year | 407,690.87 | |
| Total unearned premiums as computed above | | 758,860.37 |
| Commissions due agents and brokers | | 40,610.76 |
| Salaries, rents, etc., due and accrued | | 2,070.36 |
| Re-insurance premiums | | 26,226.85 |
| Total liabilities, except capital | | $ 890,781.79 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 622,964.75 | |
| Surplus as regards policy-holders | | 822,964.75 |
| Total liabilities | | $ 1,713,746.54 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on December 31, 1901 | $ 123,470,557.00 | $ 1,433,391.31 |
| Written or renewed during the year | 121,122,766.00 | 1,460,646.07 |
| Total | $ 244,593,323.00 | $ 2,894,037.38 |
| Deduct those expired and marked off as terminated | 103,953,814.00 | 1,247,687.88 |
| In force at end of year | $ 140,639,509.00 | $ 1,646,349.50 |
| Deduct amount re-insured | 20,876,319.00 | 220,151.31 |
| Net amount in force December 31, 1902 | $ 119,763,190.00 | $ 1,426,198.19 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 55,106,733.00 | $ 702,339.00 | $ 351,169.50 |
| In 1901 | 2 years | One-fourth | 1,653,141.00 | 8,476.05 | 2,119.01 |
| In 1902 | 2 years | Three-fourths | 757,687.00 | 6,411.00 | 4,808.25 |
| In 1900 | 3 years | One-sixth | 9,344,378.00 | 127,080.09 | 21,180.01 |
| In 1901 | 3 years | One-half | 16,879,489.00 | 179,307.00 | 89,653.50 |
| In 1902 | 3 years | Five-sixths | 18,161,136.00 | 191,984.00 | 159,986.66 |
| In 1899 | 4 years | One-eighth | 105,858.00 | 796.00 | 99.50 |
| In 1900 | 4 years | Three-eighths | 504,163.00 | 4,447.00 | 1,667.63 |
| In 1901 | 4 years | Five-eighths | 388,076.00 | 3,576.05 | 2,235.03 |
| In 1902 | 4 years | Seven-eighths | 499,341.00 | 4,637.00 | 4,057.38 |
| In 1898 | 5 years | One-tenth | 1,735,506.00 | 20,251.00 | 2,025.10 |
| In 1899 | 5 years | Three-tenths | 2,256,728.00 | 26,681.00 | 8,004.30 |
| In 1900 | 5 years | One-half | 2,973,378.00 | 37,705.00 | 18,852.50 |
| In 1901 | 5 years | Seven-tenths | 3,420,728.00 | 41,276.00 | 28,893.20 |
| In 1902 | 5 years | Nine-tenths | 5,976,848.00 | 71,232.00 | 64,108.80 |
| Total | | | $ 119,763,190.00 | $ 1,426,198.19 | $ 758,860.37 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 5,305,837.33 |
| Losses paid from organization to date | 2,780,135.64 |
| Losses incurred during the year | 561,950.54 |
| Largest amount written on any one risk | 80,000.00 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 614,889.00 |
| Gross premiums received | 10,337.07 |
| Losses paid | 1,393.87 |
| Losses incurred | 1,393.87 |

# UNITED STATES BRANCH OF THE SALAMANDRA INSURANCE COMPANY OF ST. PETERSBURG, RUSSIA.

Incorporated January 26, 1846. Commenced Business in United States December, 1899.

ALBERT WILCOX & Co., United States Managers.

Principal Office in United States, 27 William Street, New York, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 739,312.04 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 903,997.52 | |
| Deduct re-insurance, rebate, abatement and return premiums | 198,581.48 | |
| Net cash received for premiums | | 705,416.04 |
| Interest and dividends on stocks and bonds | $ 19,129.26 | |
| Total interest | | 19,129.26 |
| Profit on sale or maturity of ledger assets | | 4,303.77 |
| Amount collected of previous year's premiums | | 33,008.00 |
| Total income | | $ 761,857.07 |
| Aggregate last balance and income | | $ 1,501,169.11 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 400,387.61 | |
| Deduct salvage and re-insurance | 671.16 | |
| Net amount paid for losses | | 399,716.45 |
| Remitted to Home Office | | 25,000.00 |
| Commissions or brokerage | | 175,582.66 |
| Salaries, fees and all other charges of officers, agents, etc. | | 227.50 |
| Insurance Department fees and agents' licenses | | 5,196.31 |
| Reduction in book values of securities | | 13,000.00 |
| Total disbursements during the year | | $ 618,722.92 |
| Balance December 31, 1902 | | $ 882,446.19 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 483,000.00 | |
| Cash in bank | 93,959.28 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 40,486.91 | |
| Cash deposited with New York Life Insurance and Trust Company, United States Trustees | 265,000.00 | |
| Total net ledger assets | | $ 882,446.19 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 7,454.50 |
| Total admitted assets | $ 889,900.69 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 6,916.75 | |
| Gross claims for losses in process of adjustment | 84,000.43 | |
| Net amount of unpaid losses and claims | | $ 90,917.18 |
| Unearned premiums on fire risks running one year or less | $ 309,441.12 | |
| Unearned premiums on fire risks running more than one year | 118,752.50 | |
| Total unearned premiums as computed above | | 428,193.62 |
| Commissions due agents and brokers | | 8,619.56 |
| Total liabilities, except capital | | $ 527,730.36 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 162,170.33 | |
| Surplus as regards policy-holders | | 362,170.33 |
| Total liabilities | | $ 889,900.69 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 62,379,148.00 | $ 736,782.41 |
| Written or renewed during the year | 55,986,103.00 | 903,997.52 |
| Total | $ 118,365,251.00 | $ 1,640,779.93 |
| Deduct those expired and marked off as terminated | 50,270,756.00 | 821,367.99 |
| Net amount in force December 31, 1902 | $ 68,094,495.00 | $ 819,411.94 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 49,899,388.00 | $ 618,882.25 | $ 309,441.12 |
| In 1901 | 2 years | One-fourth | 537,814.00 | 3,369.08 | 882.27 |
| In 1902 | 2 years | Three-fourths | 378,447.00 | 5,277.51 | 3,958.14 |
| In 1900 | 3 years | One-sixth | 3,619,348.00 | 22,287.99 | 3,714.66 |
| In 1901 | 3 years | One-half | 5,254,509.00 | 67,825.42 | 33,912.71 |
| In 1902 | 3 years | Five-sixths | 5,063,751.00 | 47,981.62 | 39,984.69 |
| In 1899 | 4 years | One-eighth | 14,036.00 | 114.09 | 14.26 |
| In 1900 | 4 years | Three-eighths | 258,481.00 | 900.73 | 337.77 |
| In 1901 | 4 years | Five-eighths | 93,066.00 | 1,118.87 | 699.25 |
| In 1902 | 4 years | Seven-eighths | 74,566.00 | 629.22 | 550.57 |
| In 1898 | 5 years | One-tenth | 76,630.00 | 1,817.71 | 181.77 |
| In 1899 | 5 years | Three-tenths | 73,103.00 | 1,759.60 | 527.88 |
| In 1900 | 5 years | One-half | 898,042.00 | 10,920.98 | 5,460.49 |
| In 1901 | 5 years | Seven-tenths | 1,003,332.00 | 21,530.25 | 15,071.18 |
| In 1902 | 5 years | Nine-tenths | 949,982.00 | 14,996.52 | 13,496.86 |
| Total | | | $ 68,094,495.00 | $ 819,411.94 | $ 428,193.62 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 1,957,398.56 |
| Losses paid from organization to date | 1,171,632.76 |
| Losses incurred during the year | 367,165.89 |
| Largest amount written on any one risk | 25,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 494,004.00 |
| Gross premiums received | 9,081.09 |
| Losses paid | 182.67 |
| Losses incurred | 1,536.65 |

# UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH, SCOTLAND.

Incorporated 1824. Commenced Business in United States 1880.

JAMES H. BREWSTER, United States Manager.

Principal Office in United States, 36 Pearl Street, Hartford, Conn.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 3,988,315.64 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,789,569.47 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,853,957.03 | |
| Net cash received for premiums | | 1,935,612.44 |
| Rent | $ 23,158.63 | |
| Interest received on mortgages | 46,657.94 | |
| Interest received on collateral loans | 130.00 | |
| Interest and dividends on stocks and bonds | 79,921.85 | |
| Interest from all other sources | 5,470.80 | |
| Total interest and rents | | 155,339.22 |
| Profit on sale or maturity of ledger assets | | 389.73 |
| Total income | | $ 2,091,341.39 |
| Aggregate last balance and income | | $ 6,079,657.03 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,097,067.18 | |
| Deduct salvage and re-insurance | 917,219.00 | |
| Net amount paid for losses | | $ 1,179,848.18 |
| Remitted to Home Office | | 3,478.97 |
| Commissions or brokerage | | 401,906.64 |
| Rent | | 8,898.15 |
| Salaries, fees and all other charges of officers, agents, etc. | | 100,287.35 |
| Taxes on real estate | | 3,825.33 |
| All other taxes, Insurance Department fees and agents' licenses | | 80,251.21 |
| Loss on sales or maturity—ledger assets | | 8,412.58 |
| Advertising, printing, etc. | | 17,317.13 |
| Repairs and expenses on real estate | | 16,481.67 |
| Office furniture and fixtures | | 18,588.55 |
| All other expenditures | | 85,082.55 |
| Total disbursements during the year | | $ 1,924,378.31 |
| Balance December 31, 1902 | | $ 4,155,278.72 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 270,589.53 |
| Loans on mortgages | 984,821.41 |
| Loans secured by pledge of bonds | 2,600.00 |
| Book value of stocks and bonds | 2,341,180.00 |

| | | |
|---|---|---|
| Cash in company's office | $ 500.00 | |
| Cash in bank | 402,656.85 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 157,389.43 | |
| Agents' balances, representing business written prior to October 1, 1902, | 2,677.63 | |
| | | $ 4,162,414.85 |
| Deduct ledger liabilities— | | |
| Due for re-insurance | | 7,136.13 |
| Total net ledger assets | | $ 4,155,278.72 |

OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 41,053.19 |
| Market value of stocks and bonds over book value | | 50,491.65 |
| Other non-ledger assets, viz.: premiums in course of collection | | 321,580.78 |
| Commissions due on return and re-insurance premiums | | 46,811.31 |
| Gross assets | | $ 4,615,215.65 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 2,677.63 | |
| Depreciation from book value of ledger assets to bring same to market value—bonds and stocks | 30,581.92 | |
| Total deductions | | 33,259.55 |
| Total admitted assets | | $ 4,581,956.10 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 62,374.18 | |
| Gross claims for losses in process of adjustment | 315,141.36 | |
| Gross claims for losses resisted | 32,445.34 | |
| | $ 409,960.88 | |
| Deduct re-insurance due or accrued | 162,301.45 | |
| Net amount of unpaid losses and claims | | $ 247,659.43 |
| Unearned premiums on fire risks running one year or less | $ 755,762.81 | |
| Unearned premiums on fire risks running more than one year | 948,542.27 | |
| Total unearned premiums as computed above | | 1,704,305.08 |
| Commissions due agents and brokers | | 76,608.10 |
| Return and re-insurance premiums | | 171,503.13 |
| Total liabilities, except capital | | $ 2,200,075.74 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 2,181,880.36 | |
| Surplus as regards policy-holders | | 2,381,880.36 |
| Total liabilities | | $ 4,581,956.10 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 528,552,082.00 | $ 4,915,666.70 |
| Written or renewed during the year | 345,945,093.00 | 3,789,569.47 |
| Total | $ 874,497,175.00 | $ 8,705,236.17 |
| Deduct those expired and marked off as terminated | 386,611,640.00 | 3,872,688.10 |
| In force at end of year | $ 487,885,535.00 | $ 4,832,548.07 |
| Deduct amount re-insured | 148,438,652.00 | 1,488,705.65 |
| Net amount in force December 31, 1902 | $ 339,446,883.00 | $ 3,343,842.42 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 125,515,616.00 | $ 1,511,525.62 | $ 755,762.81 |
| In 1901 | 2 years | One-fourth | 2,347,434.00 | 15,959.17 | 3,989.80 |
| In 1902 | 2 years | Three-fourths | 1,817,269.00 | 19,946.89 | 14,960.17 |
| In 1900 | 3 years | One-sixth | 52,197,143.00 | 347,935.71 | 57,989.28 |
| In 1901 | 3 years | One-half | 57,649,216.00 | 474,814.47 | 237,407.23 |
| In 1902 | 3 years | Five-sixths | 48,996,304.00 | 429,885.51 | 358,237.93 |
| In 1899 | 4 years | One-eighth | 1,003,084.00 | 6,836.66 | 854.58 |
| In 1900 | 4 years | Three-eighths | 1,854,153.00 | 10,631.25 | 3,986 72 |
| In 1901 | 4 years | Five-eighths | 1,625,814.00 | 15,425.50 | 9,640.94 |
| In 1902 | 4 years | Seven-eighths | 990,138.00 | 9,426.95 | 8,248.58 |
| In 1898 | 5 years | One-tenth | 11,113,307.00 | 101,466.64 | 10,146.66 |
| In 1899 | 5 years | Three-tenths | 9,322,901.00 | 99,821.10 | 29,946.33 |
| In 1900 | 5 years | One-half | 7,959,443.00 | 90,143.11 | 45,071.56 |
| In 1901 | 5 years | Seven-tenths | 8,604,704.00 | 104,794.84 | 73,356.39 |
| In 1902 | 5 years | Nine-tenths | 8,450,357.00 | 105,229.00 | 94,706.10 |
| Total | | | $ 339,446,883.00 | $ 3,343,842.42 | $ 1,704,305.08 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 25,425,863.88 |
| Losses paid from organization to date | 15,211,344.65 |
| Losses incurred during the year | 1,159,585.26 |
| Largest amount written on any one risk | 100,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,119,499.00 |
| Gross premiums received | 14,719.27 |
| Losses paid | 5,622.65 |
| Losses incurred | 10,493.53 |

---

# UNITED STATES BRANCH OF THE SKANDIA INSURANCE COMPANY OF STOCKHOLM, SWEDEN.

Incorporated January 12, 1855. Commenced Business in United States 1900.

C. F. SHALLCROSS, United States Manager.

Principal Office in United States, 50 Wall Street, New York City,

---

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 887,156.16 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 903,918.95 | |
| Deduct re-insurance, rebate, abatement and return premiums | 165,021.98 | |
| Net cash received for premiums | | 738,896.97 |
| Interest and dividends on stocks and bonds | $ 16,998.42 | |
| Interest and dividends from all other sources | 7,674.14 | |
| Total interest | | 24,672.56 |

| | | |
|---|---|---|
| Profits on sale or maturity of ledger assets | | $ 13,563.90 |
| Premiums unpaid December 31, 1901, collected in 1902 | | 7,317.02 |
| Commissions received on return premiums paid during 1902 | | 50,160.85 |
| Total income | | $ 834,611.35 |
| Aggregate last balance and income | | $ 1,721,767.51 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 439,335.50 | |
| Deduct salvage and re-insurance | 3,576.28 | |
| Net amount paid for losses | | 435,759.22 |
| Commissions or brokerage | | 250,638.62 |
| Insurance Department fees and agents' licenses | | 834.00 |
| Advertising | | 196.00 |
| Miscellaneous | | 3,704.35 |
| Amount written off to reduce bonds to book value | | 5,076.90 |
| Total disbursements during the year | | $ 696,033.09 |
| Balance December 31, 1902 | | $ 1,025,734.42 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 699,748.11 | |
| Cash in bank | 239,698.78 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 86,287.53 | |
| Total net ledger assets | | $ 1,025,734.42 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 6,641.67 |
| Other non-ledger assets | | 5,755.62 |
| Gross assets | | $ 1,038,131.71 |
| Deduct assets not admitted— | | |
| Depreciation from book value of ledger assets to bring same to market value—on bonds | $ 8,431.44 | |
| Total deductions | | 8,431.44 |
| Total admitted assets | | $ 1,029,700.27 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid (not yet due) | $ 38,270.18 | |
| Gross claims for losses in process of adjustment | 89,019.67 | |
| Gross claims for losses resisted | 5,065.56 | |
| Net amount of unpaid losses and claims | | $ 132,355.41 |
| Unearned premiums on fire risks running one year or less | $ 267,114.70 | |
| Unearned premiums on fire risks running more than one year | 176,078.49 | |
| Total unearned premiums as computed above | | 443,193.19 |
| Commissions due agents and brokers | | 26,244.31 |
| Salaries, rents, etc., due and accrued | | 250.00 |
| Return and re-insurance premiums | | 18,780.96 |
| Total liabilities, except capital | | $ 620,823.87 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 208,876.40 | |
| Surplus as regards policy-holders | | 408,876.40 |
| Total liabilities | | $ 1,029,700.27 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 92,799,631.33 | $ 758,696.36 |
| Written or renewed during the year | 84,263,318.84 | 903,918.95 |
| Total | $ 177,062,950.17 | $ 1,662,615.31 |
| Deduct those expired and marked off as terminated | 101,114,141.12 | 850,365.19 |
| Net amount in force December 31, 1902 | $ 75,948,809.05 | $ 812,250.12 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 44,536,855.07 | $ 534,229.40 | $ 267,114.70 |
| In 1901 | 2 years | One-fourth | 6,078,455.08 | 21,940.42 | 5,485.10 |
| In 1902 | 2 years | Three-fourths | 1,118,329.36 | 8,765.29 | 6,573.97 |
| In 1900 | 3 years | One-sixth | 2,097,776.25 | 17,698.13 | 2,949.69 |
| In 1901 | 3 years | One-half | 7,400,696.55 | 63,087.62 | 31,543.81 |
| In 1902 | 3 years | Five-sixths | 6,641,528.49 | 64,685.40 | 53,904.50 |
| In 1900 | 4 years | Three-eighths | 110,942.33 | 861.60 | 323.10 |
| In 1901 | 4 years | Five-eighths | 1,073,420.33 | 10,048.61 | 6,280.38 |
| In 1902 | 4 years | Seven-eighths | 362,446.00 | 5,261.41 | 4,603.73 |
| In 1900 | 5 years | One-half | 1,422,829.33 | 14,873.67 | 7,436.83 |
| In 1901 | 5 years | Seven-tenths | 2,737,637.51 | 33,286.05 | 23,300.23 |
| In 1902 | 5 years | Nine-tenths | 2,289,801.75 | 36,048.34 | 32,443.51 |
| Over 5 years | | Pro rata | 78,091.00 | 1,464.18 | 1,233.64 |
| Total | | | $ 75,948,809.05 | $ 812,250.12 | $ 443,193.19 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 1,825,162.65 |
| Losses paid from organization to date | 843,841.91 |
| Losses incurred during the year | 449,451.42 |
| Largest amount written on any one risk | 30,000.00 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 183,256.00 |
| Gross premiums received | 2,634.00 |
| Losses paid | None. |
| Losses incurred | 1,252.00 |

# UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE OF LONDON, ENGLAND.

Incorporated 1710. Commenced Business in United States August 1, 1892.

J. J. GUILE, United States Manager.

Principal Office in United States, 54 Pine Street, New York, N. Y.

---

Statutory deposit, $200,000.00

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | | $ 2,454,762.57 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,638,005.60 | |
| Deduct re-insurance, rebate, abatement and return premiums | 641,575.39 | |
| Net cash received for premiums | | 1,996,430.21 |
| Rent | $ 20,558.00 | |
| Interest received on mortgages | 9,080.00 | |
| Interest and dividends on stocks and bonds | 61,564.59 | |
| Interest and dividends from all other sources | 2,905.55 | |
| Total interest and rents | | 94,108.14 |
| Profit on sale or maturity of ledger assets | | 13,221.83 |
| Amount collected of previous year's premiums | | 114,697.79 |
| Total income | | $ 2,218,457.97 |
| Aggregate last balance and income | | $ 4,673,220.54 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,068,973.87 | |
| Deduct salvage and re-insurance | 76,983.83 | |
| Net amount paid for losses | | 991,990.04 |
| Remitted to Home Office | | 176,378.77 |
| Commissions or brokerage | | 413,554.12 |
| Rent | | 20,766.72 |
| Salaries, fees and all other charges of officers, agents, etc. | | 105,846.99 |
| Taxes on real estate | | 3,933.27 |
| All other taxes, Insurance Department fees and agents' licenses | | 64,350.66 |
| Repairs and expenses on real estate | | 7,085.92 |
| Advertising, printing, etc. | | 15,662.43 |
| General and agency expenses | | 62,547.01 |
| Postage | | 10,366.67 |
| Maps | | 4,159.44 |
| Total disbursements during the year | | $ 1,876,642.04 |
| Balance December 31, 1902 | | $ 2,796,578.50 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate owned | $ 260,689.97 |
| Loans on mortgages | 188,000.00 |
| Book value of stocks and bonds | 1,725,884.16 |
| Cash in company's office | 361.23 |
| Cash in bank | 268,867.70 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 350,865.57 | |
| Agents' balances, representing business written prior to October 1, 1902 | 1,909.87 | |
| Total net ledger assets | | $ 2,796,578.50 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | | 24,120.62 |
| Market value of stocks and bonds over book value | | 94,099.59 |
| Gross assets | | $ 2,914,798.71 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 1,909.87 | |
| Depreciation from book value real estate to bring same to market value | 10,689.97 | |
| Total deductions | | 12,599.84 |
| Total admitted assets | | $ 2,902,198.87 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 57,151.66 | |
| Gross claims for losses in process of adjustment | 109,266.22 | |
| Gross claims for losses resisted | 24,796.33 | |
| | $ 191,214.21 | |
| Deduct re-insurance due or accrued | 12,074.63 | |
| Net amount of unpaid losses and claims | | $ 179,139.58 |
| Unearned premiums on fire risks running one year or less | $ 700,266.17 | |
| Unearned premiums on fire risks running more than one year | 977,299.47 | |
| Total unearned premiums as computed above | | 1,677,565.64 |
| Commissions due agents and brokers | | 77,963.47 |
| Salaries, rents, etc., due and accrued | | 5,088.96 |
| Re-insurance premiums | | 4,730.00 |
| Total liabilities, except capital | | $ 1,944,487.65 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 757,711.22 | |
| Surplus as regards policy-holders | | 957,711.22 |
| Total liabilities | | $ 2,902,198.87 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December, 31, 1901 | $ 344,311,978.00 | $ 3,162,381.06 |
| Written or renewed during the year | 241,007,429.00 | 2,638,005.60 |
| Total | $ 585,319,407.00 | $ 5,800,386.66 |
| Deduct those expired and marked off as terminated | 230,260,519.00 | 2,328,642.60 |
| In force at end of the year 1902 | $ 355,058,888.00 | $ 3,471,744.06 |
| Deduct amount re-insured | 24,562,153.00 | 228,402.37 |
| Net amount in force December 31, 1902 | $ 330,496,735.00 | $ 3,243,341.69 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 115,824,854.00 | $ 1,400,532.35 | $ 700,266.17 |
| In 1900 | 3 years | One-sixth | 40,659,462.00 | 296,063.66 | 49,343.94 |
| In 1901 | 3 years | One-half | 50,532,967.00 | 417,987.29 | 208,993.65 |
| In 1902 | 3 years | Five-sixths | 52,098,790,00 | 431,724.17 | 359,770.14 |

| | | | | |
|---|---|---|---|---|
| In 1898 | 5 years | One-tenth | $ 17,353,556.00 | $ 146,724.46 | $ 14,672.45 |
| In 1899 | 5 years | Three-tenths | 13,141,825.00 | 118,914.57 | 35,674.37 |
| In 1900 | 5 years | One-half | 12,689,610.00 | 129,363.63 | 64,681.81 |
| In 1901 | 5 years | Seven-tenths | 12,936,425.00 | 137,049.75 | 95,934.82 |
| In 1902 | 5 years | Nine-tenths | 15,207,646.00 | 164,372.43 | 147,935.16 |
| Over 5 years | | Pro rata | 51,600.00 | 609.38 | 293.10 |
| Total | | | $ 330,496,735.00 | $ 3,243,341.69 | $ 1,677,565.64 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 30,506,095.27 |
| Losses paid from organization to date | 18,947,587.25 |
| Losses incurred during the year | 977,437.69 |
| Largest amount written on any one risk | 50,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,471,973.00 |
| Gross premiums received | 13,681.29 |
| Losses paid | 2,473.85 |
| Losses incurred | 4,105.63 |

---

# UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY OF LONDON, ENGLAND.

Incorporated 1714. Commenced Business in United States 1891.

HALL & HENSHAW, United States Managers.

Principal Office in United States, 35 Pine Street, New York, N. Y.

---

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1901 | $ 1,312,868.03 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,424,674.40 | |
| Deduct re-insurance, rebate, abatement and return premiums | 469,371.12 | |
| Net cash received for premiums | | 955,303.28 |
| Rent | $ 13,195.08 | |
| Interest and dividends on stocks and bonds | 26,228.71 | |
| Interest and dividends from all other sources | 519.63 | |
| Total interest and rents | | 39,943.42 |
| Received from Home Office | | 90,000.00 |
| Amount collected of previous year's premiums | | 136,162.57 |
| Commissions received on return and re-insurance premiums | | 56,488.92 |
| Total income | | $ 1,277,898.19 |
| Aggregate last balance and income | | $ 2,590,766.22 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 635,603.35 | |
| Deduct salvage and re-insurance | 136,612.98 | |
| Net amount paid for losses | | $ 498,990.37 |
| Remitted to Home Office | | 203,290.88 |
| Commissions or brokerage | | 282,197.66 |
| Rent | | 4,500.02 |
| Salaries, fees and all other charges of officers, agents, etc. | | 48,404.59 |
| Taxes on real estate | | 3,103.14 |
| All other taxes, Insurance Department fees and agents' licenses | | 22,157.74 |
| Repairs and expenses on real estate | | 2,998.94 |
| Advertising, printing, etc. | | 2,998.14 |
| Traveling, postage and board | | 22,519.18 |
| Maps, telegrams and legal expenses | | 3,102.68 |
| All other expenditures | | 12,647.60 |
| Total disbursements during the year | | $ 1,106,513.94 |
| Balance December 31, 1902 | | $ 1,484,252.28 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 190,973.19 | |
| Book value of stocks and bonds | 1,050,577.96 | |
| Cash in company's office | 274.01 | |
| Cash in bank | 62,224.04 | |
| Agents' balances, representing business written subsequent to October 1, 1902 | 178,300.23 | |
| Agents' balances, representing business written prior to October 1, 1902, | 1,902.85 | |
| Total net ledger assets | | $ 1,484,252.28 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 9,360.97 |
| Market value of real estate over book value | | 9,026.81 |
| Market value of stocks and bonds over book value | | 53,887.04 |
| Gross assets | | $ 1,556,527.10 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 1,902.85 | |
| Total deductions | | 1,902.85 |
| Total admitted assets | | $ 1,554,624.25 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid not yet due | $ 35,806.00 | |
| Gross claims for losses in process of adjustment | 69,674.84 | |
| Gross claims for losses resisted | 27,955.02 | |
| | $ 133,435.86 | |
| Deduct re-insurance due or accrued | 11,128.58 | |
| Net amount of unpaid losses and claims | | $ 122,307.28 |
| Unearned premiums on fire risks running one year or less | $ 411,873.16 | |
| Unearned premiums on fire risks running more than one year | 240,454.89 | |
| Total unearned premiums as computed above | | 652,328.05 |
| Commissions due agents and brokers | | 30,312.78 |
| Return and re-insurance premiums | | 7,150.83 |
| Total liabilities except capital | | $ 812,098.94 |

| | | |
|---|---|---|
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 542,525.31 | |
| Surplus as regards policy-holders | | $ 742,525.31 |
| Total liabilities | | $ 1,554,624.25 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 140,872,389.00 | $ 1,430,572.90 |
| Written or renewed during the year | 134,467,085.00 | 1,424,674.40 |
| Total | $ 275,339,474.00 | $ 2,855,247.30 |
| Deduct those expired and marked off as terminated | 141,586,891.00 | 1,424,116.53 |
| In force at end of year 1902 | $ 133,752,583.00 | $ 1,431,130.77 |
| Deduct amount re-insured | 17,291,956.00 | 161,463.34 |
| Net amount in force December 31, 1902 | $ 116,460,627.00 | $ 1,269,667.43 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 72,386,250.00 | $ 823,746.33 | $ 411,873.16 |
| In 1901 | 2 years | One-fourth | 528,275.00 | 4,624.12 | 1,156.03 |
| In 1902 | 2 years | Three-fourths | 988,290.00 | 9,660.28 | 7,245.20 |
| In 1900 | 3 years | One-sixth | 7,920,769.00 | 77,957.77 | 12,992.96 |
| In 1901 | 3 years | One-half | 10,632,663.00 | 104,332.50 | 52,166.25 |
| In 1902 | 3 years | Five-sixths | 12,019,303.00 | 105,918.66 | 88,265.55 |
| In 1899 | 4 years | One-eighth | 508,253.00 | 3,143.99 | 393.00 |
| In 1900 | 4 years | Three-eighths | 414,279.00 | 4,603.67 | 1,726.38 |
| In 1901 | 4 years | Five-eighths | 325,418.00 | 3,608.51 | 2,255.32 |
| In 1902 | 4 years | Seven-eighths | 451,006.00 | 4,249.58 | 3,718.38 |
| In 1898 | 5 years | One-tenth | 2,053,700.00 | 16,626.67 | 1,662.67 |
| In 1899 | 5 years | Three-tenths | 1,487,455.00 | 21,466.77 | 6,440.03 |
| In 1900 | 5 years | One-half | 1,909,713.00 | 28,041.00 | 14,020.50 |
| In 1901 | 5 years | Seven-tenths | 2,721,070.00 | 35,531.01 | 24,871.70 |
| In 1902 | 5 years | Nine-tenths | 2,114,183.00 | 26,156.57 | 23,540.92 |
| Total | | | $ 116,460,627.00 | $ 1,269,667.43 | $ 652,328.05 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 9,414,343.81 |
| Losses paid from organization to date | 5,275,290.72 |
| Losses incurred during the year | 435,598.79 |
| Largest amount written on any one risk | 50,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,506,673.00 |
| Gross premiums received | 16,668.04 |
| Losses paid | 8,544.46 |
| Losses incurred | 5,911.40 |

# UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY OF THE DOMINION OF CANADA.

Incorporated August 1851. Commenced Business August 1851.

HON. GEORGE A. COX, President. C. C. FOSTER, Secretary.

Head Office, Toronto, Canada.

---

Statutory deposit, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1901 | | | $ 2,232,880.95 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,736,354.73 | $ 521,695.56 | |
| Deduct re-insurance, rebate, abatement and return premiums | 734,692.95 | 82,852.93 | |
| | $ 2,001,661.78 | $ 438,842.63 | |
| Net cash received for premiums | | | 2,440,504.41 |
| Interest received on mortgages | | $ 1,300.00 | |
| Interest and dividends on stocks and bonds | | 60,541.90 | |
| Interest and dividends from all other sources | | 6,643.76 | |
| Total interest | | | 68,485.66 |
| Total income | | | $ 2,508,990.07 |
| Aggregate last balance and income | | | $ 4,741,871.02 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,337,763.44 | $ 350,964.22 | |
| Deduct salvage and re-insurance | 64,727.89 | 22,131.67 | |
| | $ 1,273,035.55 | $ 328,832.55 | |
| Net amount paid for losses | | | 1,601,868.10 |
| Remitted to Home Office | | | 6,671.88 |
| Commissions or brokerage | | | 511,446.63 |
| Rent | | | 6,615.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 87,120.00 |
| All other taxes, Insurance Department fees and agents' licenses | | | 63,677.84 |
| Loss on sales or maturity—ledger assets | | | 7,367.50 |
| Advertising, printing, etc. | | | 17,114.15 |
| Supervision, adjustments | | | 53,304.38 |
| All other expenditures | | | 63,510.80 |
| Total disbursements during the year | | | $ 2,418,696.28 |
| Balance December 31, 1902 | | | $ 2,323,174.74 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Loans on mortgages | $ 20,000.00 |
| Book value of stocks and bonds | 1,667,058.41 |
| Cash in company's office | 198.56 |
| Cash in bank | 174,145.01 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1902 | $ 419,924.67 | |
| Agents' balances, representing business written prior to October 1, 1902, | 12,057.33 | |
| Bills receivable (not matured) for marine and inland risks | 19,385.60 | |
| Bills receivable, taken for fire risks | 10,405.16 | |
| Total net ledger assets | | $ 2,323,174.74 |
| Deduct assets not admitted— | | |
| Agents' balances, representing business written prior to October 1, 1902 | $ 12,057.33 | |
| Bills receivable (past due) taken for fire risks | 4,405.16 | |
| Depreciation from book value of ledger assets to bring same to market value | 8,789.91 | |
| Total deductions | | 25,252.40 |
| Total admitted assets | | $ 2,297,922.34 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 28,611.06 | |
| Gross claims for losses in process of adjustment | 85,339.49 | |
| Gross claims for losses resisted | 6,136.13 | |
| Net amount of unpaid losses and claims | | $ 120,086.68 |
| Unearned premiums on fire risks running one year or less | $ 792,190.93 | |
| Unearned premiums on fire risks running more than one year | 518,302.12 | |
| Unearned premiums on inland navigation risks | 57,039.15 | |
| Unearned premiums on unexpired marine risks | 34,400.10 | |
| Total unearned premiums as computed above | | 1,401,932.30 |
| Total liabilities, except capital | | $ 1,522,018.98 |
| Deposit capital | $ 200,000.00 | |
| Surplus over all liabilities | 575,903.36 | |
| Surplus as regards policy-holders | | 775,903.36 |
| Total liabilities | | $ 2,297,922.34 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 251,246,067.00 | $ 2,618,825.08 |
| Written or renewed during the year | 232,697,077.00 | 2,736,354.73 |
| Total | $ 483,943,144.00 | $ 5,355,179.81 |
| Deduct those expired and marked off as terminated | 251,413,356.00 | 2,664,775.59 |
| In force at end of year | $ 232,529,788.00 | $ 2,690,404.22 |
| Deduct amount re-insured | 13,966,469.00 | 150,787.12 |
| Net amount in force December 31, 1902 | $ 218,563,319.00 | $ 2,539,617.10 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1901 | $ 8,037,777.00 | $ 198,895.60 |
| Written or renewed during the year | 84,343,080.00 | 521,695.56 |
| Total | $ 92,380,857.00 | 720,591.16 |
| Deduct those expired and marked off as terminated | 84,848,513.00 | 514,393.92 |
| In force at end of the year | $ 7,532,344.00 | $ 206,197.24 |
| Deduct amount re-insured | 1,097,315.00 | 27,921.95 |
| Net amount in force December 31, 1902 | $ 6,435,029.00 | $ 178,275.29 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1902 | 1 year or less | One-half | $ 129,750,167.00 | $ 1,584,381.86 | $ 792,190.93 |
| In 1900 | 3 years | One-sixth | 18,983,087.00 | 177,606.10 | 29,601.01 |
| In 1901 | 3 years | One-half | 21,869,819.00 | 232,584.87 | 116,292.43 |
| In 1902 | 3 years | Five-sixths | 22,383,533.00 | 251,163.73 | 209,303.11 |
| In 1898 | 5 years | One-tenth | 4,597,548.00 | 42,250.98 | 4,225.10 |
| In 1899 | 5 years | Three-tenths | 5,619,230.00 | 53,125.44 | 15,937.63 |
| In 1900 | 5 years | One-half | 4,378,087.00 | 54,131.64 | 27,065.82 |
| In 1901 | 5 years | Seven-tenths | 5,524,730.00 | 70,291.02 | 49,203.71 |
| In 1902 | 5 years | Nine-tenths | 5,457,118.00 | 74,081.46 | 66,673.31 |
| Total | | | $ 218,563,319.00 | $ 2,539,617.10 | $ 1,310,493.05 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of the United States Branch | $ 35,016,437.59 |
| Losses paid from organization to date | 23,311,263.61 |
| Losses incurred during the year—fire | 1,240,725.63 |
| Losses incurred during the year—inland marine | 244,729.76 |
| Losses incurred during the year—ocean marine | 84,364.75 |
| Largest amount written on any one risk | 25,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,301,611.00 |
| Gross premiums received | 24,171.68 |
| Losses paid | 9,454.13 |
| Losses incurred | 8,983.43 |

# FIDELITY AND CASUALTY COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1902.

# ÆTNA INDEMNITY COMPANY OF CONNECTICUT.

Incorporated March 15, 1897. Commenced Business May, 1897.

CHARLES N. LINDLEY, President. E. S. PEGRAM, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

---

Cash capital, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31st of previous year | $ 336,002.91 | |
| Increase of capital during 1902 | 250,000.00 | |
| | | $ 586,002.91 |

## INCOME.

| | *Fidelity and Surety.* | *Plate-glass.* | |
|---|---|---|---|
| Premiums unpaid December 31, last year paid | $ 11,593.53 | $ 9,849.37 | |
| Premiums written and renewed during year | 180,691.83 | 58,072.98 | |
| Total | $ 192,285.36 | $ 67,922.35 | |
| Deduct premiums now in course of collection | 22,868.97 | 13,122.28 | |
| Premiums collected during year | $ 169,416.39 | $ 54,800.07 | |
| Deduct re-insurance, abatement, rebate and return premiums | 20,292.21 | 2,194.73 | |
| | $ 149,124.18 | $ 52,605.34 | |
| Net cash received for premiums | | | 201,729.52 |
| Interest on bonds and dividends on stocks | | | 11,890.00 |
| Interest on other debts due the company | | | 838.08 |
| From all other sources, viz.: 10 per cent. premiums on increased capital stock | | | 25,000.00 |
| Total income | | | $ 239,457.60 |
| Aggregate last balance and income | | | $ 825,460.51 |

## DISBURSEMENTS.

| | *Fidelity and Surety.* | *Plate-glass.* | |
|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 36,605.77 | $ 18,305.88 | |
| Deduct re-insurance and salvage | 7,446.54 | 267.41 | |
| | $ 29,159.23 | $ 18,038.47 | |
| Net paid policy-holders | | | 47,197.70 |
| Commission on brokerage to agents, less received on re-insurance | $ 46,962.61 | | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 52,494.11 | | |
| Salaries and all other compensation of officers, $7,891.67; and Home Office employees, $7,550.97 | 15,442.64 | | |
| Taxes on premiums, $2,305.08: Insurance Department fees and agents' licenses, $3,748.21; municipal licenses, $578.19 | 6,631.48 | | |
| Rent | 8,085.88 | | |
| Legal expenses | 14,207.89 | | |
| Furniture and fixtures, $2,085.80; advertising, $1,059.11; printing and stationery, $4,854.33 | 7,999.24 | | |
| All other disbursements | 7,183.90 | | |
| Total miscellaneous expenses | | | 159,007.75 |
| Total disbursements | | | $ 206,205.45 |
| Balance | | | $ 619,255.06 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 319,071.75 | |
| Cash in bank | 299,704.62 | |
| All other items | 478.69 | |
| Total net ledger assets | | $ 619,255.06 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rent | | 4,276.88 |
| Market value of bonds and stocks over book value | | 7,054.07 |
| Gross premiums in course of collection— | | |

| | *Premiums.* | *Unpaid Commissions.* | *Net.* |
|---|---|---|---|
| Fidelity and surety | $ 16,022.05 | $ 3,204.41 | $ 12,817.64 |
| Plate-glass | 11,767.76 | 3,530.32 | 8,237.44 |

| | |
|---|---|
| Net amount of outstanding premiums | 21,055.08 |
| Total admitted assets | $ 651,641.09 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated, Proofs not Filed.* | |
|---|---|---|---|
| Fidelity and surety | $ 7,322.15 | $ 10,000.00 | |
| Plate-glass | 906.09 | | |
| Net amount of unpaid claims | $ 8,228.24 | $ 10,000.00 | |
| Aggregate and unpaid claims and expenses | | | $ 18,228.24 |
| On risks running one year or less— | | | |
| Fidelity and surety premiums | $ 164,432.71 | | |
| Unearned portion (50 per cent.) | | $ 82,216.35 | |
| Plate-glass premiums | 56,388.86 | | |
| Unearned portion (50 per cent.) | | 28,194.43 | |
| Total unearned premiums as computed above (carried out) | | | 110,410.78 |
| Salaries, rents, expenses, taxes, etc. | | | 1,373.99 |
| All other liabilities, viz.: premiums paid in advance | | | 810.60 |
| Total amount of all liabilities, except cash capital and net surplus | | | $ 130,823.61 |
| Cash capital | | | 500,000.00 |
| Net surplus | | | 20,817.48 |
| Total liabilities, including cash capital and net surplus | | | $ 651,641.09 |

## RISKS AND PREMIUMS.

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 12,872,325.00 | $ 66,658.27 |
| Written during 1902 | 16,446,200.00 | 77,039.80 |
| Total | $ 29,318,525.00 | $ 143,698.07 |
| Deduct expirations and cancellations | 15,560,675.00 | 74,358.02 |
| Net amount in force at end of year | $ 13,757,850.00 | $ 69,340.05 |

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 12,517,468.00 | $ 50,801.16 |
| Written during 1902 | 23,797,166.53 | 103,652.03 |
| Total | $ 36,314,634.53 | $ 154,453.19 |
| Deduct expirations and cancellations | 15,024,771.83 | 59,360.53 |
| Net amount in force at end of year | $ 21,289,862.70 | $ 95,092.66 |

| Plate-glass— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,832,105.98 | $ 50,958.38 |
| Written during 1902 | 2,130,230.03 | 58,072.98 |
| Total | $ 3,962,336.01 | $ 109,031.30 |
| Deduct expirations and cancellations | 1,937,387.58 | 52,642.44 |
| Net amount in force at end of year | $ 2,024,948.43 | $ 56,388.86 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Amount at Risk End of Year.* |
|---|---|---|---|
| Fidelity | $ 44,400.00 | $ 127.50 | $ 44,400.00 |
| Surety | 123,650.00 | 373.50 | 123,650.00 |
| Aggregate | $ 168,050.00 | $ 501.00 | $ 168,050.00 |

# ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT (ACCIDENT DEPARTMENT).

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. WALTER C. FAXON, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

Cash capital, $1,750,000.00.

Amount of net ledger assets December 31st of previous year $ 56,160,854.22

INCOME.

| | *Accident.* | *Employers' Liability.* | *Health.* | |
|---|---|---|---|---|
| Premiums collected during year | $ 1,466,872.57 | $ 242,389.61 | $ 104,672.11 | |
| Deduct re-insurance, abatement, rebate and return premiums | 48,119.88 | 5,811.82 | 3,381.30 | |
| | $ 1,418,752.69 | $ 236,577.79 | $ 101,290.81 | |
| Net cash received for premiums | | | | 1,756,621.29 |
| Rent | | | | 37,172.80 |
| Interest on real estate | | | | 1,194,972.18 |
| Interest on collateral loans | | | | 197,721.40 |
| Interest on bonds and dividends on stocks | | | | 913,135.46 |
| Interest on other debts due the company | | | | 69,219.07 |
| Profit on sale or maturity of ledger assets | | | | 177,527.51 |
| Revenue stamps redeemed | | | | 214.59 |
| Discount on claims paid in advance | | | | 2,576.15 |
| Total income | | | | $ 4,349,160.45 |

## DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* | *Health.* | |
|---|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 182,474.40 | $ 5,004.34 | $ | |
| Gross amount paid for weekly or other periodical indemnity | 453,519.41 | | 51,550.02 | |
| Total | $ 635,993.81 | $ 5,004.34 | $ 51,550.02 | |
| Deduct re-insurance and salvage | 2,328.76 | | 100.00 | |
| | $ 633,665.05 | $ 5,004.34 | $ 51,450.02 | |
| Net paid policy-holders | | | | $ 690,119.41 |
| Stockholders for interest or dividends | | | | 43,750.00 |
| Commission on brokerage to agents, less received on re-insurance | | | | 571,751.80 |
| Salaries, traveling and all expenses of agents and agencies not on commission account | | | | 34,051.47 |
| Medical examiners' fees and salaries | | | | 9,792.01 |
| Home Office employees | | | | 52,447.42 |
| Taxes on premiums, $23,054.84; Insurance Department fees and agents' licenses, $2,052.84; municipal licenses, $906.67; tax on franchise, $197.50; revenue, $93.69 | | | | 26,305.54 |
| Rent | | | | 14,913.77 |
| Legal expenses | | | | 12,182.84 |
| Furniture and fixtures, $8,441.80; advertising, $7,374.54; printing and stationery, $32,526.33 | | | | 48,342.67 |
| All other disbursements | | | | 24,031.61 |
| Total miscellaneous expenses | | | | $ 837,569.13 |
| Total disbursements | | | | $ 1,527,688.54 |
| Balance | | | | 2,821,471.91 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 669,543.12 | |
| Loans on mortgages | 27,303,046.82 | |
| Loans on collaterals | 1,009,024.17 | |
| Book value of stocks and bonds | 22,692,301.57 | |
| Cash in company's office | 428,369.08 | |
| Cash in bank | 4,868,741.94 | |
| Bills receivable, $25,384.22; agents' debit balances, $28,546.40 | 53,930.62 | |
| All other items—loans made to policy-holders on this company's policies, $2,379,915.00; premium notes, $396,153.38 | 2,776,068.38 | |
| Total | | $ 59,801,025.70 |
| Deduct ledger liabilities | | 32,060.94 |
| Total net ledger assets | | $ 59,768,964.76 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rents | | 829,807.99 |
| Market value of bonds and stocks over book value | | 2,232,063.17 |
| Net amount of outstanding premiums | | 614,895.53 |
| Gross assets | | $ 63,445,731.45 |
| Deduct assets not admitted— | | |
| Agents' debit balances unsecured | $ 18,373.28 | |
| Bills receivable unsecured | 25,384.22 | |
| All other | 759.88 | |
| Total deductions | | 44,517.38 |
| Total admitted assets | | $ 63,401,214.07 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|---|
| Accident | $ 45,794.21 | $ 10,000.00 | $ 80,985.20 | |
| Employers' liability | 6,600.00 | | 13,800.00 | |
| Health | 3,022.88 | | 130.00 | |
| Net amount of unpaid claims | $ 55,417.09 | $ 10,000.00 | $ 94,915.20 | |
| Aggregate and unpaid claims and expenses | | | | $ 160,332.29 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 890,905.61 | | | |
| Unearned portion (50 per cent.) | | | $ 445,452.80 | |
| Employers' liability premiums | 225,554.11 | | | |
| Unearned portion (50 per cent.) | | | 112,777.05 | |
| Health premiums | 96,517.87 | | | |
| Unearned portion (50 per cent.) | | | 48,258.94 | |
| Total | $ 1,212,977.59 | | $ 606,488.79 | |
| Deduct reserve on risks re-insured in other companies | 14,837.18 | | 7,418.58 | |
| Total one year or less | | | $ 599,070.21 | |
| On risks running more than one year— | | | | |
| Accident premiums | $ 6,752.54 | | | |
| Unearned premiums by special tables | | | 25,812.00 | |
| Employers' liability premiums | 3,344.85 | | | |
| Unearned premiums by special tables | | | 2,787.38 | |
| Total more than one year | | | $ 28,599.38 | |
| Total unearned premiums as computed above (carried out) | | | | 627,669.59 |
| Salaries, rent, expenses, taxes, etc. | | | | 1,000.00 |
| Total liabilities—accident, employers' liability and health business | | | | $ 789,001.88 |
| Total liabilities—life business | | | | 57,113,675.80 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 57,902,677.68 |
| Cash capital | | | | 1,750,000.00 |
| Net surplus | | | | 3,748,536.39 |
| Total liabilities, including cash capital and net surplus | | | | $ 63,401,214.07 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 182,998,619.33 | $ 817,718.40 |
| Written during 1902 | 424,876,425.00 | 1,466,872.57 |
| Total | $ 607,875,044.33 | $ 2,284,590.97 |
| Deduct expirations and cancellations | 408,324,840.33 | 1,386,932.82 |
| Balance | $ 199,550,204.00 | $ 897,658.15 |
| Deduct re-insured policies | 2,889,000.00 | 14,101.95 |
| Net amount in force at end of year | $ 196,661,204.00 | $ 883,556.20 |

| Employers' liability— | *Premiums.* |
|---|---|
| Written during 1902 | $ 242,389.61 |
| Deduct expirations and cancellations | 13,490.65 |
| Balance | $ 228,898.96 |
| Deduct re-insured policies | 73.23 |
| Net amount in force at end of year | $ 228,825.73 |

| Health— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 72,094.19 |
| Written during 1902 | 104,672.11 |
| Total | $ 176,766.30 |
| Deduct expirations and cancellations | 80,248.43 |
| Balance | $ 96,517.87 |
| Deduct re-insured policies | 662.00 |
| Net amount in force at end of year | $ 95,855.87 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 2,175,750.00 | $ 17,447.64 | $ 11,698.96 | $ 12,529.23 | $ 1,224,800.00 |
| Employers' liability | | 868.82 | | | |
| Health | | 1,941.46 | 2,479.52 | 2,163.79 | |
| Aggregate | $ 2,175,750.00 | $ 20,257.92 | $ 14,178.48 | $ 14,693.02 | $ 1,224,800.00 |

# AMERICAN BONDING COMPANY OF BALTIMORE, MD.

Incorporated April 6, 1894. Commenced Business January 16, 1895.

JAMES BOND, President. SAMUEL H. SHRIVER, Secretary and Treasurer.

Home Office, Equitable Building, Baltimore, Md.

Cash capital, $1,000,000.00.

| | |
|---|---|
| Amount of net ledger assets, December 31st of previous year | $ 1,538,524.41 |

INCOME DURING YEAR.

| | *Fidelity and Surety.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 94,769.86 | |
| Premiums written and renewed during year | 666,190.98 | |
| Total | $ 760,960.84 | |
| Deduct premiums now in course of collection | 105,689.64 | |
| Premiums collected during year | $ 655,271.20 | |
| Deduct re-insurance, abatement, rebate and return premiums | 76,083.57 | |
| Net cash received for premiums | | 579,187.63 |
| Interest on real estate | | 6,284.17 |
| Interest on collateral loans | | 11,413.58 |
| Interest on bonds and dividends on stocks | | 55,217.82 |
| Profit on sale or maturity of ledger assets | | 6,019.16 |
| From all other sources, viz.: real estate | | 560.58 |
| Total income | | $ 658,682.94 |
| Aggregate last balance and income | | $ 2,197,207.35 |

## DISBURSEMENTS.

| | *Fidelity and Surety.* | |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 179,891.55 | |
| Total | $ 179,891.55 | |
| Deduct re-insurance and salvage | 25,487.98 | |
| Net paid policy-holders | | $ 154,403.57 |
| Stockholders for interest on dividend | $ 80,000.00 | |
| Commission on brokerage to agents, less received on re-insurance | 120,698.71 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 46,605.56 | |
| Inspections, $6,768.87; traveling expenses, $2,036.43 | 8,805.30 | |
| Salaries and all other compensation of officers | 58,188.07 | |
| Taxes on premiums, $10,132.95; taxes on property, $11,729.34; Insurance Department fees and agents' licences, $9,017.76; municipal licenses, $1,284.83; internal revenue stamps, $8.93 | 32,173.81 | |
| Rent | 8,457.50 | |
| Legal expenses, $13,823.28; real estate repairs and expenses (other than taxes), $41.68 | 13,864.96 | |
| Furniture and fixtures, $4,593.91; advertising, $19,802.58; printing and stationery, $13,561.10 | 37,957.59 | |
| Losses on ledger assets actually sold or matured, under book value, $1,774.75; interest, $4,938.08 | 6,712.83 | |
| All other disbursements | 34,791.85 | |
| Total miscellaneous expenses | | 448,256.18 |
| Total disbursements | | $ 602,659.75 |
| Balance | | $ 1,594,547.60 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 69,569.26 | |
| Loans on mortgages | 46,461.19 | |
| Loans on collaterals | 189,275.61 | |
| Book value of stocks and bonds | 1,443,246.41 | |
| Cash in company's office | 10,842.88 | |
| Cash in bank | 136,111.10 | |
| All other items | 155,363.18 | |
| Total | | $ 2,050,869.63 |
| Deduct ledger liabilities | | 456,322.03 |
| Total net ledger assets | | $ 1,594,547.60 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rents | | 15,851.70 |
| Furniture and fixtures | | 1.00 |
| Market value of bonds and stocks over book value | | 3,379.59 |

| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | |
|---|---|---|---|
| Fidelity and surety | $ 104,446.64 | $ 18,918.29 | |
| Net amount of outstanding premiums | | | 85,528.35 |
| Gross assets | | | $ 1,699,308.24 |
| Deduct assets not admitted— | | | |
| Furniture and fixtures | | $ 1.00 | |
| Total deductions | | | 1.00 |
| Total admitted assets | | | $ 1,699,307.24 |

LIABILITIES.

| | *Claims in Process of Adjustment.* | |
|---|---|---|
| Fidelity and surety | $ 70,885.70 | |
| Aggregate and unpaid claims and expenses | | $ 70,885.70 |
| On risks running one year or less— | | |
| Fidelity and surety premiums $ 589,777.52 | | |
| Unearned portion (50 per cent.) | $ 294,888.76 | |
| Total unearned premiums as computed above (carried out) | | 294,888.76 |
| For re-insurance | | 1,083.20 |
| Total amount of all liabilities, except cash capital and net surplus | | $ 366,857.66 |
| Cash capital | | 1,000,000.00 |
| Net surplus | | 332,449.58 |
| Total liabilities, including cash capital and net surplus | | $ 1,699,307.24 |

RISKS AND PREMIUMS.

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 121,992,762.90 | $ 529,758.88 |
| Written during 1902 | 158,307,118.41 | 666,190.98 |
| Total | $ 280,299,881.31 | $ 1,195,949.86 |
| Deduct expirations and cancellations | 135,881,885.39 | 592,473.72 |
| Balance | $ 144,417,995.92 | $ 603,476.14 |
| Deduct re-insured policies | | 13,698.62 |
| Net amount in force at end of year | $ 144,417,995.92 | $ 589,777.52 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Surety | $ 2,944,600.54 | $ 9,814.88 | $ 1,003.63 | $ 1,253.63 | $ 2,389,865.04 |

# THE AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK.

Incorporated April 28, 1893. Commenced Business May 1, 1893.

S. M. PHELAN, President. E. M. TREAT, Secretary.

Home Office, 302 Broadway, New York City.

Cash capital, $800,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1901 | $ 851,338.76 | |
| Increase of capital during 1902 | 600,000.00 | |
| | | $ 1,451,338.76 |

INCOME.

| | *Credit.* |
|---|---|
| Premiums unpaid December 31, last year paid | $ 24,340.00 |
| Premiums written and renewed during year | 1,477,893.62 |
| Total | $ 1,502,233.62 |

| | | |
|---|---|---|
| Deduct premiums now in course of collection | $ 96,888.00 | |
| Premiums collected during year | $ 1,405,345.62 | |
| Deduct re-insurance, abatement, rebate and return premiums | 8,978.13 | |
| Net cash received for premiums | | $ 1,396,367.49 |
| Interest on bonds and dividends on stocks | $ 19,984.99 | |
| Accounts owned, purchased on payment of losses | 5,503.26 | |
| From all other sources, premiums received on $600,000.00 increased capital stock | 150,000.00 | |
| Total income | | 1,571,855.74 |
| Aggregate last balance and income | | $ 3,023,194.50 |

DISBURSEMENTS.

| | *Credit.* | |
|---|---|---|
| Gross amount paid for losses | $ 635,258.24 | |
| Net paid policy-holders | | 635,258.24 |
| Stockholders, for interest or dividends | $ 86,000.00 | |
| Salaries, traveling and all expenses of agents and agencies and on commission account | 378,438.10 | |
| Salaries and all other compensation of officers, $27,000.00; Home Office employees, $34,814.70 | 61,814.70 | |
| Taxes on premiums, $14,449.35; Insurance Department fees and agents' licenses, $2,172.34; municipal licenses, $425.75; tax on franchise, $300.00 | 17,347.44 | |
| Legal expenses | 6,516.36 | |
| Rent | 16,019.70 | |
| Advertising, $22,626.72; printing and stationery, $6,633.10 | 29,259.82 | |
| All other disbursements | 27,553.39 | |
| Total miscellaneous expenses | | 622,949.51 |
| Total disbursements | | $ 1,258,207.75 |
| Balance | | $ 1,764,986.75 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Premium notes taken in payment of premiums | $ 88,039.66 | |
| Certificates of deposit in Mississippi Valley Trust Co. at 3 per cent. | 750,000.00 | |
| Book value of stocks and bonds | 673,918.15 | |
| Cash in company's office | 7,500.72 | |
| Cash in bank | 195,789.45 | |
| Bills receivable, $4,653.81; agents' debit balances, $15,778.12 | 20,431.93 | |
| All other items, furniture and fixtures | 29,306.84 | |
| Total net ledger assets | | $ 1,764,986.75 |

OTHER ASSETS.

| | | | |
|---|---|---|---|
| Total outstanding interest and rents | | | 3,449.14 |
| Accounts owned, purchased on payment of losses | | | 29,449.45 |
| Market value of bonds and stocks over book value | | | 6,594.35 |
| Gross premiums in course of collection— | | | |
| | *Premiums.* | *Unpaid Commissions.* | |
| Credit | $ 96,888.00 | $ 8,443.88 | |
| Net amount of outstanding premiums | | | 88,444.12 |
| Gross assets | | | $ 1,892,923.81 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Furniture, fixtures and supplies | $ 29,306.84 | |
| Agents' debit balances unsecured | 15,778.12 | |
| Bills receivable unsecured | 4,653.81 | |
| Total deductions | | $ 49,738.77 |
| Total admitted assets | | $ 1,843,185.04 |

LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its Own Account.* | |
|---|---|---|---|
| Credit | $ 50,246.00 | $ 3,416.00 | |
| Aggregate and unpaid claims and expenses | | | $ 53,662.00 |
| On risks running one year or less— | | | |
| Credit premiums | $ 1,388,981.53 | | |
| Unearned portion (50 per cent.) | | $ 694,490.76 | |
| Total unearned premiums as computed above (carried out) | | | 694,490.76 |
| Total amount of all liabilities, except cash capital and net surplus | | | $ 748,152.76 |
| Cash capital | | | 800,000.00 |
| Net surplus | | | 295,032.28 |
| Total liabilities, including cash capital and net surplus | | | $ 1,843,185.04 |

RISKS AND PREMIUMS.

| Credit— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 17,196,631.00 | $ 942,203.46 |
| Written during 1902 | 26,750,809.00 | 1,477,893.62 |
| Total | $ 43,947,440.00 | $ 2,420,097.08 |
| Deduct expirations and cancellations | 18,948,931.00 | 1,031,115.56 |
| Balance | $ 24,998,509.00 | $ 1,388,981.52 |
| Net amount in force at end of year | $ 24,998,509.00 | $ 1,388,981.52 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Credit | $ 234,000.00 | $ 13,460.00 | $ 15,407.23 | $ 15,407.23 | $ 234,000.00 |

# AMERICAN SURETY COMPANY OF NEW YORK.

Incorporated April 14, 1884. Commenced Business April 15, 1884.

H. D. LYMAN, President. H. B. ZEVELY, Secretary.

Home Office, 100 Broadway, New York, N. Y.

---

Cash capital, $2,500,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31 of previous year | | | $ 5,037,607.46 |

## INCOME.

| | *Fidelity.* | *Surety.* | |
|---|---|---|---|
| Premiums unpaid December 31, last year paid | $ 29,245.14 | $ 160,011.13 | |
| Premiums written and renewed during year | 696,003.87 | 686,472.43 | |
| Total | $ 725,249.01 | $ 846,483.56 | |
| Deduct premiums now in course of collection | 68,166.21 | 188,896.38 | |
| Premiums collected during year | $ 657,082.80 | $ 657,587.18 | |
| Deduct re-insurance, rebate, abatement and return premiums | 75,143.08 | 145,920.21 | |
| | $ 581,939.72 | $ 511,666.97 | |
| Net cash received for premiums | | | 1,093,606.69 |
| Rent | | | 245,372.13 |
| Interest on real estate | | | 206.25 |
| Interest on collateral loans | | | 3,878.20 |
| Interest on bonds and dividends on stocks | | | 61,825.00 |
| Interest on other debts due the company | | | 5,610.17 |
| Total income | | | $ 1,410,498.44 |
| Aggregate last balance and income | | | $ 6,448,105.90 |

## DISBURSEMENTS.

| | *Fidelity.* | *Surety.* | |
|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 193,844.88 | $ 303,800.19 | |
| Deduct re-insurance and salvage | 82,608.74 | 149,506.58 | |
| | $ 111,236.14 | $ 154,293.61 | |
| Net paid policy-holders | | | $ 265,529.75 |
| Stockholders, for interest or dividends | | | 200,000.00 |
| Cost of adjustment and legal expenses in settlement of claims | | | 14,537.28 |
| Commission on brokerage to agents, less received on re-insurance | | | 58,338.30 |
| Salaries, traveling and all expenses of agents and agencies not on commission account | | | 221,253.04 |
| Inspections | | | 2,784.53 |
| Salaries and all other compensation of officers, $34,100.00; Home Office employees, $161,822.64 | | | 195,922.64 |
| Taxes on premiums, $14,170.04; taxes on property, $75,122.26; Insurance Department fees and agents' licenses, $4,288.49; municipal licenses, $1,382.67; internal revenue, $1,494.55 | | | 96,477.01 |
| Rent | | | 30,000.00 |
| Legal expenses, $2,067.76; real estate repairs and expenses (other than taxes), $84,071.28 | | | 86,139.04 |
| Furniture and fixtures, $5,983.55; advertising, $5,312.60; printing and stationery, $18,364.46 | | | 29,660.61 |

| | | |
|---|---|---|
| Losses on ledger assets actually sold or matured, under book value | | $ 7,436.09 |
| All other disbursements | | 44,692.45 |
| Total miscellaneous expenses | | $ 987,240.99 |
| Total disbursements | | $ 1,252,770.74 |
| Balance | | $ 5,195,335.16 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,013,217.16 | |
| Loans on mortgages | 2,500.00 | |
| Loans on collaterals | 128,154.62 | |
| Book value of stocks and bonds | 1,620,269.10 | |
| Cash in company's office | 1,514.27 | |
| Cash in bank | 455,109.83 | |
| Total | | $ 5,220,764.98 |
| Deduct ledger liabilities | | 25,429.82 |
| Total net ledger assets | | $ 5,195,335.16 |

### OTHER ASSETS.

| | | | | |
|---|---|---|---|---|
| Total outstanding interest and rents | | | | 22,177.85 |
| Market value of stocks and bonds over book value | | | | 169,428.53 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | *Net.* | |
| Fidelity | $ 61,478.94 | $ 2,935.50 | $ 58,543.44 | |
| Surety | 80,356.02 | 2,113.06 | 78,242.96 | |
| Net amount of outstanding premiums | | | | 136,786.40 |
| Gross assets | | | | $ 5,523,727.94 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|---|
| Fidelity | $ 111,074.00 | $ | $ 22,238.57 | |
| Surety | | 137,900.00 | 85,349.88 | |
| Net amount of unpaid claims | $ 111,074.00 | $ 137,900.00 | $ 107,588.39 | |
| Aggregate and unpaid claims and expenses | | | | $ 356,562.39 |
| On risks running one year or less— | | | | |
| Fidelity premiums | $ 596,224.52 | | | |
| Unearned portion (50 per cent.) | | $ 298,112.26 | | |
| Surety premiums | 566,299.48 | | | |
| Unearned portion (50 per cent.) | | 283,149.74 | | |
| Total one year or less | | | $ 581,262.00 | |
| On risks running more than one year— | | | | |
| Surety premiums | $ 154,808.01 | | | |
| Unearned premiums pro rata | | $ 86,389.27 | | |
| Total more than one year | | | 86,389.27 | |
| Total unearned premiums as computed above (carried out) | | | | 667,651.27 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 1,024,213.66 |
| Cash capital | | | | 2,500,000.00 |
| Net surplus | | | | 1,999,514.28 |
| Total liabilities, including cash capital and net surplus | | | | $ 5,523,727.94 |

RISKS AND PREMIUMS.

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 117,128,418.00 | $ 508,666.42 |
| Written during 1902 | 166,845,499.00 | 696,003.87 |
| Total | $ 283,973,917.00 | $ 1,204,670.29 |
| Deduct expirations and cancellations | 149,464,844.00 | 608,445.77 |
| Net amount in force at end of year | $ 134,509,073.00 | $ 596,224.52 |

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 203,483,887.00 | $ 665,113.01 |
| Written during 1902 | 223,149,106.00 | 686,472.43 |
| Total | $ 426,632,993.00 | $ 1,351,585.44 |
| Deduct expirations and cancellations | 216,320,928.00 | 630,477.95 |
| Net amount in force at end of year | $ 210,312,065.00 | $ 721,107.49 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Fidelity | $ 1,472,150.00 | $ 2,016.69 | $ | $ 865.98 | $ 2,115,900.00 |
| Surety | 318,950.00 | 446.06 | 3,508.56 | 3,508.56 | 313,430.00 |
| Aggregate | $ 1,791,100.00 | $ 2,462.75 | $ 3,508.56 | $ 4,374.54 | $ 2,429,330.00 |

# THE CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA, PA.

Incorporated June 4, 1886. Commenced Business June 4, 1886.

CHARLES M. SWAIN, President. JAMES F. LYND, Secretary.

Home Office, No. 927-929, Chestnut Street, Philadelphia, Pa.

Cash capital, $500,000.00.

Amount of net ledger assets, December 31 of previous year, $3,127,073.56; Increase deposits during 1902, $123,191.95 ---------- $ 3,250,265.51

INCOME DURING YEAR.

| | *Fidelity and Surety.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 21,168.53 | |
| Premiums written and renewed during year | 271,023.74 | |
| Total | $ 292,192.27 | |
| Deduct premiums now in course of collection | 23,576.48 | |
| Premiums collected during year | $ 268,615.79 | |
| Deduct re-insurance, abatement, rebate and return premiums | 45,431.03 | |
| Net cash received for premiums | | 223,184.76 |

| | | |
|---|---|---|
| Rents | $ 17,268.76 | |
| Interest on real estate | 2,921.88 | |
| Interest on collateral loans | 95,023.86 | |
| Interest on bonds and dividends on stocks | 19,182.32 | |
| Interest on other debts due the company | 7,297.01 | |
| Revenue stamp redemption | 192.15 | |
| From all other sources | 6,765.25 | |
| Total income | | $ 371,835.99 |
| Aggregate last balance and income | | 3,622,101.50 |

## DISBURSEMENTS.

| | *Fidelity and Surety.* | |
|---|---|---|
| Gross amount paid for fidelity and surety losses | $ 95,684.48 | |
| Total | $ 95,684.48 | |
| Deduct re-insurance and salvage | 30,039.63 | |
| Net paid policy-holders | | $ 65,644.85 |
| Stockholders, for interest on dividends, amount declared during the year, $30,000.00 | 29,952.00 | |
| Commission on brokerage to agents, less received on re-insurance | 15,207.48 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 56,376.42 | |
| Interest paid depositors | 46,740.77 | |
| Salaries and all other compensation of officers, $17,000.00; Home Office employees, $50,467.89 | 67,467.89 | |
| Taxes on premiums, $3,335.85; taxes on property, $5,293.79; Insurance Department fees and agents' licenses, $2,833.44; municipal licenses, $593.48; tax on franchise, $3,413.24 | 15,469.80 | |
| Legal expenses, $8,275.29; real estate repairs and general expenses (other than taxes), $23,454.05 | 31,729.34 | |
| Advertising, $1,806.09; printing and stationery, $7,381.18 | 9,187.29 | |
| All other disbursements | 7,088.95 | |
| Total miscellaneous expenses | | $ 279,219.92 |
| Total disbursements | | $ 344,864.77 |
| Balance | | $ 3,277,236.73 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 503,382.56 | |
| Loans on mortgages | 37,300.00 | |
| Loans on collaterals | 1,633,198.74 | |
| Book value of stocks and bonds | 406,379.50 | |
| Cash in company's office | 105,805.85 | |
| Cash in bank | 290,478.71 | |
| Due from ledger accounts secured by mortgages, real estate and cash | 286,191.33 | |
| All other items | 14,500.04 | |
| Total net ledger assets | | $ 3,277,236.73 |

### OTHER ASSETS.

| | |
|---|---|
| Total outstanding interest and rents | 18,598.97 |
| Appraised value of real estate over book value | 119,967.44 |
| Market value of bonds and stocks over book value | 348.50 |
| Due for renewal premiums not over three months due, less commission and re-insurance due thereon | 4,773.08 |

| | *Premiums.* | *Unpaid Commissions.* | |
|---|---|---|---|
| Gross premiums in course of collection— | | | |
| Fidelity and surety | $ 14,546.13 | $ 1,060.31 | |
| Net amount of outstanding premiums | | | $ 13,485.82 |
| Gross assets | | | $ 3,434,410.54 |
| Deduct assets not admitted— | | | |
| Furniture, fixtures and supplies | | $ 8,082.68 | |
| Total deductions | | | 8,082.68 |
| Total admitted assets | | | $ 3,426,327.86 |

LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted at Instance of Parties on Whose Behalf Bonds were Issued.* | |
|---|---|---|---|---|
| Fidelity and surety | $ 5,568.11 | $ 8,198.55 | $ 72,226.59 | |
| Net amount of unpaid claims | $ 5,568.11 | $ 8,198.55 | $ 72,226.59 | |
| Aggregate and unpaid claims and expenses | | | | $ 85,993.25 |
| On risks running one year or less— | | | | |
| Fidelity and surety premiums | | $ 248,840.15 | | |
| Unearned portion (50 per cent) | | | $ 124,420.07 | |
| Total one year or less | | | | 124,420.07 |
| On risks running more than one year— | | | | |
| Fidelity and surety premiums | | $ 28,606.25 | | |
| Unearned premiums pro rata | | | $ 14,508.49 | |
| Total more than one year | | | | 14,508.49 |
| Total unearned premiums as computed above (carried out) | | | | 138,928.56 |
| Unpaid dividends to stockholders | | | | 87.00 |
| Salaries, rent, expenses, taxes, etc., estimated | | | | 5,705.00 |
| All other liabilities due depositors, $2,418,504.03, and interest accrued thereon, $13,120.00 | | | | 2,431,624.03 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 2,662,337.84 |
| Cash capital | | | | 500,000.00 |
| Net surplus | | | | 263,990.02 |
| Total liabilities, including cash capital and net surplus | | | | $ 3,426,327.86 |

RISKS AND PREMIUMS.

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 28,181,733.33 | $ 89,770.77 |
| Written during 1902 | 30,487,333.33 | 92,238.20 |
| Total | $ 58,669,066.66 | $ 182,008.97 |
| Deduct expirations and cancellations | 30,502,410.00 | 89,811.22 |
| Balance | $ 28,166,656.66 | $ 92,197.75 |
| Deduct re-insured policies | 30,000.00 | 165.00 |
| Net amount in force at end of year | $ 28,136,656.66 | $ 92,032.75 |

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 45,962,131.71 | $ 186,145.91 |
| Written during 1902 | 39,170,929.41 | 178,785.54 |
| Total | $ 85,133,061.12 | $ 364,931.45 |
| Deduct expirations and cancellations | 41,448,953.07 | 165,934.31 |
| Balance | $ 43,684,108.05 | $ 198,997.14 |
| Deduct re-insured policies | 2,324,933.84 | 13,583.49 |
| Net amount in force at end of year | $ 41,359,174.21 | $ 185,413.65 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Fidelity | $ 19,000.00 | $ 45.00 | $---------- | $---------- | $ 17,500.00 |
| Surety | 40,250.00 | 42.00 | 149.43 | 10.00 | 51,480.00 |
| Aggregate | $ 59,250.00 | $ 87.00 | $ 149.43 | $ 10.00 | $ 68,980.00 |

# UNITED STATES BRANCH OF THE EMPLOYERS LIABILITY ASSURANCE CORPORATION (LIMITED), LONDON, ENGLAND.

Incorporated October, 1880. Commenced Business April, 1881.

LORD CLAUD HAMILTON, Chairman. S. STANLEY BROWN, Esq., Secretary.

SAMUEL APPLETON, U. S. Branch Manager and Attorney.

Principal Office in United States, 71 Kirby Street, Boston, Mass.

Cash capital in England, $750,000.00.

Amount of net ledger assets December 31 of previous year ---------- $ 1,477,643.14

INCOME.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 37,293.94 | $ 292,415.14 |
| Premiums written and renewed during year | 286,001.33 | 2,026,142.87 |
| Total | $ 323,295.27 | $ 2,318,558.01 |
| Deduct premiums now in course of collection | 44,067.68 | 344,135.80 |
| Premiums collected during year | $ 279,227.59 | $ 1,974,422.21 |
| Deduct re-insurance, abatement, rebate and return premiums | 61,978.53 | 310,908.91 |
| | $ 217,249.06 | $ 1,663,513.30 |

| | *Fidelity.* | *Health.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 3,214.42 | $ 4,142.44 |
| Premiums written and renewed during year | 68,089.28 | 21,508.64 |
| Total | $ 71,303.70 | $ 25,651.08 |
| Deduct premiums now in course of collection | 2,837.63 | 3,413.50 |
| Premiums collected during year | $ 68,466.07 | $ 22,237.58 |
| Deduct re-insurance, abatement, rebate and return premiums | 16,961.06 | 4,444.42 |
| | $ 51,505.01 | $ 17,793.16 |

| | |
|---|---|
| Net cash received for premiums | 1,950,060.53 |
| Interest on bonds and dividends on stocks | 47,791.27 |
| Total income | $ 1,997,851.80 |
| Aggregate last balance and income | $ 3,475,494.94 |

## DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 15,067.56 | $ 671,899.37 |
| Gross amount paid for weekly or other periodical indemnity | 76,288.42 | ---------- |
| Total | $ 91,355.98 | $ 671,899.37 |
| Deduct re-insurance and salvage | 3,680.65 | 5,626.78 |
| | $ 87,675.33 | $ 666,272.59 |

| | *Fidelity.* | *Health.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 13,672.56 | $---------- |
| Gross amount paid for weekly or other periodical indemnity | ---------- | 11,099.92 |
| Total | $ 13,672.56 | $ 11,099.92 |
| Deduct re-insurance and salvage | ---------- | 1,013.35 |
| | $ 13,672.56 | $ 10,086.57 |

| | | |
|---|---|---|
| Net paid policy-holders | | $ 777,707.05 |
| To cost of adjustment and legal expenses in settlement of claims | $ 167,962.98 | |
| Remitted to Home Office | 183,406.09 | |
| Commission on brokerage to agents, less received on re-insurance | 491,829.77 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 16,419.65 | |
| Inspections | 21,777.64 | |
| Salaries and all other compensation of officers, $17,185.61; Home Office employees, $21,349.37 | 38,534.88 | |
| Taxes on premiums, $30,946.46; Insurance Department fees and agents' licenses, $4,427.75; municipal licenses, $877.50; miscellaneous, $1,074.33 | 37,326.04 | |
| Rent received under sublease rates, etc. | 21,343.78 | |
| Legal expenses | 6,005.45 | |
| Furniture and fixtures, $1,438.26; advertising, $5,273.50; printing and stationery, $15,068.19 | 21,779.95 | |
| Securities actually sold under cost | 34.50 | |
| All other disbursements | 16,933.94 | |
| Total miscellaneous expenses | | 855,391.79 |
| Total disbursements | | $ 1,801,061.82 |
| Balance | | $ 1,674,433.12 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,470,106.80 | |
| Cash in company's office | 1,800.00 | |
| Cash in bank | 789.29 | |
| All other items, cash deposited with trustees (with Kidder, Peabody & Co.) | 201,737.03 | |
| Total net ledger assets | | $ 1,674,433.12 |

### OTHER ASSETS.

| | |
|---|---|
| Total outstanding interest and rents | 12,101.25 |
| Market value of bonds and stocks over book value | 8,469.45 |

Gross premiums in course of collection—

| | *Premiums.* | *Unpaid Commissions.* | *Net.* | |
|---|---|---|---|---|
| Accident | $ 42,254.06 | $ 13,901.33 | $ 28,352.73 | |
| Employers' liability | 335,301.80 | 78,841.20 | 256,460.60 | |
| Fidelity | 2,812.68 | 610.82 | 2,201.86 | |
| Health | 3,093.47 | 1,019.53 | 2,073.94 | |
| Net amount of outstanding premiums | | | | $ 289,089.13 |
| Total admitted assets | | | | $ 1,984,092.95 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its Own Account.* | *Resisted for Employers.* | |
|---|---|---|---|---|
| Accident | $ 34,515.00 | $ 5,700.00 | $ | |
| Employers' liability | 57,275.00 | 585.00 | 358,410.00 | |
| Fidelity | 6,765.00 | | | |
| Health | 1,060.00 | | | |
| Net amount of unpaid claims | $ 99,615.00 | $ 6,285.00 | $ 358,410.00 | |
| Aggregate and unpaid claims and expenses | | | | $ 464,310.00 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 191,066.59 | | | |
| Unearned portion (50 per cent.) | | $ 95,533.30 | | |
| Employers' liability premiums | 1,362,844.64 | | | |
| Unearned portion (50 per cent.) | | 681,422.32 | | |
| Fidelity premiums | 50,581.97 | | | |
| Unearned portion (50 per cent.) | | 25,290.98 | | |
| Health premiums | 17,105.87 | | | |
| Unearned portion (50 per cent.) | | 8,552.94 | | |
| Total one year or less | | | $ 810,799.54 | |
| On risks running more than one year— | | | | |
| Employers' liability premiums | $ 70,035.06 | | | |
| Unearned premiums, pro rata | | $ 47,985.34 | | |
| Total more than one year | | | 47,985.34 | |
| Total unearned premiums as computed above (carried out) | | | | 858,784.88 |
| Unpaid commission on premiums collected | | | | 9,339.91 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 1,332,434.79 |
| Statutory deposit | | | | 200,000.00 |
| Net surplus | | | | 451,658.16 |
| Total liabilities, including cash capital and net surplus | | | | $ 1,984,092.95 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 36,815,480.00 | $ 163,624.36 |
| Written during 1902 | 64,350,300.00 | 286,001.33 |
| Total | $ 101,165,780.00 | $ 449,625.69 |
| Deduct expirations and cancellations | 55,400,930.00 | 246,226.36 |
| Balance | $ 45,764,850.00 | $ 203,399.33 |
| Deduct re-insured policies | 2,774,850.00 | 12,332.74 |
| Net amount in force at end of year | $ 42,990,000.00 | $ 191,066.59 |

| Employers' liability— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 1,246,995.80 |
| Written during 1902 | 2,026,142.87 |
| Total | $ 3,273,138.67 |
| Deduct expirations and cancellations | 1,839,622.84 |
| Balance | $ 1,433,515.83 |
| Deduct re-insured policies | 636.13 |
| Net amount in force at end of year | $ 1,432,879.70 |

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 10,702,875.00 | $ 47,568.33 |
| Written during 1902 | 15,320,075.00 | 68,089.28 |
| Total | $ 26,022,950.00 | $ 115,657.61 |
| Deduct expirations and cancellations | 14,616,300.00 | 64,961.39 |
| Balance | $ 11,406,650.00 | $ 50,696.22 |
| Deduct re-insured policies | 25,750.00 | 114.25 |
| Net amount in force at end of year | $ 11,380,900.00 | $ 50,581.97 |

| Health— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 3,545,380.00 | $ 11,312.79 |
| Written during 1902 | 4,839,470.00 | 21,508.64 |
| Total | $ 7,384,850.00 | $ 32,821.43 |
| Deduct expirations and cancellations | 3,346,350.00 | 14,872.70 |
| Balance | $ 4,038,500.00 | $ 17,948.73 |
| Deduct re-insured policies | 189,700.00 | 842.86 |
| Net amount in force at end of year | $ 3,848,800.00 | $ 17,105.87 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* |
|---|---|---|---|---|
| Accident | $ 93,105.00 | $ 413.80 | $ 596.52 | $ 316.52 |
| Employers' liability | | 6,627.06 | 3,563.43 | 3,508.43 |
| Health | 155,228.00 | 689.90 | 285.29 | 400.29 |
| Aggregate | $ 248,333.00 | $ 7,730.76 | $ 4,445.24 | $ 4,225.24 |

# THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Incorporated March 20, 1876. Commenced Business May 1, 1876.

GEORGE F. SEWARD, President. ROBERT J. HILLAS, Secretary and Treasurer.

Home Office, 97 to 103 Cedar Street, New York City.

---

Cash capital, $250,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 3,435,781.63 |

## INCOME.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 197,072.10 | $ 211,027.24 |
| Premiums written and renewed during year | 2,143,561.22 | 2,161,735.16 |
| Total | $ 2,340,633.32 | $ 2,372,762.40 |
| Deduct premiums now in course of collection | 252,859.10 | 239,109.44 |
| Premiums collected during year | $ 2,087,774.22 | $ 2,133,652.96 |
| Deduct re-insurance, abatement, rebate and return premiums | 625,927.25 | 342,089.63 |
| | $ 1,461,846.97 | $ 1,791,563.33 |

| | *Burglary.* | *Fidelity and Surety.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 28,134.21 | $ 11,542.87 |
| Premiums written and renewed during year | 466,354.28 | 335,844.97 |
| Total | $ 494,488.49 | $ 347,387.84 |
| Deduct premiums now in course of collection | 31,711.33 | 17,116.41 |
| Premiums collected during year | $ 462,777.16 | $ 330,271.43 |
| Deduct re-insurance, abatement, rebate and return premiums | 76,952.44 | 45,691.12 |
| | $ 385,824.72 | $ 284,580.31 |

| | *Plate-glass.* | *Steam-boiler.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 27,102.92 | $ 51,439.12 |
| Premiums written and renewed during year | 295,676.89 | 445,202.90 |
| Total | $ 322,779.81 | $ 496,642.02 |
| Deduct premiums now in course of collection | 28,740.32 | 62,184.26 |
| Premiums collected during year | $ 294,039.49 | $ 434,457.76 |
| Deduct re-insurance, abatement, rebate and return premiums | 38,126.55 | 124,650.10 |
| | $ 255,912.94 | $ 309,807.66 |

| | | |
|---|---|---|
| Net cash received for premiums | | 4,489,535.93 |
| Rent | | 64,038.98 |
| Interest on collateral loans | | 4,790.15 |
| Interest on bonds and dividends on stocks | | 127,603.56 |
| Interest on other debts due the company | | 2,349.11 |
| Profit on sale or maturity of ledger assets | | 64,230.62 |
| From all other sources, viz.: salvages on United States Internal Revenue tax | | 2,255.65 |
| Total income | | $ 4,754,804.00 |
| Aggregate last balance and income | | $ 8,190,585.63 |

## DISBURSEMENTS.

| | *Accident.* | *Employers' Liabilities.* | *Burglary.* |
|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 173,387.24 | $ | $ |
| Gross amount paid for weekly or other periodical indemnity | 365,029.01 | | |
| Total | $ 538,416.25 | $ 813,643.85 | $ 110,455.86 |
| Deduct re-insurance and salvage | 26,302.15 | 3,992.59 | 4,694.71 |
| | $ 512,114.10 | $ 809,651.26 | $ 105,761.15 |

| | *Fidelity and Surety.* | *Plate-glass.* | *Steam-boiler.* |
|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ | $ | $ |
| Gross amount paid for weekly or other periodical indemnity | | | |
| Total | $ 63,056.63 | $ 88,676.93 | $ 64,810.44 |
| Deduct re-insurance and salvage | 17,789.22 | 13,332.44 | 18,621.88 |
| | $ 45,267.41 | $ 75,344.49 | $ 46,188.56 |

| | | |
|---|---|---|
| Net paid policy-holders | | $ 1,594,326.97 |
| Cost of adjustment and legal expenses in settlement of claims | $ 227,687.28 | |
| Stockholders, for interest or dividends | 62,500.00 | |
| Commission on brokerage to agents, less received on re-insurance | 1,178,194.60 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 199,090.41 | |
| Inspections | 148,149.38 | |
| Salaries and all other compensation of officers, $52,437.99; Home Office employees, $230,389.89 | 282,827.88 | |
| Taxes on premiums, $56,473.91; taxes on property, $9,659.19; Insurance Department fees and agents' licenses, $10,260.64; municipal licenses, $3,947.09; tax on franchise, $115.00; United States Internal Revenue tax, $995.16 | 81,450.99 | |
| Rents | 37,705.98 | |
| Legal expenses, $1,583.45; real estate repairs and expenses (other than taxes), $35,113.92 | 36,697.37 | |
| Furniture and fixtures, $6,202.08; advertising, $11,572.45; printing and stationery, $38,600.83 | 56,375.36 | |
| All other disbursements | 62,410.75 | |
| Total miscellaneous expenses | | 2,145,402.72 |
| Total disbursements | | $ 3,967,416.97 |
| Balance | | $ 4,223,168.66 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 621,160.53 | |
| Loans on collaterals | 285,000.00 | |
| Book value of stocks and bonds | 3,247,910.53 | |
| Cash in company's office | 17,196.57 | |
| Cash in bank | 65,326.04 | |
| Bills receivable | 4,441.82 | |
| All other items | 4,008.85 | |
| Total | | $ 4,245,044.34 |
| Deduct ledger liabilities | | 21,875.68 |
| Total net ledger assets | | $ 4,223,168.66 |

OTHER ASSETS.

| | | | |
|---|---|---|---|
| Total outstanding interest and rents | | | $ 4,074.97 |
| Market value of bonds and stocks over book value | | | 592,730.47 |
| Reserve re-insurance deposit | | | 33,574.58 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid. Commissions.* | *Net.* | |
| Accident | $ 237,326.53 | $ 62,274.48 | $ 175,052.05 | |
| Employers' liability | 201,054.85 | 52,756.80 | 148,298.05 | |
| Burglary | 29,571.90 | 7,759.67 | 21,812.23 | |
| Fidelity and surety | 12,150.63 | 3,188.32 | 8,962.31 | |
| Plate-glass | 27,612.91 | 7,245.62 | 20,367.29 | |
| Steam-boiler | 61,119.62 | 16,037.79 | 45,081.83 | |
| Net amount of outstanding premiums | | | | 419,573.76 |
| Gross assets | | | | $ 5,273,122.44 |
| Deduct assets not admitted— | | | | |
| Bills receivable | | | | 4,441.82 |
| Total admitted assets | | | | $ 5,268,680.62 |

LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted by Company on its own Account.* | *Resisted by Company for Assured.* | |
|---|---|---|---|---|---|
| Accident | $ 61,400.00 | $ 35,000.00 | $ 67,366.00 | $ ---------- | |
| Employers' liabiiity | 112,850.00 | ---------- | ---------- | 525,000.00 | |
| Burglary | 35,841.05 | ---------- | 3,744.96 | ---------- | |
| Fidelity and surety | 13,883.40 | 12,500.00 | 6,039.18 | 24,050.00 | |
| Plate-glass | 7,654.85 | ---------- | ---------- | ---------- | |
| Steam-boiler | 13,118.00 | ---------- | ---------- | 1,850.00 | |
| Gross amount of claims, | $ 244,747.30 | $ 47,500.00 | $ 77,150.14 | $ 550,900.00 | |
| Deduct re-insurance | 5,602.96 | ---------- | ---------- | ---------- | |
| Net amount of unpaid claims | $ 239,144.34 | $ 47,500.00 | $ 77,150.14 | $ 550,900.00 | |
| Aggregate and unpaid claims and expenses | | | | | $ 914,694.48 |
| On risks running one year or less— | | | | | |
| Accident premiums | $ 1,565,334.13 | | | | |
| Unearned portion (50 per cent.) | | | $ 782,667.05 | | |
| Employers' liability premiums | 1,427,563.99 | | | | |
| Unearned portion (50 per cent.) | | | 713,781.98 | | |
| Burglary premiums | 392,278.34 | | | | |
| Unearned portion (50 per cent.) | | | 196,139.17 | | |
| Fidelity and surety premiums | 279,730.89 | | | | |
| Unearned portion (50 per cent.) | | | 139,865.43 | | |
| Plate-glass premiums | 259,105.39 | | | | |
| Unearned portion (50 per cent.) | | | 129,552.69 | | |
| Steam-boiler premiums | 191,673.97 | | | | |
| Unearned portion (50 per cent.) | | | 95,836.98 | | |
| Total one year or less | | | | | $ 2,057,843.30 |
| On risks running more than one year— | | | | | |
| Accident premiums | $ 12,724.96 | | | | |
| Unearned premiums pro rata | | | $ 7,339.08 | | |
| Employers' liability premiums | 100,718.20 | | | | |
| Unearned premiums pro rata | | | 63,621.07 | | |
| Burglary premiums | 12,619.22 | | | | |
| Unearned premiums pro rata | | | 7,284.10 | | |
| Fidelity and surety premiums | 8,969.40 | | | | |
| Unearned premiums pro rata | | | 5,185.94 | | |

| | | | |
|---|---|---|---|
| Plate-glass premiums | $ 922.95 | | |
| Unearned premiums pro rata | | $ 501.65 | |
| Steam-boiler premiums | 409,414.20 | | |
| Unearned premiums pro rata | | 222,776.50 | |
| Total more than one year | | | $ 306,708.34 |
| Total unearned premiums as computed above (carried out) | | | $ 2,364,551.64 |
| Contingent fund | | | 250,000.00 |
| Salaries, rent, expenses, taxes, etc. | | | 35,563.94 |
| Total amount of all liabilities, except cash capital and net surplus | | | $ 3,564,810.06 |
| Cash capital | | | 250,000.00 |
| Net surplus | | | 1,453,870.56 |
| Total liabilities, including cash capital and net surplus | | | $ 5,268,680.62 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 368,158,492.91 | $ 1,223,702.33 |
| Written during 1902 | 628,890,430.96 | 2,143,561.22 |
| Total | $ 997,048,923.87 | $ 3,367,263.55 |
| Deduct expirations and cancellations | 565,049,140.21 | 1,789,075.96 |
| Balance | $ 431,999,783.66 | $ 1,578,187.59 |
| Deduct re-insured policies | 35,000.00 | 128.50 |
| Net amount in force at end of year | $ 431,964,783.66 | $ 1,578,059.09 |

| Employers' liability— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 201,671,000.00 | $ 1,336,165.75 |
| Written during 1902 | 250,177,833.00 | 2,161,735.16 |
| Total | $ 451,848,833.00 | $ 3,497,900.91 |
| Deduct expirations and cancellations | 236,391,000.00 | 1,966,725.40 |
| Balance | $ 215,457,833.00 | $ 1,531,175.51 |
| Deduct re-insured policies | 75,000.00 | 2,893.32 |
| Net amount in force at end of year | $ 215,382,833.00 | $ 1,528,282.19 |

| Burglary— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 49,063,651.67 | $ 355,404.62 |
| Written during 1902 | 67,784,251.95 | 466,354.28 |
| Total | $ 116,847,903.62 | $ 821,758.90 |
| Deduct expirations and cancellations | 57,416,738.66 | 416,295.01 |
| Balance | $ 59,431,164.96 | $ 405,463.89 |
| Deduct re-insured policies | 142,833.33 | 566.33 |
| Net amount in force at end of year | $ 59,288,331.63 | $ 404,897.56 |

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 60,174,986.17 | $ 256,769.34 |
| Written during 1902 | 77,556,787.17 | 335,844.97 |
| Total | $ 137,731,773.34 | $ 592,614.31 |
| Deduct expirations and cancellations | 74,330,213.17 | 303,462.77 |
| Balance | $ 63,401,560.17 | $ 289,151.54 |
| Deduct re-insured policies | 117,500.00 | 451.25 |
| Net amount in force at end of year | $ 63,284,060.17 | $ 288,700.29 |

| Plate-glass— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 9,658,700.89 | $ 240,054.63 |
| Written during 1902 | 11,846,681.80 | 295,676.89 |
| Total | $ 21,505,382.69 | $ 535,731.52 |
| Deduct expirations and cancellations | 11,026,613.19 | 275,634.92 |
| Balance | $ 10,478,769.50 | $ 260,096.60 |
| Deduct re-insured policies | 1,680.00 | 68.26 |
| Net amount in force at end of year | $ 10,477,089.50 | $ 260,028.34 |

| Steam-boiler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 115,982,986.37 | $ 542,214.57 |
| Written during 1902 | 112,936,469.03 | 445,202.90 |
| Total | $ 228,919,455.40 | $ 987,417.47 |
| Deduct expirations and cancellations | 99,797,686.37 | 386,329.30 |
| Net amount in force at end of year | $ 129,121,769.03 | $ 601,088.17 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* |
|---|---|---|---|---|
| Accident | $ 3,589,500.00 | $ 11,150.12 | $ 2,404.44 | $ 2,404.44 |
| Employers' liability | 1,420,000.00 | 11,740.39 | 6,656.49 | 6,656.49 |
| Burglary | 385,250.00 | 2,063,75 | ---------- | ---------- |
| Fidelity and surety | 14,400.00 | 39.90 | ---------- | ---------- |
| Plate-glass | 70,450.00 | 1,776.11 | 683.92 | 683.92 |
| Steam-boiler | 884,000.00 | 3,027.87 | 12.90 | 12.90 |
| Aggregate | $ 6,363,600.00 | $ 29,798.14 | $ 9,757.75 | $ 9,757.75 |

# FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Incorporated February, 1890. Commenced Business June 1, 1890.

EDWIN WARFIELD, President. HARRY NICODEMUS, Secretary.

Home Office, Charles and Lexington Streets, Baltimore, Md.

Cash capital, $2,000,000.00.

Amount of net ledger assets December 31 of previous year ---------- $ 5,608,887.06

INCOME.

| | *Fidelity and Surety.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 107,544.73 | |
| Premiums written and renewed during year | 1,279,470.22 | |
| Total | $ 1,387,014.95 | |
| Deduct premiums now in course of collection | 135,489.58 | |
| Premiums collected during year | $ 1,251,525.37 | |
| Deduct re-insurance, abatement, rebate and return premiums | 23,531.13 | |
| Net cash received for premiums | | 1,227,994.24 |

| | | |
|---|---|---|
| Rent | | $ 43,296.28 |
| Interest on bonds and dividends on stocks | | 175,845.90 |
| From all other sources, viz.: commissions, safe deposit department, etc. | | 95,635.73 |
| Total income | | $ 1,542,772.15 |
| Aggregate last balance and income | | $ 7,151,659.21 |

## DISBURSEMENTS.

| | *Fidelity and Surety.* | |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 522,853 02 | |
| Total | $ 522,853.02 | |
| Deduct re-insurance and salvage | 67,946.05 | |
| Net paid policy-holders | | 454,906.97 |
| Stockholders, for interest or dividends | $ 279,993.00 | |
| Commission on brokerage to agents, less received on re-insurance | 334,248.12 | |
| Inspections and adjusting | 53,150.65 | |
| Salaries and all other compensation of officers and Home Office employees | 99,014.75 | |
| Taxes on premiums, $20,132.21; taxes on property, $28,177.57; Insurance Department fees and agents' licenses, $6,955.60; municipal licenses, $2,631.50 | 57,896.88 | |
| Rent | 9,208.30 | |
| Legal expenses, $21,787.42; real estate repairs and expenses (other than taxes), $15,726.39 | 37,513.81 | |
| Furniture and fixtures, $4,417.62; advertising, $14,497.45; printing and stationery, $16,691.80 | 35,606.87 | |
| Losses on ledger assets actually sold or matured, under book value | 46,186.66 | |
| All other disbursements | 56,174.57 | |
| Total miscellaneous expenses | | $ 1,008,993.61 |
| Total disbursements | | $ 1,463,900.58 |
| Balance | | $ 5,687,758.63 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 670,000.00 | |
| Book value of stocks and bonds | 4,782,700.00 | |
| Cash in company's office | 25,309.28 | |
| Cash in bank | 209,749.35 | |
| Total net ledger assets | | $ 5,687,758.63 |

### OTHER ASSETS.

| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | |
|---|---|---|---|
| Fidelity and surety | $ 135,489.58 | $ 32,682.33 | |
| Net amount of outstanding premiums | | | 102,807.25 |
| Total admitted assets | | | $ 5,790,565.88 |

## LIABILITIES.

| | *Claims Adjusted and not Paid.* | *In Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted by Principals not Admitted by Company.* | |
|---|---|---|---|---|---|
| Fidelity and surety | $ 2,537.63 | $ 28,474.82 | $ 26,032.91 | $ 139,989.08 | |
| Aggregate and unpaid claims and expenses | | | | | $ 197,034.44 |
| On risks running one year or less— | | | | | |
| Fidelity and surety premiums | | | $ 1,434,595.00 | | |
| Unearned portion (50 per cent.) | | | | $ 717,297.87 | |
| Total unearned premiums as computed above (carried out) | | | | | 717,297.87 |
| Total amount of all liabilities, except cash capital and net surplus | | | | | $ 914,337.31 |
| Cash capital | | | | | 2,000,000.00 |
| Net surplus | | | | | 2,876,233.57 |
| Total liabilities, including cash capital and net surplus | | | | | $ 5,790,565.88 |

## RISKS AND PREMIUMS.

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 189,802,587.00 | $ 797,986.81 |
| Written during 1902 | 250,703,611.00 | 942,740.80 |
| Total | $ 440,506,198.00 | $ 1,740,727.61 |
| Deduct expirations and cancellations | 226,069,647.00 | 825,586.62 |
| Net amount in force at end of year | $ 214,436,551.00 | $ 915,140.99 |

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 91,072,153.00 | $ 611,410.28 |
| Written during 1902 | 39,299,307.00 | 336,729.42 |
| Total | $ 130,371,460.00 | $ 948,139.70 |
| Deduct expirations and cancellations | 28,250,317.00 | 428,684.96 |
| Net amount in force at end of year | $ 102,121,143.00 | $ 519,454.74 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Fidelity | $ 767,900.00 | $ 2,878.00 | $---------- | $---------- | $ 742,917.00 |
| Surety | 249,310.00 | 3,388.00 | 638.51 | 638.51 | 837,060.00 |
| Aggregate | $ 1,017,210.00 | $ 6,266.00 | $ 638.51 | $ 638.51 | $ 1,579,977.00 |

# HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1866. Commenced Business October, 1866.

J. M. ALLEN, President. J. B. PIERCE, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

---

Cash capital, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 2,496,281.69 |

## INCOME.

| | *Steam-boiler.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 279,387.92 | |
| Premiums written and renewed during year | 1,506,923.58 | |
| Total | $ 1,786,311.50 | |
| Deduct premiums now in course of collection | 369,049.63 | |
| Premiums collected during year | $ 1,417,261.87 | |
| Deduct re-insurance, abatement, rebate and return premiums | 193,250.50 | |
| Net cash received for premiums | | 1,224,011.37 |
| Rent | $ 1,115.01 | |
| Interest on real estate | 25,463.57 | |
| Interest on bonds and dividends on stocks | 88,381.87 | |
| From all other sources, special mechanical services | 3,670.85 | |
| Total income | | $ 1,371,706.39 |
| Aggregate last balance and income | | $ 3,867,988.08 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Net paid policy-holders (steam-boiler) | | 108,164.96 |
| Stockholders, for interest or dividends | $ 60,000.00 | |
| Commission on brokerage to agents, less received on re-insurance | 317,918.81 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 140,330.46 | |
| Inspections | 453,538.90 | |
| Salaries and all other compensation of officers, $32,600.00; Home Office employees, $25,800.00 | 58,400.00 | |
| Taxes on premiums, $19,429.65: taxes on real estate, $356.04; Insurance Department fees and agents' licenses, $3,844.22; municipal licenses, $17,189.98 | 40,819.89 | |
| Rent | 5,312.50 | |
| Legal expenses, $711.40; real estate repairs and expenses (other than taxes), $751.19 | 1,462.59 | |
| Furniture and fixtures, $4,889.66; advertising, $14,604.89; printing and stationery, $16,554.20 | 36,048.75 | |
| Losses on ledger assets actually sold or matured, under book value | 4,011.87 | |
| All other disbursements | 1,896.62 | |
| Total miscellaneous expenses | | 1,119,740.39 |
| Total disbursements | | $ 1,227,905.35 |
| Balance | | $ 2,640,082.73 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | | $ 24,450.00 |
| Loans on mortgages | | 598,220.00 |
| Book value of stocks and bonds | | 1,861,426.53 |
| Cash in company's office | | 11,493.35 |
| Cash in bank | | 144,492.85 |
| Total net ledger assets | | $ 2,640,082.73 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rent | | 15,337.91 |
| Market value of bonds and stocks over book value | | 140,478.47 |
| Gross premiums in course of collection— | | |
| | *Premiums.* | *Unpaid Commissions.* |
| Steam-boiler | $ 369,049.63 | $ 55,357.44 |
| Net amount of outstanding premiums | | 313,692.19 |
| Total admitted assets | | $ 3,109,591.30 |

## LIABILITIES.

| | | |
|---|---|---|
| | | *In Process of Adjustment.* |
| Steam-boiler | | $ 73,322.65 |
| Net amount of unpaid claims | | $ 73,322.65 |
| Aggregate and unpaid claims and expenses | | $ 73,322.65 |
| On risks running one year or less— | | |
| Steam-boiler premiums | $ 107,783.56 | |
| Unearned portion (50 per cent.) | | $ 53,891.78 |
| Total one year or less | | 53,891.78 |
| On risks running more than one year— | | |
| Steam-boiler premiums | $ 3,250,486.38 | |
| Unearned premiums pro rata | | $ 1,741,119.13 |
| Total more than one year | | $ 1,741,119.13 |
| Total unearned premiums as computed above (carried out) | | 1,795,010.91 |
| Total amount of all liabilities, except cash capital and net surplus | | $ 1,868,333.56 |
| Cash capital | | 500,000.00 |
| Net surplus | | 741,257.74 |
| Total liabilities, including cash capital and net surplus | | $ 3,109,591.30 |

## RISKS AND PREMIUMS.

| Steam-boiler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 352,000,960.00 | $ 3,151,171.35 |
| Written during 1902 | 157,361,899.00 | 1,506,923.58 |
| Total | $ 509,362,859.00 | $ 4,658,094.93 |
| Deduct expirations and cancellations | 121,925,237.00 | 1,299,824.99 |
| Net amount in force at end of year | $ 387,437,622.00 | $ 3,358,269.94 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Steam-boiler | $ 1,835,636.00 | $ 17,394.48 | $ 127.75 | $ 275.00 | $ 5,516,059.00 |

# MARYLAND CASUALTY COMPANY.

Incorporated February 4, 1898. Commenced Business March 1, 1898.

JOHN T. STONE, President. WM. EDWARD THOMSON, Secretary.

Home Office, Equitable Building, Baltimore, Md.

---

Cash capital, $750,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 2,189,623.95 |

## INCOME.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 40,149.27 | $ 272,843.53 |
| Premiums written and renewed during year | 282,696.03 | 1,691,279.57 |
| Total | $ 322,845.30 | $ 1,964,123.10 |
| Deduct premiums now in course of collection | 53,310.46 | 291,992.26 |
| Premiums collected during year | $ 269,534.84 | $ 1,672,130.84 |
| Deduct re-insurance, abatement, rebate and return premiums | 61,288.23 | 254,752.17 |
| | $ 208,249.61 | $ 1,417,378.67 |

| | *Burglary.* | *Sprinkler.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ | $ 6,224.03 |
| Premiums written and renewed during year | 15,610.39 | 64,196.75 |
| Total | $ 15,610.39 | $ 70,420.78 |
| Deduct premiums now in course of collection | 4,933.58 | 9,572.84 |
| Premiums collected during year | $ 10,676.81 | $ 60,847.94 |
| Deduct re-insurance, abatement, rebate and return premiums | 4,816.96 | 6,615.01 |
| | $ 5,859.85 | $ 54,232.93 |

| | *Plate-glass.* | *Steam-boiler.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 18,663.64 | $ 17,419.84 |
| Premiums written and renewed during year | 133,041.57 | 95,030.49 |
| Total | $ 155,705.21 | $ 112,450.33 |
| Deduct premiums now in course of collection | 19,416.24 | 25,547.90 |
| Premiums collected during year | $ 132,288.97 | $ 86,902.43 |
| Deduct re-insurance, abatement, rebate and return premiums | 22,126.26 | 17,970.67 |
| | $ 110,162.71 | $ 68,931.76 |

| | *Health.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 4,732.62 | |
| Premiums written and renewed during year | 40,864.62 | |
| Total | $ 45,597.24 | |
| Deduct premiums now in course of collection | 6,418.47 | |
| Premiums collected during year | $ 39,178.77 | |
| Deduct re-insurance, abatement, rebate and return premiums | 5,890.92 | |
| | $ 33,287.85 | |
| Net cash received for premiums | | 1,898,100.38 |

| | | |
|---|---|---|
| Interest on collateral loans | $ 1,936.83 | |
| Interest on bonds and dividends on stocks | 81,618.40 | |
| Interest on other debts due the company | 738.24 | |
| From inspection fees | 56,539.04 | |
| Total income | | $ 2,038,932.89 |
| Aggregate last balance and income | | $ 4,228,556.84 |

DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 27,000.00 | $ 434,787.67 |
| Gross amount paid for weekly or other periodical indemnity | 59,254.85 | 42,163.04 |
| Total | $ 86,254.85 | $ 476,950.71 |
| Add expense of investigating and adjusting claims | 4,337.75 | 227,064.86 |
| | $ 90,592.60 | $ 704,015.57 |

| | *Burglary.* | *Sprinkler.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 167.46 | $ 10,047.57 |
| Gross amount paid for weekly or other periodical indemnity | | |
| Total | $ 167.46 | $ 10,047.57 |
| Add expense of investigating and adjusting claims | 2.34 | 318.07 |
| | $ 169.80 | $ 10,365.64 |

| | *Plate-glass.* | *Steam-boiler.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 49,553.89 | $ 14,929.69 |
| Gross amount paid for weekly or other periodical indemnity | | |
| Total | $ 49,553.89 | $ 14,929.69 |
| Add expense of investigating and adjusting claims | 135.33 | 727.00 |
| | $ 49,689.22 | $ 15,656.69 |

| | *Health.* |
|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ |
| Gross amount paid for weekly or other periodical indemnity | 15,459.37 |
| Total | $ 15,459.37 |
| Add expense of investigating and adjusting claims | 466.25 |
| | $ 15,925.62 |

| | | |
|---|---|---|
| Net paid policy-holders | | 886,415.14 |
| Stockholders, for interest or dividends | 75,000.00 | |
| Commission on brokerage to agents, less received on re-insurance | 521,386.99 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 99,754.40 | |
| Inspections | 50,212.83 | |
| Salaries and all other compensation of officers, $16,895.08; Home Office employees, $48,070.55 | 64,965.63 | |
| Taxes on premiums, $27,843.60; taxes on property, $8,043.43; Insurance Department fees and agents' licenses, $8,713.81; municipal licenses, $2,423.98 | 47,024.82 | |
| Rent | 4,810.85 | |
| Furniture and fixtures, $2,162.75; advertising, $10,235.54; printing and stationery, $10,136.10 | 22,534.39 | |

| | | |
|---|---|---|
| Losses on ledger assets actually sold or matured, under book value | $ 5,388.14 | |
| All other disbursements | 11,212.30 | |
| Total miscellaneous expenses | | $ 902,290.35 |
| Total disbursements | | $ 1,788,705.49 |
| Balance | | 2,439,851.35 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,240,342.45 | |
| Cash in company's office | 19,505.29 | |
| Cash in bank | 68,610.09 | |
| Bills receivable, $3,096.85; agents' debit balances, $11,129.99 | 14,226.84 | |
| All other items | 100,100.00 | |
| Total | | $ 2,442,784.67 |
| Deduct ledger liabilities | | 2,933.32 |
| Total net ledger assets | | $ 2,439,851.35 |

### OTHER ASSETS.

| | |
|---|---|
| Total outstanding interest and rents | 11,262.84 |
| Market value of bonds and stocks over book value | 52,506.72 |

Gross premiums in course of collection—

| | *Premiums.* | *Unpaid Commissions.* | *Net.* |
|---|---|---|---|
| Accident | $ 53,310.46 | $ 14,660.38 | $ 38,650.08 |
| Employers' liability | 291,992.26 | 80,297.88 | 211,694.38 |
| Burglary | 4,933.58 | 1,356.73 | 3,576.85 |
| Sprinkler | 9,572.84 | 2,632.53 | 6,940.31 |
| Plate-glass | 19,416.24 | 5,339.46 | 14,076.78 |
| Steam-boiler | 25,547.90 | 7,025.67 | 18,522.23 |
| Health | 6,418.47 | 1,765.08 | 4,653.39 |

| | | |
|---|---|---|
| Net amount of outstanding premiums | | $ 298,114.02 |
| Gross assets | | $ 2,801,734.93 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and supplies | $ 100.00 | |
| Agents' debit balances unsecured | 11,129.99 | |
| Bills receivable unsecured | 3,096.85 | |
| Total deductions | | 14,326.84 |
| Total admitted assets | | $ 2,787,408.09 |

## LIABILITIES.

| | *In Process of Adjustment.* | *Known or Estimated Proofs not Filed.* |
|---|---|---|
| Accident | $ 2,991.57 | $ 13,305.82 |
| Employers' liability | 71,496.94 | ---------- |
| Sprinkler | ---------- | 600.00 |
| Plate-glass | 6,955.65 | 3,175.50 |
| Steam-boiler | ---------- | 550.00 |
| Health | 667.13 | 3,391.00 |
| Net amount of unpaid expenses | $ 82,111.29 | $ 21,022.32 |

| | *Resisted by Company on its Own Account.* | *Resisted by Company for the Assured.* | |
|---|---|---|---|
| Accident | $ 19,650.00 | | |
| Employers' liability | | $ 294,640.15 | |
| Net amount of unpaid expenses | $ 19,650.00 | $ 294,640.00 | |
| Aggregate and unpaid claims and expenses | | | $ 417,423.76 |
| On risks running one year or less— | | | |
| Accident premiums | $ 176,984.86 | | |
| Unearned portion (50 per cent.) | | $ 88,492.43 | |
| Employers' liability premiums | 1,055,191.74 | | |
| Unearned portion (50 per cent.) | | 527,595.88 | |
| Burglary premiums | 9,396.49 | | |
| Unearned portion (50 per cent.) | | 4,698.24 | |
| Sprinkler premiums | 55,642.75 | | |
| Unearned portion (50 per cent.) | | 27,821.38 | |
| Plate-glass premiums | 110,074.39 | | |
| Unearned portion (50 per cent.) | | 55,037.19 | |
| Steam-boiler premiums | 33,535.65 | | |
| Unearned portion (50 per cent.) | | 16,767.83 | |
| Health premiums | 34,037.73 | | |
| Unearned portion (50 per cent.) | | 17,018.87 | |
| Total one year or less | | | $ 737,431.82 |
| On risks running more than one year— | | | |
| Employers' liability premiums | $ 41,045.16 | | |
| Unearned premiums pro rata | | $ 27,935.67 | |
| Burglary premiums | 1,431.29 | | |
| Unearned premiums pro rata | | 1,192.75 | |
| Plate-glass premiums | 2,219.30 | | |
| Unearned premiums pro rata | | 828.04 | |
| Steam-boiler premiums | 98,498.78 | | |
| Unearned premiums pro rata | | 54,814.64 | |
| Total more than one year | | | $ 84,771.10 |
| Total unearned premiums as computed above (carried out) | | | 822,202.92 |
| Safety reserve—Liability Department | | | 75,000.00 |
| Total amount of all liabilities, except cash capital and net surplus | | | 1,314,626.68 |
| Cash capital | | | 750,000.00 |
| Net surplus | | | 722,781.41 |
| Total liabilities, including cash capital and net surplus | | | $ 2,787,408.09 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 37,313,550.00 | $ 154,338.02 |
| Written during 1902 | 132,615,948.00 | 282,696.03 |
| Total | $ 169,929,498.00 | $ 437,034.05 |
| Deduct expirations and cancellations | 128,272,815.00 | 252,380.75 |
| Balance | $ 41,656,683.00 | $ 184,653.30 |
| Deduct re-insured policies | 2,037,000.00 | 7,668.44 |
| Net amount in force at end of year | $ 39,619,683.00 | $ 176,984.86 |

| Employers' liability— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 62,188,666.00 | $ 1,054,926.18 |
| Written during 1902 | 71,527,833.00 | 1,691,279.57 |
| Total | $ 133,716,499.00 | $ 2,746,205.75 |
| Deduct expirations and cancellations | 72,681,166.00 | 1,647,300.95 |
| Balance | $ 61,035,333.00 | $ 1,098,904.80 |
| Deduct re-insured policies | 70,000.00 | 2,667.90 |
| Net amount in force at end of year | $ 60,965,333.00 | $ 1,096,236.90 |

| Burglary— | *Risks.* | *Premiums.* |
|---|---|---|
| Written during 1902 | $ 3,372,856.00 | $ 15,610.39 |
| Total | $ 3,372,856.00 | $ 15,610.39 |
| Deduct expirations and cancellations | 1,048,866.00 | 4,548.02 |
| Balance | $ 2,323,990.00 | $ 11,062 37 |
| Deduct re-insured policies | 72,350.00 | 234.59 |
| Net amount in force at end of year | $ 2,251,640.00 | $ 10,827.78 |

| Sprinkler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 3,846,900.00 | $ 42,434.12 |
| Written during 1902 | 5,062,722.00 | 64,196.75 |
| Total | $ 8,909,622 00 | $ 106,630.87 |
| Deduct expirations and cancellations | 4,369,800.00 | 50,988.12 |
| Balance | 4,539,822.00 | 55,642.75 |
| Net amount in force at end of year | $ 4,539,822.00 | $ 55,642.75 |

| Plate-glass— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,666,033.87 | $ 108,053.34 |
| Written during 1902 | 2,163,956.00 | 133,041.57 |
| Total | $ 3,329,989.87 | $ 241,094.91 |
| Deduct expirations and cancellations | 1,987,005.02 | 128,787.97 |
| Balance | $ 1,842,984.85 | $ 112,306.94 |
| Deduct re-insured policies | 221.00 | 13.25 |
| Net amount in force at end of year | $ 1,842,763.85 | $ 112,293.69 |

| Steam-boiler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 33,266,683.00 | $ 111,433.28 |
| Written during 1902 | 28,032,467.00 | 95,030.49 |
| Total | $ 61,299,150.00 | $ 206,463.77 |
| Deduct expirations and cancellations | 24,815,767.00 | 74,410.44 |
| Balance | $ 36,483,383.00 | $ 132,053.33 |
| Deduct re-insured policies | | 18.90 |
| Net amount in force at end of year | $ 36,483,383.00 | $ 132,034.43 |

| Health— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 4,652,750.00 | $ 17,515.75 |
| Written during 1902 | 11,133,962.00 | 40,864.62 |
| Total | $ 15,786,712.00 | $ 58,380.37 |
| Deduct expirations and cancellations | 7,105,937.00 | 24,342.64 |
| Balance | $ 8,680,775.00 | $ 34,037.73 |
| Net amount in force at end of year | $ 8,680,775.00 | $ 34,037.73 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amt. of Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 3,360,050.00 | $ 7,622.05 | $ 2,018.63 | $ 2,018.63 | $ 678,400.00 |
| Employers' liability | 195,000.00 | 5,232.03 | 9,776.21 | 9,776.21 | 172,500.00 |
| Burglary | 222,900.00 | 853.13 | ---------- | ---------- | 222,900.00 |
| Plate-glass | 8,469.00 | 511.85 | 179.66 | 179.66 | 9,143.00 |
| Steam-boiler | 240,000.00 | 714.52 | ---------- | ---------- | 295,000.00 |
| Health | 875,675.00 | 3,541.83 | 1,752.45 | 1,752.45 | 891,670.00 |
| Aggregate | $ 4,902,094.00 | $ 18,475.41 | $ 13,726.95 | $ 13,726.95 | $ 2,269,613.00 |

## NATIONAL SURETY COMPANY OF NEW YORK.

Incorporated February 24, 1897. Commenced Business June 9, 1897.

CHARLES A. DEAN, President. BALLARD MCCALL, Secretary.

Home Office, 346 Broadway, New York, N. Y.

Cash capital, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 1,516,012.88 |
| INCOME. | *Fidelity and Surety.* | |
| Premiums unpaid December 31, last year paid | $ 50,242.89 | |
| Premiums written and renewed during year | 927,174.93 | |
| Total | $ 977,417.82 | |
| Deduct premiums now in course of collection | 83,112.41 | |
| Premiums collected during year | 894,305.41 | |
| Deduct re-insurance, abatement, rebate and return premiums | 133,436.82 | |
| Net cash received for premiums | | 760,868.59 |
| Rent | 5,060.81 | |
| Interest on bonds and dividends on stocks | 37,406.94 | |
| Interest on other debts due the company | 3,169.89 | |
| Profit on sale or maturity of ledger assets | 150.00 | |
| From all other sources | 12,973.66 | |
| Total income | | 819,629.89 |
| Aggregate last balance and income | | $ 2,335,642.77 |
| DISBURSEMENTS. | *Fidelity and Surety.* | |
| Gross amount paid for claims, excepting weekly indemnity | $ 388,888.64 | |
| Total | $ 388,888,64 | |
| Deduct re-insurance and salvage | 171,254.29 | |
| Net paid policy-holders | | 217,634.35 |
| Stockholders, for interest or dividends | $ 50,000.00 | |
| Commission on brokerage to agents, less received on re-insurance | 118,969.53 | |
| Compensation of Resident Vice-President and consulting attorneys | 11,173.86 | |

| | | |
|---|---|---|
| Salaries, traveling and all expenses of agents and agencies not on commission account | $ 51,124.01 | |
| Salaries and all other compensation of officers, $18,899.64; Home Office employees, $100,528.70 | 119,428.34 | |
| Taxes on premiums, $9,761.18; taxes on property, $2,194.76; Insurance Department fees and agents' licenses, $4,236.03; municipal licenses, $923.60; tax on franchise, $175.56 | 17,291.13 | |
| Rent | 12,504.96 | |
| Legal expenses, $19,129.99; real estate repairs and expenses (other than taxes), $1,982.55 | 21,112.54 | |
| Furniture and fixtures, $3,380.44; advertising, $1,728.45; printing and stationery, $24,171.81 | 29,280.70 | |
| Losses on ledger assets actually sold or matured, under book value | 6,610.00 | |
| All other disbursements | 87,353.69 | |
| Total miscellaneous expenses | | $ 524,848.76 |
| Total disbursements | | 742,483.11 |
| Balance | | 1,593,159.66 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 139,383.55 | |
| Loans on mortgages | 2,973.00 | |
| Book value of stocks and bonds | 1,155,215.75 | |
| Cash in company's office | 3,952.60 | |
| Cash in bank | 212,499.31 | |
| Equipment | 27,005.83 | |
| All other items | 52,129.62 | |
| Total net ledger assets | | $ 1,593,159.66 |

### OTHER ASSETS.

| | | | |
|---|---|---|---|
| Total outstanding interest and rents | | | 6,600.00 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | |
| Fidelity and surety | $ 82,058.67 | $ 10,819.50 | |
| Net amount of outstanding premiums | | | 71,239.17 |
| Gross assets | | | $ 1,670,998.83 |
| Deduct assets not admitted— | | | |
| Equipment | | $ 27,005.83 | |
| All other | | 30,265.82 | |
| Total deductions | | | 57,271.65 |
| Total admitted assets | | | $ 1,613,727.18 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|
| Fidelity and Surety | $ 25,360.07 | $ 62,632.87 | |
| Gross amount of claims | $ 25,360.07 | $ 62,632.87 | |
| Deduct re-insurance | 6,619.74 | 2,928.36 | |
| Net amount of unpaid claims | $ 18,740.33 | $ 59,704.51 | |
| Aggregate and unpaid claims and expenses | | | $ 78,444.84 |
| On risks running one year or less— | | | |
| Fidelity and surety premiums | $ 749,346.32 | | |
| Unearned portion (50 per cent.) | | $ 374,673.16 | |
| Total unearned premiums as computed above (carried out) | | | 374,673.16 |

| | |
|---|---|
| For re-insurance | $ 3,018.32 |
| All other liabilities | 112,017.96 |
| Total amount of liabilities, except cash capital and net surplus | $ 568,154.28 |
| Cash capital | 500,000.00 |
| Net surplus | 545,572.90 |
| Total liabilities, including cash capital and net surplus | $ 1,613,727.18 |

RISKS AND PREMIUMS.

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 116,967,529.00 | $ 322,187.29 |
| Written during 1902 | 169,218,308.00 | 552,082.94 |
| Total | $ 286,185,837.00 | $ 874,270.23 |
| Deduct expirations and cancellations | 128,414,082.00 | 472,315.22 |
| Balance | $ 157,771,755.00 | $ 401,955.01 |
| Deduct re-insured policies | 5,848,250.00 | 16,568.08 |
| Net amount in force at end of year | $ 151,923,505.00 | $ 385,386.93 |

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 129,713,909.00 | $ 295,518.32 |
| Written during 1902 | 148,327,487.00 | 375,091.99 |
| Total | $ 278,041,396.00 | $ 670,610.31 |
| Deduct expirations and cancellations | 128,277,062.00 | 295,081.13 |
| Balance | $ 149,764,334.00 | $ 375,529.18 |
| Deduct re-insured policies | 2,560,731.00 | 11,239.79 |
| Net amount in force at end of year | $ 147,203,603.00 | $ 363,959.39 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Fidelity and Surety | $ 1,862,250.00 | $ 7,442.72 | $ 1,453.87 | $ 1,453.87 | $ 1,925,249.00 |

# NEW YORK PLATE-GLASS INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1891. Commenced Business March 19, 1891.

MAX DANZIGER, President. MAJOR A. WHITE, Secretary.

Home Office, 42 Cedar Street, New York, N. Y.

Cash capital, $100,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31 of previous year | $ 349,854.00 |

INCOME.

| | *Plate-glass.* |
|---|---|
| Premiums unpaid December 31, last year paid | $ 50,112.35 |
| Premiums written and renewed during year | 588,551.52 |
| Total | $ 638,663.87 |

| | | |
|---|---|---|
| Deduct premiums now in course of collection | $ 97,491.75 | |
| Premiums collected during year | $ 541,172.12 | |
| Deduct re-insurance, abatement, rebate and return premiums | 129,776.77 | |
| Net cash received for premiums | | $ 411,395.35 |
| Interest on real estate | $ 110.00 | |
| Interest on bonds and dividends on stocks | 13,342.50 | |
| Interest on other debts due the company | 550.27 | |
| Profit on sale or maturity of ledger assets | 19,158.50 | |
| Total income | | 444,556.62 |
| Aggregate last balance and income | | $ 794,410.62 |

## DISBURSEMENTS.

| | *Plate-Glass.* | |
|---|---|---|
| Gross amount paid for claims | $ 118,387.77 | |
| Deduct re-insurance and salvage | 1,683.12 | |
| Net paid policy-holders | | 116,704.65 |
| Stockholders, for interest or dividends (amount declared during the year, 10 per cent.) | $ 10,000.00 | |
| Commission on brokerage to agents, less received on re-insurance | 159,886.08 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 3,967.76 | |
| Salaries and all other compensation of officers, $10,630.00; Home Office employees, $19,885.83 | 30,515.83 | |
| Taxes on premiums, $3,860.32; Insurance Department fees and agents' licenses, $4,850.15; municipal licenses, $556.02 | 9,266.49 | |
| Rent | 7,170.76 | |
| Legal expenses | 119.49 | |
| Furniture and fixtures, $1,638.80; advertising, $78.53; printing and stationery, $2,224.88 | 3,942.21 | |
| All other disbursements | 10,733.86 | |
| Total miscellaneous expenses | | 235,602.48 |
| Total disbursements | | $ 352,307.13 |
| Balance | | $ 442,103.49 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 409,952.04 | |
| Cash in company's office | 1,955.77 | |
| Cash in bank | 30,195.68 | |
| Total net ledger assets | | $ 442,103.46 |

### OTHER ASSETS.

| | | | |
|---|---|---|---|
| Market value of bonds and stocks over book value | | | 41,597.96 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | |
| Plate-glass | $ 94,317.91 | $ 32,287.91 | |
| Net amount of outstanding premiums | | | 62,030.00 |
| Total admitted assets | | | $ 545,731.45 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | |
|---|---|---|
| Plate-glass | $ 6,946.82 | |
| Aggregate and unpaid claims and expenses | | $ 6,946.82 |
| On risks running one year or less— | | |
| Plate-glass premiums $ 443,339.21 | | |
| Unearned portion (50 per cent.) | $ 221,669.61 | |
| Total one year or less | $ 221,669.61 | |
| On risks running more than one year— | | |
| Plate-glass premiums $ 16,768.61 | | |
| Unearned premiums, pro rata | $ 8,342.95 | |
| Total more than one year | 8,342.95 | |
| Total unearned premiums as computed above (carried out) | | 230,012.55 |
| Unpaid dividends to stockholders, declared but not yet due | | 5,000.00 |
| Salaries, rent, expenses, taxes, etc. | | 1,086.32 |
| For return premiums | | 2,885.91 |
| Total amount of all liabilities, except cash capital and net surplus | | $ 245,931.60 |
| Cash capital | | 100,000.00 |
| Net surplus | | 199,799.85 |
| Total liabilities, including cash capital and net surplus | | $ 545,731.45 |

## RISKS AND PREMIUMS.

| Plate-glass— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 11,368,742.00 | $ 276,792.94 |
| Written during 1902 | 24,111,838.00 | 588,551.52 |
| Total | $ 35,480,580.00 | $ 865,344.46 |
| Deduct expirations and cancellations | 16,766,264.00 | 405,236.64 |
| Balance | $ 18,714,316.00 | $ 460,107.82 |
| Net amount in force at end of year | $ 18,714,316.00 | $ 460,107.82 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Plate-glass | $ 17,459.00 | $ 446.82 | $ 353.20 | $ 353.20 | $ 17,459.00 |

# UNITED STATES BRANCH OF THE OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED), LONDON, ENGLAND.

Incorporated December 13, 1871. Commenced Business in United States August 23, 1895.

United States Branch located at 346 Broadway, New York City, N. Y.

OSCAR ISING, General Manager for the United States.

---

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31 of previous year | | | $ 1,750,848.69 |

## INCOME.

| | *Accident.* | *Employers' Liability.* | |
|---|---|---|---|
| Premiums unpaid December 31, last year paid | $ 6,769.94 | $ 73,276.72 | |
| Premiums written and renewed during year | 114,208.32 | 1,373,068.15 | |
| Total | $ 120,978.26 | $ 1,446,344.87 | |
| Deduct premiums now in course of collection | 9,166.50 | 116,222.33 | |
| Premiums collected during year | $ 111,811.76 | $ 1,330,122.54 | |
| Deduct re-insurance, abatement, rebate and return premiums | 30,375.31 | 329,425.86 | |
| | $ 81,436.45 | $ 1,000,696.68 | |

| | *Burglary.* | *Steam Boiler.* | *Credit.* | |
|---|---|---|---|---|
| Premiums unpaid December 31, last year paid | $ 12,096.55 | $ 4,479.95 | ---------- | |
| Premiums written and renewed during year | 132,152.82 | 48,317.30 | 298,537.11 | |
| Total | $ 144,249.37 | $ 52,797.25 | $ 298,537.11 | |
| Deduct premiums now in course of collection | 9,425.64 | 6,468.32 | ---------- | |
| Premiums collected during year | $ 134,823.73 | $ 46,328.93 | $ 298,537.11 | |
| Deduct re-insurance, abatement, rebate and return premiums | 43,380.71 | 12,181.83 | 2,871.68 | |
| | $ 91,443.02 | $ 34,147.10 | $ 295,665.43 | |
| Net cash received for premiums | | | | 1,503,388.68 |
| Interest on bonds and dividends on stocks | | | $ 31,512.03 | |
| Interest on other debts due the company | | | 1,197.49 | |
| Total interest | | | | 32,709.52 |
| Profit on sale or maturity of ledger assets | | | | 14,627.50 |
| Cash recovered for losses paid in previous years | | | | 5,240.24 |
| From all other sources | | | | 156.91 |
| Total income | | | | $ 1,556,122.85 |
| Aggregate last balance and income | | | | $ 3,306,971.54 |

## DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* | |
|---|---|---|---|
| Gross amount paid for claims, except weekly indemnity | $ 5,400.00 | $ 353,604.04 | |
| Gross amount paid for weekly or other periodical indemnity | 17,610.82 | ---------- | |
| Total | $ 23,010.82 | $ 353,604.04 | |
| Deduct re-insurance and salvage | 25.18 | ---------- | |
| | $ 22,985.64 | $ 353,604.04 | |

| | *Burglary.* | *Steam Boiler.* | *Credit.* | |
|---|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 27,111.41 | $ 10,905.14 | $ 111,399.70 | |
| Total | $ 27,111.41 | $ 10,905.14 | $ 111,399.70 | |
| Deduct re-insurance and salvage | 65.12 | | 643.80 | |
| | $ 27,046.29 | $ 10,905.14 | $ 110,755.90 | |
| Net paid policy-holders | | | | $ 525,297.01 |
| Cost of adjustment and legal expenses in settlement of claims | | | $ 70,943.81 | |
| Stockholders, for interest or dividends remitted to Home Office | | | 100,000.00 | |
| Commission or brokerage to agents, less received on re-insurance | | | 15,727.65 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | | | 5,912.96 | |
| Inspections | | | 124,024.01 | |
| Taxes on premiums, $22,604.50; Insurance Department fees and agents' licenses, $6,499.38; municipal licenses, $951.35 | | | 30,055.23 | |
| Rent | | | 8,770.28 | |
| Legal expenses | | | 3,972.22 | |
| Furniture and fixtures, $2,754.88; advertising, $2,826.37; printing and stationery, $17,255.25 | | | 22,836.50 | |
| All other disbursements | | | 18,961.52 | |
| Total miscellaneous expenses | | | | 596,961.94 |
| Total disbursements | | | | $ 1,293,202.76 |
| Balance | | | | $ 2,013,768.78 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,852,804.90 | |
| Cash in company's office | 6,316.75 | |
| Cash in bank | 41,287.29 | |
| Bills receivable, $7,442.50; agents' debit balances, $1,492.08 | 8,934.58 | |
| All other items, viz.: cash advanced to agents, $4,425.26; cash in hands of trustees, $100,000.00 | 104,425.26 | |
| Total net ledger assets | | $ 2,013,768.78 |

### OTHER ASSETS.

| | | | | |
|---|---|---|---|---|
| Total outstanding interest and rents | | | | 18,466.24 |
| | *Premiums.* | *Unpaid Commissions.* | *Net.* | |
| Gross premiums in course of collection— | | | | |
| Accident | $ 9,166.50 | $ 2,337.46 | $ 6,829.04 | |
| Employers' liability | 116,222.33 | 29,636.69 | 86,585.64 | |
| Burglary | 9,425.64 | 2,403.54 | 7,022.10 | |
| Steam-boiler | 6,468.32 | 1,649.42 | 4,818.90 | |
| Net amount of outstanding premiums | | | | 105,255.68 |
| Gross assets | | | | $ 2,137,490.70 |
| Deduct assets not admitted— | | | | |
| Agents' debit balances unsecured | | | $ 1,492.08 | |
| Bills receivable unsecured | | | 7,442.50 | |
| All other | | | 32,938.91 | |
| Total deductions | | | | 41,873.49 |
| Total admitted assets | | | | $ 2,095,617.21 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its own Account.* | *Resisted for Assured.* | |
|---|---|---|---|---|
| Accident | $ 14,351.00 | $ | $ | |
| Employers' liability | | | 219,815.00 | |
| Burglary | 22,360.00 | | | |
| Steam-boiler | | | 555.00 | |
| Credit | 2,470.00 | 1,000.00 | | |
| Net amount of unpaid claims | $ 39,181.00 | $ 1,000.00 | $ 220,370.00 | |
| Aggregate and unpaid claims and expenses | | | | $ 260,551.00 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 77,440.82 | | | |
| Unearned portion (50 per cent.) | | $ 38,720.41 | | |
| Employers' liability premiums | 575,722.81 | | | |
| Unearned portion (50 per cent.) | | 287,861.42 | | |
| Burglary premiums | 88,368.26 | | | |
| Unearned portion (50 per cent.) | | 44,184.13 | | |
| Steam-boiler premiums | 17,753.78 | | | |
| Unearned portion (50 per cent.) | | 8,876.89 | | |
| Credit premiums | 289,184.59 | | | |
| Unearned portion (50 per cent.) | | 144,592.30 | | |
| Total one year or less | | | $ 524,235.15 | |
| On risks running more than one year— | | | | |
| Employers' liability premiums | $ 10,159.77 | | | |
| Unearned premiums pro rata | | $ 6,283.61 | | |
| Burglary premiums | 12,936.49 | | | |
| Unearned premiums pro rata | | 5,106.25 | | |
| Steam-boiler premiums | 39,036.73 | | | |
| Unearned premiums pro rata | | 24,478.51 | | |
| Total more than one year | | | 35,868.37 | |
| Total unearned premiums as computed above (carried out) | | | | 560,103.52 |
| Salaries, rent, expenses, taxes, etc. | | | | 46,290.14 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 866,944.66 |
| Net surplus | | | | 1,228,672.55 |
| Total liabilities, including cash capital and net surplus | | | | $ 2,095,617.21 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 7,218,600.00 | $ 43,761.35 |
| Written during 1902 | 26,838,175.00 | 114,208.32 |
| Total | $ 34,056,775.00 | $ 157,969.67 |
| Deduct expirations and cancellations | 17,899,325.00 | 78,591.46 |
| Balance | $ 16,157,450.00 | $ 79,378.21 |
| Deduct re-insured policies | 957,250.00 | 1,937.39 |
| Net amount in force at end of year | $ 15,200,200.00 | $ 77,440.82 |

| Employers' liability— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 438,830.46 |
| Written during 1902 | 1,373,068.15 |
| Total | $ 1,811,898.61 |
| Deduct expirations and cancellations | 1,225,935.03 |
| Balance | $ 585,963.58 |
| Deduct re-insured policies | 81.00 |
| Net amount in force at end of year | $ 585,882.58 |

| Burglary— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 13,451,763.33 | $ 95,170.90 |
| Written during 1902 | 27,563,899.88 | 132,152.82 |
| Total | $ 41,015,663.21 | 227,323.72 |
| Deduct expirations and cancellations | 17,799,104.97 | 116,133.84 |
| Balance | $ 23,218,558.24 | $ 111,189.88 |
| Deduct re-insured policies | 1,323,025.00 | 9,885.13 |
| Net amount in force at end of year | $ 21,895,533.24 | $ 101,304.75 |

| Steam-boiler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 836,750.00 | $ 26,742.31 |
| Written during 1902 | 10,530,800.00 | 48,317.30 |
| Total | $ 11,367,550.00 | $ 75,059.61 |
| Deduct expirations and cancellations | 167,750.00 | 18,046.41 |
| Balance | $ 11,199,800.00 | $ 57,013.20 |
| Deduct re-insured policies | 110,000.00 | 222.69 |
| Net amount in force at end of year | $ 11,089,800.00 | $ 56,790.51 |

| Credit— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 4,262,000.00 | $ 244,220.75 |
| Written during 1902 | 4,843,000.00 | 298,537.11 |
| Total | $ 9,105,000.00 | $ 542,757.86 |
| Deduct expirations and cancellations | 4,416,000.00 | 253,573.27 |
| Balance | $ 4,689,000.00 | $ 289,184.59 |
| Net amount in force at end of year | $ 4,689,000.00 | $ 289,184.59 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 61,000.00 | $ 375.00 | $ | $ | $ 78,000.00 |
| Employers' liability | 376,792.86 | 1,106.60 | 206.75 | 206.75 | 463,752.96 |
| Burglary | 236,000.00 | 961.44 | | | 401,900.00 |
| Credit | 12,000.00 | 675.00 | | | 12,000.00 |
| Aggregate | $ 685,792.86 | $ 3,118.04 | $ 206.75 | $ 206.75 | $ 955,652.96 |

# PARK REGION MUTUAL HAIL INSURANCE ASSOCIATION OF MINNESOTA.

Incorporated March 17, 1894. Commenced Business March 20, 1894.

C. P. REEVES, President. O. J. JOHNSON, Secretary.

Home Office, Glenwood, Minn.

---

Cash capital, None—Mutual.

| | | |
|---|---|---|
| Amount of cash on hand December 31 of previous year | | $ 759.75 |

## INCOME.

| | *Hail.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 29,491.51 | |
| Premiums written and renewed during year | 110,413.68 | |
| Total | $ 139,905.19 | |
| Deduct premiums now in course of collection | 62,666.68 | |
| Premiums collected during year | $ 77,238.51 | |
| Deduct re-insurance, abatement, rebate and return premiums | 13,376.02 | |
| Net cash received for premiums | | 63,862.49 |
| From all other sources, viz.: loaned from banks | $ 10,000.00 | |
| Total income | | 73,862.49 |
| Aggregate last balance and income | | $ 74,622.24 |

## DISBURSEMENTS.

| | *Hail.* | |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 38,689.16 | |
| Net paid policy-holders | | 38,689.16 |
| Commission or brokerage to agents, less received for re-insurance | $ 24,184.47 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 7,279.39 | |
| Salaries and all other compensation of officers, $1,200.00; Home Office employees, $555.35 | 1,755.35 | |
| Insurance Department fees and agents' licenses | 146.00 | |
| Rent | 125.00 | |
| Legal expenses | 150.00 | |
| Furniture and fixtures, $240.12: advertising, $600.15: printing and stationery, $665.00 | 1,505.27 | |
| All other disbursements | 2,484.49 | |
| Total miscellaneous expenses | | 37,629.97 |
| Total disbursements | | $ 76,319.13 |

## ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Cash in company's office | $ 89.28 | |
| Cash in bank | 148.79 | |
| Bills receivable | 62,666.68 | |
| Total | | $ 62,904.90 |
| Deduct ledger liabilities | | 2,019.85 |
| Total net ledger assets | | $ 60,884.05 |

OTHER ASSETS.

| | | |
|---|---|---|
| Bills receivable unsecured | $ 28,603.52 | |
| Total deductions | | $ 28,603.52 |
| Total admitted assets | | $ 32,281.38 |

LIABILITIES.

| | |
|---|---|
| All other liabilities, viz.: money borrowed | $ 10,000.00 |
| Total amount of all liabilities | $ 10,000.00 |
| Net surplus | 22,281.38 |
| Total liabilities, including cash capital and net surplus | $ 32,281.38 |

RISKS AND PREMIUMS.

| Hail— | *Risks.* |
|---|---|
| In force December 31, 1901 | $ 309,538.00 |
| Written during 1902 | 2,453,304.00 |
| Total | $ 2,762,842.00 |
| Deduct expirations and cancellations | 791,743.00 |
| Balance | $ 1,971,099.00 |
| Net amount in force at end of year | $ 1,971,099.00 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Hail | $ 720,996.00 | $ 22,274.02 | $ 15,130.68 | $ 15,130.68 | $ 656,654.00 |

## THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA (ACCIDENT DEPARTMENT).

Incorporated December 28, 1867. Commenced Business January, 1868.

GEORGE A. MOORE, President. S. M. MARKS, Secretary,

Home Office, 508 Montgomery Street, San Francisco, Cal.

Cash capital shown in life statement.

Amount of net ledger assets December 31 of previous year—given in life statement.

INCOME.

| | *Accident.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 175,041.36 | |
| Premiums written and renewed during year | 753,971.70 | |
| Total | $ 929,013.06 | |
| Deduct premiums now in course of collection | 167,707.54 | |
| Premiums collected during year | $ 761,215.52 | |
| Deduct re-insurance, abatement, rebate and return premiums | 220,805.91 | |
| Net cash received for premiums | | $ 540,409.61 |
| Total income | | $ 540,409.61 |

## DISBURSEMENTS.

| | *Accident.* | |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 52,601.09 | |
| Gross amount paid for weekly or other periodical indemnity | 166,305.12 | |
| Dividends | 1,075.17 | |
| Total | $ 219,981.38 | |
| Deduct re-insurance and salvage | 5,016.32 | |
| Net paid policy-holders | | $ 214,965.06 |
| Commission or brokerage to agents, less received on re-insurance | $ 196,778.76 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 10,370.51 | |
| Medical examiners' fees and salaries | 8,195.47 | |
| Salaries and all other compensation of officers, $13,200.00; Home Office employees, $21,586.10 | 34,786.10 | |
| Taxes on premiums, $8,014.67; Insurance Department fees and agents' licenses, $2,001.84; municipal licenses, $225.44; revenue tax, $121.32 | 10,363.27 | |
| Rent, including $3,600.00 for company's use of building | 5,793.95 | |
| Legal expenses | 7,026.80 | |
| Advertising, $3,020.08; printing and stationery, $7,772.91 | 10,792.99 | |
| All other disbursements | 6,232.93 | |
| Total miscellaneous expenses | | 290,340.78 |
| Total disbursements | | $ 505,305.84 |

## ASSETS.

Shown in life statement.

### OTHER ASSETS.

| | | | |
|---|---|---|---|
| Due from other companies for claims on re-insurance policies | | | $ 7,232.04 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | |
| Accident | $ 167,797.54 | $ 41,949.38 | |
| Net amount of outstanding premiums | | | 125,848.16 |
| Total admitted assets, shown in life statement | | | $ 133,080.20 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|
| Accident | $ 14,050.00 | $ 3,200.00 | |
| Aggregate and unpaid claims and expenses | | | $ 17,250.00 |
| On risks running one year or less— | | | |
| Accident premiums | $ 428,487.24 | | |
| Unearned portion (50 per cent.) | | $ 214,243.62 | |
| Total unearned premiums as computed above (carried out) | | | 214,243.62 |
| Total amount of all liabilities, shown in life statement | | | $ 231,493.62 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 98,464,017.00 | $ 402,166.41 |
| Written during 1902 | 164,032,050.00 | 753,971.70 |
| Total | $ 262,496,067.00 | $ 1,156,138.11 |
| Deduct expirations and cancellations | 170,790,717.00 | 716,861.91 |
| Balance | $ 91,705,350.00 | $ 439,276.20 |
| Deduct re-insured policies | 3,964,196.00 | 10,788.96 |
| Net amount in force at end of year | $ 87,741,154.00 | $ 428,487.24 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 491,200.00 | $ 1,356.72 | $ 461.31 | $ 461.31 | $ 272,000.00 |

# THE PENNSYLVANIA CASUALTY COMPANY OF PENNSYLVANIA.

Incorporated September 11, 1899. Commenced Business December 11, 1899.

W. W. WATSON, President. F. H. KINGSBURY, Secretary.

Home Office, 701 Connell Building, Scranton, Pa.

Cash capital, $100,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31 of previous year | $ 157,932.09 |

INCOME.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 13,804.63 | $ 5,335.62 |
| Premiums written and renewed during year | 41,214.23 | 10,428.92 |
| Total | $ 55,018.86 | $ 15,764.54 |
| Deduct premiums now in course of collection | 21,406.02 | 3,273.05 |
| Premiums collected during year | $ 33,612.84 | $ 12,491.49 |
| Deduct re-insurance, abatement, rebate and return premiums | 133.19 | 110.07 |
| | $ 33,479.65 | $ 12,381.42 |

| | *Elevator.* | *Plate-glass.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 457.25 | $ 581.01 |
| Premiums written and renewed during year | 2,404.50 | 3,544.40 |
| Total | $ 2,861.75 | $ 4,125.41 |
| Deduct premiums now in course of collection | 67.93 | 1,145.37 |
| Premiums collected during year | $ 2,793.82 | $ 2,980.04 |
| Deduct re-insurance, abatement, rebate and return premiums | 29.15 | 33.05 |
| | $ 2,764.67 | $ 2,946.99 |

| | *Steam-boiler.* | *Health.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 1,814.06 | $ 5,996.97 |
| Premiums written and renewed during year | 5,641.51 | 25,593.18 |
| Total | $ 7,455.57 | $ 31,590.15 |
| Deduct premiums now in course of collection | 758.78 | 7,782.42 |
| Premiums collected during year | $ 6,696.79 | $ 23,807.73 |
| Deduct re-insurance, abatement, rebate and return premiums | 228.05 | 463.70 |
| | $ 6,468.74 | $ 23,444.03 |

| | |
|---|---|
| Net cash received for premiums | 81,385.50 |

| | | |
|---|---|---|
| Interest on collateral loans | $ 195.93 | |
| Interest on bonds and dividends on stocks | 730.00 | |
| Interest on other debts due the company | 2,599.93 | |
| From all other sources | 33.34 | |
| Total income | | $ 84,944.70 |
| Aggregate last balance and income | | $ 242,876.79 |

DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 450.00 | $ 22,714.81 |
| Gross amount paid for weekly or other periodical indemnity | 9,814.16 | |
| | $ 10,264.16 | $ 22,714.81 |

| | *Elevator.* | *Plate-glass.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 234.44 | $ 639.14 |
| | $ 234.44 | $ 639.14 |

| | *Steam-boiler.* | *Health.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 500.00 | $ |
| Gross amount paid for weekly or other periodical indemnity | | 17,682.61 |
| | $ 500.00 | $ 17,682.61 |

| | | |
|---|---|---|
| Net paid policy-holders | | 52,035.16 |
| Commission or brokerage to agents, less received on re-insurance | $ 26,809.17 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 2,067.29 | |
| Medical examiners' fees and salaries, $1,210.90; inspections, $1,630.69 | 2,841.59 | |
| Salaries and all other compensation of officers, $4,250.00; Home Office employees, $6,122.17 | 10,372.17 | |
| Taxes on premiums, $780.90; Insurance Department fees and agents' licenses, $1,203.33; tax on capital stock, $500.00 | 2,484.23 | |
| Rent | 951.37 | |
| Legal expenses | 5,129.01 | |
| Furniture and fixtures, $12.00; advertising, $1,169.00; printing and stationery, $1,916.57 | 3,097.57 | |
| All other disbursements | 2,865.39 | |
| Total miscellaneous expenses | | 56,617.79 |
| Total disbursements | | $ 108,652.95 |
| Balance | | $ 134,223.84 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Loans on collaterals | $ 1,250.00 | |
| Book value of stocks and bonds | 13,000.00 | |
| Cash in company's office | 3,351.11 | |
| Cash in bank | 11,112.09 | |
| Bills receivable, $2,403.38; agents' debit balances, $3,972.14 | 6,375.52 | |
| All other items, viz.: deposit with Insurance Department of Pennsylvania | 100,000.00 | |
| Total | | $ 135,088.72 |
| Deduct ledger liabilities | | 864.88 |
| Total net ledger assets | | $ 134,223.84 |

OTHER ASSETS.

| | | | |
|---|---|---|---|
| Total outstanding interest and rents | | | $ 160.00 |
| Market value of bonds and stocks over book value | | | 3,650.00 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | *Net.* |
| Accident | $ 21,406.02 | $ 7,199.19 | $ 14,206.83 |
| Employers' liability | 2,496.60 | 589.50 | 1,907.10 |
| Elevator | 67.93 | 22.50 | 45.40 |
| Plate-glass | 1,145.37 | 318.77 | 826.60 |
| Steam-boiler | 758.78 | 240.19 | 518.59 |
| Health | 7,782.42 | 2,629.27 | 5,153.15 |
| Net amount of outstanding premiums | | | 22,657.70 |
| Gross assets | | | $ 160,691.54 |
| Deduct assets not admitted— | | | |
| Agents' debit balances unsecured | | | 562.11 |
| Total admitted assets | | | $ 160,129.43 |

LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its own Account.* | *Estimated Expenses Incident to Settlement.* | |
|---|---|---|---|---|
| Accident | $ 1,375.83 | $ | $ | |
| Employers' liability | 28.50 | 4,500.00 | 100.00 | |
| Plate-glass | 41.70 | | | |
| Health | 2,821.81 | | | |
| Net amount of unpaid claims | $ 4,267.84 | $ 4,500.00 | $ 100.00 | |
| Aggregate and unpaid claims and expenses | | | | $ 8,867.84 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 42,619.13 | | | |
| Unearned portion (50 per cent) | | $ 21,309.56 | | |
| Employers' liability premiums | 11,382.28 | | | |
| Unearned portion (50 per cent.) | | 5,691.14 | | |
| Elevator premiums | 2,062.25 | | | |
| Unearned portion (50 per cent.) | | 1,031.13 | | |
| Plate-glass premiums | 2,643.91 | | | |
| Unearned portion (50 per cent.) | | 1,321.96 | | |
| Steam-boiler premiums | 4,085.00 | | | |
| Unearned portion (50 per cent.) | | 2,042.50 | | |
| Health premiums | 29,493.45 | | | |
| Unearned portion (50 per cent.) | | 14,746.72 | | |
| Total one year or less | | | | $ 46,143.01 |
| On risks running more than one year— | | | | |
| Employers' liability premiums | $ 100.00 | | | |
| Unearned premiums pro rata | | $ 16.67 | | |
| Elevator premiums | 724.50 | | | |
| Unearned premiums pro rata | | 540.42 | | |
| Plate-glass premiums | 1,232.34 | | | |
| Unearned premiums pro rata | | 952.71 | | |
| Steam-boiler premiums | 6,691.75 | | | |
| Unearned premiums pro rata | | 3,351.41 | | |
| Total more than one year | | | | 4,861.21 |
| Total unearned premiums as computed above (carried out) | | | | 51,004.22 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 59,872.06 |

| | |
|---|---|
| Cash capital | $ 100,000.00 |
| Net surplus | 257.37 |
| Total liabilities, including cash capital and net surplus | $ 160,129.43 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 6,889,350.00 | $ 30,203.44 |
| Written during 1902 | 6,080,350.00 | 39,406.27 |
| Total | $ 12,969,700.00 | $ 69,609.71 |
| Deduct expirations and cancellations | 5,290,450.00 | 26,990.58 |
| Balance | $ 7,679,250.00 | $ 42,619.13 |
| Net amount in force at end of year | $ 7,679,250.00 | $ 42,619.13 |

| Employers' liability— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,342,500.00 | $ 17,039.68 |
| Written during 1902 | 1,455,000.00 | 13,462.75 |
| Total | $ 2,797,500.00 | $ 30,502.43 |
| Deduct expirations and cancellations | 1,527,500.00 | 19,020.15 |
| Balance | $ 1,270,000,00 | $ 11,482.28 |
| Net amount in force at end of year | $ 1,270,000.00 | $ 11,482.28 |

| Elevator— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 352,000.00 | $ 1,722.50 |
| Written during 1902 | 585,000.00 | 2,746.75 |
| Total | $ 935,000.00 | $ 4,469.25 |
| Deduct expirations and cancellations | 360,000.00 | 1,682.50 |
| Balance | $ 575,000.00 | $ 2,786.75 |
| Net amount in force at end of year | $ 575,000.00 | $ 2,786.75 |

| Plate-glass— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 1,352.60 |
| Written during 1902 | 3,998.69 |
| Total | $ 5,331.29 |
| Deduct expirations and cancellations | 1,455.04 |
| Balance | $ 3,876.25 |
| Net amount in force at end of year | $ 3,876.25 |

| Steam-boiler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,440,400.00 | $ 7,418.25 |
| Written during 1902 | 945,000.00 | 4,848.76 |
| Total | $ 2,385,400.00 | $ 12,267.01 |
| Deduct expirations and cancellations | 285,000.00 | 1,490.26 |
| Balance | $ 2,100,400.00 | $ 10,776.75 |
| Net amount in force at end of year | $ 2,100,400.00 | $ 10,776.75 |

| Health— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 23,675.00 |
| Written during 1902 | 32,786.55 |
| Total | $ 56,461.55 |
| Deduct expirations and cancellations | 26,968.10 |
| Balance | $ 29,493.45 |
| Net amount in force at end of year | $ 29,493.45 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 392,000.00 | $ 838.21 | $ 237.49 | $ 279.28 | $ 444,500.00 |
| Employers' liability | 230,000.00 | 695.22 | 49.75 | 49.75 | 230,000.00 |
| Plate-glass | ---------- | 296.83 | 99.00 | 99.00 | ---------- |
| Elevator | 50,000.00 | 20.00 | ---------- | ---------- | 50,000.00 |
| Health | ---------- | 2,742.74 | 2,057.06 | 2,839.92 | ---------- |
| Aggregate | $ 672,000.00 | $ 4,593.00 | $ 2,443.30 | $ 3,267.95 | $ 724,500.00 |

# THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Incorporated March 3, 1893. Commenced Business May 6, 1893.

PHINEAS T. LOUNSBURG, President. KIMBALL C. ATWOOD, Secretary.

Home Office, No. 290 Broadway, New York, N. Y.

Cash capital, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 910,463.00 |

INCOME.

| | *Accident.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 135,575.00 | |
| Premiums written and renewed during year | 1,186,305.06 | |
| Total | $ 1,321,880.06 | |
| Deduct premiums now in course of collection | 149,825.00 | |
| Premiums collected during year | $ 1,172,055.06 | |
| Deduct re-insurance, abatement, rebate and return premiums | 4,677.66 | |
| Net cash received for premiums | | 1,167,377.40 |
| Interest on bonds and dividends on stocks | | 20,113.75 |
| Total income | | $ 1,182,491.15 |
| Aggregate last balance and income | | $ 2,097,954.15 |

DISBURSEMENTS.

| | *Accident.* | |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 120,811.55 | |
| Gross amount paid for weekly or other periodical indemnity | 292,003.94 | |
| Total | $ 412,815.49 | |
| Net paid policy-holders | | 412,815.49 |
| Stockholders, for interest or dividends | $ 12,000.00 | |
| Commission or brokerage to agents, less received on re-insurance | 359,271.32 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 46,725.75 | |
| Medical examiners' fees and salaries, $18,725.30; inspections, $3,670.85 | 22,396.15 | |

| | | |
|---|---|---|
| Salaries and all other compensation of officers, $24,000.00; Home Office employees, $55,625.25 | $ 79,625.25 | |
| Taxes on premiums, $14,669.20; Insurance Department fees and agents' licenses, $4,864.24; municipal licenses, $2,299.51; tax on franchise, $143.57 | 21,976.52 | |
| Rent | 22,825.00 | |
| Legal expenses | 7,642.24 | |
| Furniture and fixtures, $1,033.58; advertising, $26,560.50; printing and stationery, $27,945.62 | 55,539.70 | |
| All other disbursements | 30,788.27 | |
| Total miscellaneous expenses | | $ 658,790.20 |
| Total disbursements | | $ 1,071,605.69 |
| Balance | | $ 1,026,348.46 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 788,648.24 | |
| Cash in company's office | 4,855.91 | |
| Cash in bank | 123,058.96 | |
| Agents' debit balances | 109,785.35 | |
| Total net ledger assets | | 1,026,348.46 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rents | | 6,026.25 |
| Market value of bonds and stocks over book value | | 37,494.26 |

| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | |
|---|---|---|---|
| Accident | $ 149,825.00 | $ 44,947.50 | |
| Net amount of outstanding premiums | | | 104,877.50 |
| Gross assets | | | $ 1,174,746.47 |
| Deduct assets not admitted— | | | |
| Agents' debit balances unsecured | | | 109,785.35 |
| Total admitted assets | | | $ 1,064,961.12 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|---|
| Accident | $ 14,075.00 | $ 30,262.50 | $ 28,975.00 | |
| Net amount of unpaid claims | $ 14,075.00 | $ 30,262.50 | $ 28,975.00 | |
| Aggregate and unpaid claims and expenses | | | | $ 73,312.50 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 879,807.14 | | | |
| Unearned portion (50 per cent.) | | | $ 439,903.57 | |
| Special premium reserve on installment policies | | | 67,066.31 | |
| Total unearned premiums as computed above (carried out) | | | | 506,969.88 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 580,282.38 |
| Cash capital | | | | 200,000.00 |
| Net surplus | | | | 284,678.74 |
| Total liabilities, including cash capital and net surplus | | | | $ 1,064,961.12 |

RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 412,676,000.00 | $ 825,754.10 |
| Written during 1902 | 575,000,000.00 | 1,186,305.06 |
| Total | $ 987,676,000.00 | $ 2,012,059.16 |
| Deduct expirations and cancellations | 562,000,000.00 | 1,132,252.02 |
| Net amount in force at end of year | $ 425,676,000.00 | $ 879,807.14 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 2,343,500.00 | $ 4,253.00 | $ 2,476.86 | $ 2,626.86 | $ 1,821,000.00 |

# STANDARD LIFE AND ACCIDENT INSURANCE COMPANY OF MICHIGAN.

Incorporated May 29, 1884. Commenced Business August 1, 1884.

D. M. FERRY, President. E. A. LEONARD, Secretary.

Home Office, No. 119 Griswold Street, Detroit, Mich.

Cash capital, $250,000.00.

Amount of net ledger assets December 31 of previous year ---------- $ 1,146,257.39

INCOME.

| | *Accident.* | *Employers' Liability.* | *Health.* | |
|---|---|---|---|---|
| Premiums unpaid December 31, last year paid | $ 130,895.78 | $ 56,659.24 | $ 25,908.03 | |
| Premiums written and renewed during year | 935,231.28 | 618,204.67 | 101,066.09 | |
| Total | $ 1,066,127.06 | $ 674,863.91 | $ 126,974.12 | |
| Deduct premiums now in course of collection | 170,908.23 | 54,812.52 | 25,825.79 | |
| Premiums collected during year | $ 895,218.83 | $ 620,051.39 | $ 101,148.33 | |
| Deduct re-insurance, abatement, rebate and return premiums | 193,957.31 | 72,268.34 | 24,345.37 | |
| | $ 701,261.52 | $ 547,783.05 | $ 76,802.36 | |
| Net cash received for premiums | | | | 1,325,847.53 |
| Rents | | | $ 676.25 | |
| Interest on real estate | | | 21,790.09 | |
| Interest on bonds and dividends on stocks | | | 26,774.70 | |
| Interest on other debts due the company | | | 1,923.38 | |
| From all other sources | | | 774.92 | |
| Total income | | | | 1,377,786.87 |
| Aggregate last balance and income | | | | $ 2,524,044.26 |

## DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* | *Health.* | |
|---|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 114,262.71 | $ 209,394.52 | $ | |
| Gross amount paid for weekly or other periodical indemnity | 234,695.50 | | 42,433.07 | |
| Total | $ 348,958.21 | $ 209,394.52 | $ 42,433.07 | |
| Deduct re-insurance and salvage | 4,774.61 | 123.50 | | |
| | $ 344,183.60 | $ 209,271.02 | $ 42,433.07 | |
| Net paid policy-holders | | | | $ 595,887.66 |
| Stockholders, for interest or dividends | | | $ 25,000.00 | |
| Commission or brokerage to agents, less received on re-insurance | | | 356,444.97 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | | | 55,836.44 | |
| Inspections | | | 12,137.50 | |
| Salaries and all other compensation of officers, $15,000.00; Home Office employees, $43,192.92 | | | 58,192.92 | |
| Taxes on premiums, $21,612.01; taxes on property, $8,612.35; Insurance Department fees and agents' licenses, $4,747.50; municipal licenses, $1,327.40; tax on franchise, $1,194.40 | | | 37,493.66 | |
| Rent | | | 8,407.78 | |
| Adjustment, $12,684.50; real estate repairs and expenses (other than taxes), $233.00; taxes, $687.32 | | | 13,604.82 | |
| Furniture and fixtures, $649.65; advertising, $6,003.72; printing and stationery, $8,947.42 | | | 15,600.79 | |
| All other disbursements | | | 16,523.06 | |
| Total miscellaneous expenses | | | | 599,241.94 |
| Total disbursements | | | | $ 1,195,129.63 |
| Balance | | | | $ 1,328,914.63 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 61,321.45 | |
| Loans on mortgages | 441,803.61 | |
| Book value of stocks and bonds | 721,655.00 | |
| Cash in company's office | 199.14 | |
| Cash in bank | 103,561.98 | |
| Agents' debit balances | 296.00 | |
| All other items | 77.43 | |
| Total net ledger assets | | $ 1,328,914.63 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rents | | 14,962.26 |
| Market value of bonds and stocks over book value | | 23,350.00 |
| Gross premiums in course of collection— | | |

| | *Premiums.* | *Unpaid Commissions.* | *Net.* |
|---|---|---|---|
| Accident | $ 170,908.00 | $ 46,999.76 | $ 123,908.47 |
| Employers' liability | 54,812.52 | 15,073.44 | 39,739.08 |
| Health | 25,825.79 | 7,102.09 | 18,723.70 |

| | | |
|---|---|---|
| Net amount of outstanding premiums | | 182,371.25 |
| Gross assets | | $ 1,549,598.14 |
| Deduct assets not admitted— | | |
| Agents' debit balances unsecured | | 296.00 |
| Total admitted assets | | $ 1,549,302.14 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Resisted by Company on its own Account.* | *Estimated Expenses Incident to Settlement.* | |
|---|---|---|---|---|
| Accident | $ 48,350.00 | $ 28,700.00 | $ | |
| Employers' liability | | | 249,724.02 | |
| Health | 3,800.00 | | | |
| Net amount of unpaid claims | $ 52,150.00 | $ 28,700.00 | $ 249,724.02 | |
| Aggregate and unpaid claims and expenses | | | | $ 330,574.02 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 654,166.39 | | | |
| Unearned portion (50 per cent.) | | $ 327,083.20 | | |
| Employers' liability premiums | 456,848.45 | | | |
| Unearned portion (50 per cent.) | | 228,424.22 | | |
| Health premiums | 73,699.35 | | | |
| Unearned portion (50 per cent.) | | 36,849.68 | | |
| Total one year or less | | | $ 592,357.10 | |
| Total unearned premiums as computed above (carried out) | | | | 592,357.10 |
| Salaries, rents, expenses, taxes, etc. | | | | 7,500.00 |
| For return premiums, $9,904.65; for re-insurance, $2,579.97 | | | | 12,484.62 |
| Contingent fund | | | | 40,000.00 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 982,915.74 |
| Cash capital | | | | 250,000.00 |
| Net surplus | | | | 316,386.40 |
| Total liabilities, including cash capital and net surplus | | | | $ 1,549,302.14 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 86,983,475.00 | $ 582,803.52 |
| Written during 1902 | 156,812,500.00 | 935,231.28 |
| Total | $ 243,795,975.00 | $ 1,518,034.80 |
| Deduct expirations and cancellations | 148,867,875.00 | 854,760.84 |
| Balance | $ 94,928,100.00 | $ 663,273.96 |
| Deduct re-insured policies | 2,082,500.00 | 9,107.57 |
| Net amount in force at end of year | $ 92,845,600.00 | $ 654,166.39 |

| Employers' liability— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 392,204.83 |
| Written during 1902 | 618,204.67 |
| Total | $ 1,010,409.50 |
| Deduct expirations and cancellations | 549,990.75 |
| Balance | $ 460,418.75 |
| Deduct re-insured policies | 3,570.30 |
| Net amount in force at end of year | $ 456,848.45 |

| Health— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 4,720,400.00 | $ 72,622.44 |
| Written during 1902 | 6,034,000.00 | 101,066.09 |
| Total | $ 10,754,400.00 | $ 173,688.53 |
| Deduct expirations and cancellations | 5,985,000.00 | 99,989.18 |
| Balance | $ 4,769,400.00 | $ 73,699.35 |
| Net amount in force at end of year | $ 4,769,400.00 | $ 73,699.35 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 1,249,800.00 | $ 11,990.87 | $ 2,689.43 | $ 2,689.43 | $ 967,100.00 |
| Employers' liability | | 81.00 | | | |
| Health | 110,500.00 | 1,459.74 | 1,218.78 | 1,218.78 | 87,600.00 |
| Aggregate | $ 1,360,300.00 | $ 13,531.61 | $ 3,908.21 | $ 3,908.21 | $ 1,054,700.00 |

# TRAVELERS INSURANCE COMPANY OF CONNECTICUT (ACCIDENT DEPARTMENT).

Incorporated June 17, 1863. Commenced Business April 1, 1864.

SYLVESTER C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Conn.

Cash capital, $1,000,000.00.

Amount of net ledger assets, December 31 of previous year ..... $ 5,986,888.03

INCOME.

| | *Accident.* | *Employers' Liability.* | *Health.* | |
|---|---|---|---|---|
| Premiums collected during year | $ 2,309,588.37 | $ 2,047,354.69 | $ 122,890.03 | |
| Deduct re-insurance, abatement, rebate and return premiums | 50,107.65 | 85,718.24 | 1,938.04 | |
| | $ 2,259,480.72 | $ 1,961,636.45 | $ 120,951.99 | |
| Net cash received for premiums | | | | 4,342,069.16 |
| Interest on bonds and dividends on stocks | | | $ 265,852.81 | |
| Interest on other debts due the company | | | 5,161.52 | |
| Total income | | | | 4,613,083.49 |
| Aggregate last balance and income | | | | $ 10,599,971.52 |

DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* | *Health.* | |
|---|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 363,614.22 | $ 534,506.59 | $ | |
| Gross amount paid for weekly or other periodical indemnity | 666,849.78 | | 56,121.95 | |
| Total | $ 1,030,464.00 | $ 534,506.59 | $ 56,121.95 | |
| Deduct re-insurance and salvage | 3,016.23 | 7,019.99 | | |
| | $ 1,027,447.77 | $ 527,486.60 | $ 56,121.95 | |
| Surrender values paid | 2,460.93 | | | |
| | $ 1,029,908.70 | $ 527,486.60 | $ 56,121.95 | |
| Net paid policy-holders | | | | $ 1,613,517.25 |
| Expense of claim adjustments | | | 221,574.20 | |
| Stockholders, for interest or dividends | | | 150,000.00 | |

| | | |
|---|---|---|
| Commission or brokerage to agents, less received on re-insurance | $ 1,200,120.01 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 124,842.27 | |
| Medical examiners' fees and salaries, $71,142.49; inspections, $28,051.07 | 99,193.56 | |
| Salaries and all other compensation of officers, $30,900.00; Home Office employees, $136,033.88 | 166,933.88 | |
| Taxes on premiums, $63,028.79; taxes on capital stock, $38,708.19; Insurance Department fees and agents' licenses, $9,729.86; municipal licenses, $4,209.17; tax on franchise, $2,078.18 | 117,754.19 | |
| Rent | 35,421.99 | |
| Legal expenses | 4,446.86 | |
| Furniture and fixtures, $18,776.01; advertising, $26,712.17; printing and stationery, $43,615.23 | 89,103.41 | |
| All other disbursements | 64,607.35 | |
| Total miscellaneous expenses | | $ 2,279,920.95 |
| Total disbursements | | $ 3,893,438.20 |
| Balance | | $ 6,706,533.32 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 6,390,767.93 | |
| Cash in company's office | 1,839.35 | |
| Cash in bank | 306,290.59 | |
| Agents' debit balances | 7,635.45 | |
| Total net ledger assets | | $ 6,706,533.32 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rents | | 51,735.07 |
| Market value of bonds and stocks over book value | | 667,812.68 |
| Gross assets | | $ 7,426,081.07 |
| Deduct assets not admitted— | | |
| Agents' debit balances unsecured | | 7,635.45 |
| Total admitted assets | | $ 7,418,445.62 |

## LIABILITIES.

| | *Claims in Process of Adjustment.* | *Known or Estimated Proofs not Filed.* | *Resisted by Company on its own Account.* | *Resisted for Employers.* | |
|---|---|---|---|---|---|
| Accident | $ 15,500.00 | $ 21,334.53 | $ 58,250.00 | $ | |
| Employers' liability | | | | 1,005,118.62 | |
| Aggregate and unpaid claims and expenses | | | | | $ 1,100,203.15 |
| On risks running one year or less— | | | | | |
| Accident premiums | | $ 1,476,793.61 | | | |
| Unearned portion (50 per cent.) | | | $ 738,396.81 | | |
| Employers' liability premiums | | 1,381,183.48 | | | |
| Unearned portion (50 per cent.) | | | 690,591.74 | | |
| Health premiums | | 103,837.98 | | | |
| Unearned portion (50 per cent.) | | | 51,918.99 | | |
| Total one year or less | | | | $ 1,489,907.54 | |
| On risks running more than one year— | | | | | |
| Accident premiums | | $ 39,783.11 | | | |
| Unearned premiums pro rata | | | $ 424,170.50 | | |
| Employers' liability premiums | | 68,141.51 | | | |
| Unearned premiums pro rata | | | 44,852.77 | | |
| Total more than one year | | | | 469,023.27 | |
| Total unearned premiums as computed above (carried out) | | | | | 1,949,930.81 |

| | |
|---|---|
| Salaries, rent, expenses, taxes, etc | $ 85,000.00 |
| Additional reserve—liability department | 400,000.00 |
| Total amount of all liabilities, except cash capital and net surplus | $ 3,535,133.96 |
| Cash capital | 1,000,000.00 |
| Net surplus | 2,883,311.66 |
| Total liabilities, including cash capital and net surplus | $ 7,418,445.62 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 287,110,874.00 | $ 1,495,368.40 |
| Written during 1902 | 540,061,794.00 | 2,309,588.37 |
| Total | $ 827,172,668.00 | $ 3,804,956.77 |
| Deduct expirations and cancellations | 525,127,123.00 | 1,275,107.37 |
| Balance | $ 302,045,545.00 | $ 1,529,849.40 |
| Deduct re-insured policies | 3,116,750.00 | 13,272.68 |
| Net amount in force at end of year | $ 298,928,795.00 | $ 1,516,576.72 |

| Employers' liability— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 125,973,333.00 | $ 1,058,249.58 |
| Written during 1902 | 203,398,333.00 | 2,047,354.69 |
| Total | $ 329,371,666.00 | $ 3,105,604.27 |
| Deduct expirations and cancellations | 157,763,333.00 | 1,656,279.28 |
| Net amount in force at end of year | $ 171,608,333.00 | $ 1,449,324.99 |

| Health— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 5,127,709.00 | $ 84,129.33 |
| Written during 1902 | 7,561,572.00 | 122,890.03 |
| Total | $ 12,689,281.00 | $ 207,019.36 |
| Deduct expirations and cancellations | 6,287,624.00 | 103,181.38 |
| Net amount in force at end of year | $ 6,401,657.00 | $ 103,837.98 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 4,075,450.00 | $ 17,160.50 | $ 13,122.49 | $ 13,122.49 | $ 2,282,252.00 |
| Employers' liability | 1,370,000.00 | 10,261.80 | 3,172.20 | 3,172.20 | 1,150,800.00 |
| Health | 192,140.00 | 3,134.32 | 1,678.53 | 1,678.53 | 163,319.00 |
| Aggregate | $ 5,637,590.00 | $ 30,556.62 | $ 17,973.22 | $ 17,973.22 | $ 3,596,371.00 |

# THE UNION SURETY AND GUARANTY COMPANY OF PENNSYLVANIA.

Incorporated March 6, 1899. Commenced Business April 11, 1899.

ARNOLD MARCUS, President. W. S. MCKELLAR, Secretary.

Home Office, 1428 Chestnut Street, Philadelphia, Pa.

---

Cash capital, $250,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 335,608.75 |
| **INCOME.** | *Fidelity and Surety.* | |
| Premiums unpaid December 31, last year paid | $ 24,131.04 | |
| Premiums written and renewed during year | 157,221.00 | |
| Total | $ 181,352.04 | |
| Deduct premiums now in course of collection | 33,224.10 | |
| Premiums collected during year | $ 148,127.94 | |
| Deduct re-insurance, abatement, rebate and return premiums | 7,294.70 | |
| Net cash received for premiums | | 140,833.24 |
| Rents | $ 8,283.13 | |
| Interest on real estate | 4,733.83 | |
| Interest on collateral loans | 2,636.11 | |
| Interest on other debts due the company | 746.84 | |
| Profit on sale or maturity of ledger assets | 1,781.03 | |
| From all other sources | 1,525.24 | |
| Total income | | 160,539.42 |
| Aggregate last balance and income | | $ 496,148.17 |
| **DISBURSEMENTS.** | *Fidelity and Surety.* | |
| Gross amount paid for claims, excepting weekly indemnity | $ 44,720.00 | |
| Total | $ 44,720.00 | |
| Deduct re-insurance and salvage | 9,125.72 | |
| Net paid policy-holders | | 35,594.28 |
| Commission or brokerage to agents, less received on re-insurance | $ 21,502.30 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 12,143.02 | |
| Salaries and all other compensation of officers, $14,803.09; Home Office employees, $10,884.50 | 25,687.59 | |
| Taxes on premiums, $973.01; taxes on property, $2,384.93; Insurance Department fees and agents' licenses, $852.57; municipal licenses, $543.84; tax on franchise, $1,631.95; revenue, $104.00 | 6,490.30 | |
| Rent | 6,175.51 | |
| Legal expenses, $8,888.54; real estate repairs and expenses (other than taxes), $5,780.85 | 14,669.39 | |
| Advertising, $369.00; printing and stationery, $2,601.53 | 2,970.53 | |
| Losses on ledger assets actually sold or matured, under book value | 1,685.60 | |
| All other disbursements | 11,909.93 | |
| Total miscellaneous expenses | | 103,234.17 |
| Total disbursements | | $ 138,828.45 |
| Balance | | $ 357,319.72 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 73,516.20 | |
| Loans on mortgages | 154,516.41 | |
| Loans on collaterals | 33,534.38 | |
| Book value of stocks and bonds | 1,715.00 | |
| Cash in company's office | 12,645.74 | |
| Cash in bank | 20,627.59 | |
| Miscellaneous assets | 241,227.81 | |
| All other items | 15,132.76 | |
| Total | | $ 552,915.89 |
| Deduct ledger liabilities | | 195,596.17 |
| Total net ledger assets | | $ 357,319.72 |

### OTHER ASSETS.

| | | | |
|---|---|---|---|
| Total outstanding interest and rents | | | 9,453.05 |
| Gross premiums in course of collection— | *Premiums.* | *Net.* | |
| Fidelity and Surety | $ 19,310.62 | $ 19,310.62 | |
| Net amount of outstanding premiums | | | 19,310.62 |
| Gross assets | | | $ 386,083.39 |
| Deduct assets not admitted— | | | |
| Furniture, fixtures and supplies | | | 15,132.76 |
| Total admitted assets | | | $ 370,950.63 |

## LIABILITIES.

| | *Claims Adjusted and not Paid.* | *In Process of Adjustment.* | *Estimated Expenses Incident to Settlement* | |
|---|---|---|---|---|
| Fidelity and surety | $ 4,558.00 | $ 2,680.05 | $ 1,293.08 | |
| Net amount of unpaid claims | $ 4,558.00 | $ 2,680.05 | $ 1,293.08 | |
| Aggregate and unpaid claims and expenses | | | | $ 8,531.13 |
| On risks running one year or less— | | | | |
| Fidelity and Surety premiums | $ 103,030.52 | | | |
| Unearned portion (50 per cent.) | | | $ 51,515.25 | |
| Total one year or less | | | | 51,515.25 |
| On risks running more than one year— | | | | |
| Fidelity and Surety premiums | $ 29,380.92 | | | |
| Uuearned premiums pro rata | | | $ 14,690.46 | |
| Total more than one year | | | | 14,690.46 |
| Total unearned premiums as computed above (carried out) | | | | $ 66,205.71 |
| Salaries, rent, expenses, taxes, etc | | | | 1,828.87 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 76,565.71 |
| Cash capital | | | | 250,000.00 |
| Net surplus | | | | 44,384.92 |
| Total liabilities, including cash capital and net surplus | | | | $ 370,950.63 |

## RISKS AND PREMIUMS.

| Fidelity— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 6,828,226.75 | $ 49,701.63 |
| Written during 1902 | 10,478,975.00 | 65,477.48 |
| Total | $ 17,307,201.75 | $ 115,179.11 |
| Deduct expirations and cancellations | 11,073,125.00 | 66,285.41 |
| Balance | $ 6,234,076.75 | $ 48,893.70 |
| Net amount in force at end of year | $ 6,234,076.75 | $ 48,893.70 |

| Surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 10,178,313.88 | $ 79,765.54 |
| Written during 1902 | 16,493,948.01 | 91,743.52 |
| Total | $ 26,672,261.89 | $ 171,509.06 |
| Deduct expirations and cancellations | 12,793,164.12 | 87,991.32 |
| Balance | $ 13,879,097.77 | $ 83,517.74 |
| Net amount in force at end of year | $ 13,879,097.77 | $ 83,517.74 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Amount at Risk End of Year.* |
|---|---|---|---|
| Fidelity | $ 287,000.00 | $ 886.00 | $ 273,950.00 |
| Surety | 214,587.49 | 1,784.19 | 179,987.49 |
| Aggregate | $ 501,587.49 | $ 2,670.19 | $ 453,937.49 |

# UNITED STATES CASUALTY COMPANY OF NEW YORK.

Incorporated May 2, 1895. Commenced Business May 3, 1895.

JAMES W. HINKLEY, President. EDSON S. LOTT, Secretary and Gen. Manager.

Home Office, 141 Broadway, New York, N. Y.

Cash capital, $300,000.00.

Amount of net ledger assets December 31 of previous year $ 1,224,662.24

INCOME.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 27,477.97 | $ 45,962.17 |
| Premiums written and renewed during year | 563,019.94 | 604,782.79 |
| Total | $ 590,497.91 | $ 650,744.96 |
| Deduct premiums now in course of collection | 47,447.52 | 55,750.87 |
| Premiums collected during year | $ 543,050.39 | $ 594,994.09 |
| Deduct re-insurance, abatement, rebate and return premiums | 117,744.27 | 177,130.42 |
| | $ 425,306.12 | $ 417,863.67 |

| | *Automatic Sprinkler.* | *Steam-boiler.* |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ 2,057.23 | $ 5,777.30 |
| Premiums written and renewed during year | 29,878.54 | 55,436.23 |
| Total | $ 31,935.77 | $ 61,213.53 |
| Deduct premiums now in course of collection | 3,603.94 | 6,831.02 |
| Premiums collected during year | $ 28,331.83 | $ 54,382.51 |
| Deduct re-insurance, abatement, rebate and return premiums | 5,641.20 | 15,249.22 |
| Total | $ 22,690.63 | $ 39,133.29 |

| | *Health.* | |
|---|---|---|
| Premiums unpaid December 31, last year paid | $ | |
| Premiums written and renewed during year | 13,325.28 | |
| Total | $ 13,325.28 | |
| Deduct premiums now in course of collection | 6,999.63 | |
| Premiums collected during year | $ 6,325.65 | |
| Deduct re-insurance, abatement, rebate and return premiums | 809.52 | |
| | $ 5,516.13 | |
| Net cash received for premiums | | $ 910,509.84 |
| Interest on bonds and dividends on stocks | | 40,282.95 |
| Total income | | $ 950,792.79 |
| Aggregate last balance and income | | $ 2,175,455.03 |

DISBURSEMENTS.

| | *Accident.* | *Employers' Liability.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 51,642.00 | $ 187,262.39 |
| Gross amount paid for weekly or other periodical indemnity | 101,910.76 | |
| Total | $ 153,552.76 | $ 187,262.39 |
| Deduct re-insurance and salvage | 1,576.86 | 4,160.35 |
| | $ 151,975.90 | $ 183,102.04 |

| | *Steam-boiler.* | *Automatic Sprinkler.* |
|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 308.31 | $ 10,967.96 |
| | $ 308.31 | $ 10,967.96 |

| | | |
|---|---|---|
| Net paid policy-holders | | 346,354.21 |
| Commission or brokerage to agents, less received on re-insurance | $ 254,814.34 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | 23,699.30 | |
| Inspections | 15,823.17 | |
| Salaries and all other compensation of officers, $33,565,45; Home Office employees, $44,697.86 | 78,263.31 | |
| Taxes on premiums, $12,089.63; taxes on property, $47.71; Insurance Department fees and agents' licenses, $3,985.29; municipal licenses, $401.00 | 16,523.63 | |
| Rent | 9,380.00 | |
| Legal expenses | 100.68 | |
| Furniture and fixtures, $1,273.78; advertising, $308.40; printing and stationery, $19,864.68 | 21,446.86 | |
| All other disbursements | 28,388.76 | |
| Total miscellaneous expenses | | 448,440.05 |
| Total disbursements | | $ 794,794.26 |
| Balance | | $ 1,380,660.77 |

ASSETS.

AS PER LEDGER ACCOUNTS.

| | |
|---|---|
| Book value of real estate | $ 5,000.00 |
| Loans on mortgages | 5,000.00 |
| Book value of stocks and bonds | 1,187,709.46 |
| Cash in company's office | 16,255.43 |

| | | | |
|---|---|---|---|
| Cash in bank | | | $ 165,983.12 |
| Agents' debit balances | | | 712.76 |
| Total net ledger assets | | | $ 1,380,660.77 |

OTHER ASSETS.

| | | | |
|---|---|---|---|
| Total outstanding interest and rents | | | 8,608.69 |
| Gross premiums in course of collection— | *Premiums.* | *Unpaid Commissions.* | *Net.* |
| Accident | $ 47,344.52 | $ 11,836.13 | $ 35,508.39 |
| Employers' liability | 55,725.87 | 13,931.46 | 41,794.41 |
| Automatic sprinkler | 3,603.94 | 900.99 | 2,702.95 |
| Steam-boiler | 6,831.02 | 1,707.75 | 5,123.27 |
| Health | 6,999.63 | 1,749.90 | 5,249.73 |
| Net amount of outstanding premiums | | | 90,378.75 |
| Gross assets | | | $ 1,479,648.21 |
| Deduct assets not admitted— | | | |
| Agents' debit balances unsecured | | | 712.76 |
| Total admitted assets | | | $ 1,478,935.45 |

LIABILITIES.

| | | *Claims in Process of Adjustment.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|---|
| Accident | | $ 10,152.00 | $ 13,000.00 | |
| Employers' liability | | 30,627.00 | 65,270.00 | |
| Health | | 103.00 | | |
| Net amount of unpaid claims | | $ 40,882.00 | $ 78,270.00 | |
| Aggregate and unpaid claims and expenses | | | | $ 119,152.00 |
| On risks running one year or less— | | | | |
| Accident premiums | $ 348,248.70 | | | |
| Unearned portion (50 per cent.) | | $ 174,124.35 | | |
| Employers' liability premiums | 365,986.40 | | | |
| Unearned portion (50 per cent.) | | 182,993.20 | | |
| Sprinkler premiums | 24,389.76 | | | |
| Unearned portion (50 per cent.) | | 12,194.88 | | |
| Steam boiler premiums | 20,213.80 | | | |
| Unearned portion (50 per cent.) | | 10,106.90 | | |
| Health premiums | 12,514.51 | | | |
| Unearned portion (50 per cent.) | | 6,257.26 | | |
| Total one year or less | | | $ 385,676.59 | |
| On risks running more than one year— | | | | |
| Employers' liability premiums | $ 21,804.73 | | | |
| Unearned premiums pro rata | | $ 14,894.01 | | |
| Steam-boiler premiums | 58,652.95 | | | |
| Unearned premiums pro rata | | 38,170.32 | | |
| Total more than one year | | | 53,064.33 | |
| Total unearned premiums as computed above (carried out) | | | | 438,740.92 |
| For re-insurance | | | | 2,726.70 |
| Reserve for contingencies on liability claims | | | | 64,815.83 |
| All other liabilities | | | | 3,500.00 |
| Total amount of all liabilities, except cash capital and net surplus | | | | $ 628,935.45 |
| Cash capital | | | | 300,000.00 |
| Net surplus | | | | 550,000.00 |
| Total liabilities, including cash capital and net surplus | | | | $ 1,478,935.45 |

## RISKS AND PREMIUMS.

| Accident— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 287,319,550.00 | $ 317,895.90 |
| Written during 1902 | 452,718,455.00 | 563,019.94 |
| Total | $ 740,038,005.00 | $ 880,915.84 |
| Deduct expirations and cancellations | 472,842,409.00 | 536,667.14 |
| Balance | $ 267,195,596.00 | $ 348,248.70 |
| Net amount in force at end of year | $ 267,195,596.00 | $ 348,248.70 |

| Employers' liability— | *Premiums.* |
|---|---|
| In force December 31, 1901 | $ 356,657.50 |
| Written during 1902 | 604,782.79 |
| Total | $ 961,440.29 |
| Deduct expirations and cancellations | 570,898.45 |
| Balance | $ 390,541.84 |
| Deduct re-insured policies | 2,750.71 |
| Net amount in force at end of year | $ 387,791.13 |

| Automatic sprinkler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 1,730,335.00 | $ 19,468.91 |
| Written during 1902 | 2,411,035.00 | 29,878.54 |
| Total | $ 4,141,370.00 | $ 49,347.45 |
| Deduct expirations and cancellations | 2,149,835.00 | 24,957.69 |
| Balance | $ 1,991,535.00 | $ 24,389.76 |
| Net amount in force at end of year | $ 1,991,535.00 | $ 24,389.76 |

| Steam-boiler— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 13,883,000.00 | $ 65,835.21 |
| Written during 1902 | 12,528,500.00 | 55,436.23 |
| Total | $ 26,411,500 00 | $ 121,271.44 |
| Deduct expirations and cancellations | 11,404,500.00 | 42,404.69 |
| Balance | $ 15,007,000.00 | $ 78,866.75 |
| Net amount in force at end of year | $ 15,007,000.00 | $ 78,866.75 |

| Health— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $---------- | $---------- |
| Written during 1902 | 937,104.00 | 13,325.28 |
| Total | $ 937,104.00 | $ 13,325.28 |
| Deduct expirations and cancellations | 56,912.00 | 810.77 |
| Balance | $ 880,192.00 | $ 12,514.51 |
| Net amount in force at end of year | $ 880,192.00 | $ 12,514.51 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amount at Risk End of Year.* |
|---|---|---|---|---|---|
| Accident | $ 57,500.00 | $ 156.26 | $ 2.26 | $ 2.26 | $ 30,500.00 |

# UNITED STATES FIDELITY AND GUARANTY COMPANY OF MARYLAND.

Incorporated March 19, 1896. Commenced Business August 1, 1896.

JOHN R. BLAND, President. GEORGE B. CALLIS, Secretary.

Home Office, 20 South Calvert Street, Baltimore, Md.

---

Cash capital, $1,650,900.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | $ 2,289,993.39 | |
| Increase of capital during 1902 | 150,900.00 | |
| Extended at | | $ 2,440,893.39 |

## INCOME.

| | *Burglary.* | *Fidelity and Surety.* | |
|---|---|---|---|
| Premiums unpaid December 31, last year paid | $ 29,161.97 | $ 188,822.92 | |
| Premiums written and renewed during year | 347,680.53 | 1,497,007.21 | |
| Total | $ 376,842.50 | $ 1,685,830.13 | |
| Deduct premiums now in course of collection | 49,879.52 | 240,033.84 | |
| Premiums collected during year | $ 326,962.98 | $ 1,445,796.29 | |
| Deduct re-insurance, abatement, rebate and return premiums | 69,468.84 | 187,377.51 | |
| | $ 257,494.14 | $ 1,258,418.78 | |
| Net cash received for premiums | | | 1,515,912.92 |
| Rents | | $ 2,003.47 | |
| Interest on real estate | | 990.00 | |
| Interest on collateral loans | | 17,280.80 | |
| Interest on bonds and dividends on stocks | | 49,211.93 | |
| Interest on other debts due the company | | 1,100.79 | |
| Profit on sale or maturity of ledger assets | | 20,184.64 | |
| From all other sources | | 15,675.22 | |
| Total income | | | 1,622,359.77 |
| Aggregate last balance and income | | | $ 4,063,253.16 |

## DISBURSEMENTS.

| | *Burglary.* | *Fidelity and Surety.* | |
|---|---|---|---|
| Gross amount paid for claims, excepting weekly indemnity | $ 73,343.24 | $ 525,971.26 | |
| Deduct re-insurance and salvage | 2,451.90 | 70,576.86 | |
| | $ 70,891.34 | $ 455,394.40 | |
| Net paid policy-holders | | | 526,285.74 |
| Stockholders, for interest or dividends | | $ 115,536.00 | |
| Commission or brokerage to agents, less received on re-insurance | | 395,011.99 | |
| Salaries, traveling and all expenses of agents and agencies not on commission account | | 120,067.42 | |
| Inspections | | 38,626.35 | |
| Salaries and all other compensation of officers, $47,345.46; Home Office employees, $73,702.20 | | 121,047.66 | |
| Taxes on premiums, $23,219.95; Insurance Department fees and agents' licenses, $12,184.28; municipal licenses, $1,012.50; tax on franchise, $13,241.67 | | 49,658.40 | |

| | | |
|---|---|---|
| Rent | $ 17,696.40 | |
| Legal expenses | 64,100.09 | |
| Furniture and fixtures, $6,707.65; advertising, $15,898.23; printing and stationery, $22,885.63 | 45,491.51 | |
| All other disbursements | 71,916.89 | |
| Total miscellaneous expenses | | $ 1,039,152.71 |
| Total disbursements | | $ 1,565,438.45 |
| Balance | | $ 2,497,814.71 |

## ASSETS.

### AS PER LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Book value of real estate | $ 116,909.56 | |
| Loans on mortgages | 54,100.00 | |
| Loans on collaterals | 144,935.00 | |
| Book value of stocks and bonds | 2,043,961.56 | |
| Cash in company's office | 26,407.30 | |
| Cash in bank | 150,955.48 | |
| Advanced account contracts | 182,472.86 | |
| All other items | 45,533.10 | |
| Total | | $ 2,765,274.86 |
| Deduct ledger liabilities | | 267,460.15 |
| Total net ledger assets | | $ 2,497,814.71 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Total outstanding interest and rents | | 24,794.5 |
| Market value of bonds and stocks over book value | | 201,227.03 |

Gross premiums in course of collection—

| | *Premiums.* | *Unpaid Commissions.* | *Net.* |
|---|---|---|---|
| Burglary | $ 49,879.52 | $ 10,474.70 | $ 39,404 82 |
| Fidelity and Surety | 240,033.84 | 50,407.11 | 189,626.73 |

| | | |
|---|---|---|
| Net amount of outstanding premiums | | 229,031.55 |
| Total admitted assets | | $ 2,952,867.80 |

## LIABILITIES.

| | *Claims In Process of Adjustment.* | *Resisted by Company on its own Account.* | |
|---|---|---|---|
| Burglary | $ 8,256.58 | $ | |
| Fidelity and Surety | 39,532.49 | 131,784.98 | |
| Gross amount of claims | $ 47,789.07 | $ 131,784.98 | |
| Deduct re-insurance | 2,250.00 | | |
| Net amount of unpaid claims | $ 45,539.07 | $ 131,784.98 | |
| Aggregate and unpaid claims and expenses | | | $ 177,324.05 |

| | | | |
|---|---|---|---|
| On risks running one year or less— | | | |
| Burglary premiums | $ 253,014.71 | | |
| Unearned portion (50 per cent.) | | $ 126,507.36 | |
| Fidelity and Surety premiums | 1,292,088.84 | | |
| Unearned portion (50 per cent.) | | 646,044.42 | |
| Total one year or less | | | $ 772,551.78 |
| On risks running more than one year— | | | |
| Burglary premiums | $ 41,155.77 | | |
| Unearned premiums pro rata | | 26,993.05 | |
| Total more than one year | | | $ 26,993.05 |
| Total unearned premiums as computed above (carried out) | | | 799,544.83 |
| Total amount of all liabilities, except cash capital and net surplus | | | $ 976,868.88 |

| | |
|---|---|
| Cash capital | $ 1,650,900.00 |
| Net surplus | 325,098.92 |
| Total liabilities, including cash capital and net surplus | $ 2,952,867.80 |

## RISKS AND PREMIUMS.

| Burglary— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 16,247,703.94 | $ 142,987.79 |
| Written during 1902 | 39,948,910.11 | 347,680.53 |
| Total | $ 56,196,614.05 | $ 490,668.32 |
| Deduct expirations and cancellations | 20,865,500.08 | 174,039.31 |
| Balance | $ 35,331,113.97 | $ 316,629.01 |
| Deduct re-insured policies | 4,314,679.53 | 22,458.53 |
| Net amount in force at end of year | $ 31,016,434.44 | $ 294,170.48 |

| Fidelity and surety— | *Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1901 | $ 326,659,171.28 | $ 1,170,601.39 |
| Written during 1902 | 372,119,816.78 | 1,497,007.21 |
| Total | $ 698,778,988.06 | $ 2,667,608.60 |
| Deduct expirations and cancellations | 369,409,775.00 | 1,375,519.76 |
| Balance | $ 329,369,213.06 | $ 1,292,088.84 |
| Net amount in force at end of year | $ 329,369,213.06 | $ 1,292,088.84 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Risks Written.* | *Premiums Received.* | *Losses Paid.* | *Losses Incurred.* | *Amt. at Risk End of Year.* |
|---|---|---|---|---|---|
| Burglary | $ 272,600.00 | $ 893.42 | $---------- | $---------- | $ 166,000.00 |
| Fidelity and surety | 4,821,334.57 | 14,413.14 | 3,306.96 | 4,180.96 | 2,083,160.75 |
| Aggregate | $ 5,093,934.57 | $ 15,406.56 | $ 3,306.96 | $ 4,180.96 | $ 2,249,160.75 |

# FRATERNAL ORDERS.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FRATERNAL ORDERS AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1902.

# AMERICAN GUILD OF VIRGINIA.

Incorporated January, 1890. Commenced Business February 12, 1890.

CHARLES T. O'FERRALL, Supreme Governor. S. GALESKI, Supreme Secretary.

Home Office, No. 9 North Tenth Street, Richmond, Va.

---

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 112,770.13 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 71,656.20 | |
| Reserve | 2,977.29 | |
| Expense | 162,680.73 | |
| Total paid by members | $ 237,314.22 | |
| Dividends and profits on sale of bonds | 3,363.75 | |
| Rent | 176.16 | |
| Supplies, change of certificates, etc. | 3,807.05 | |
| Funds received from consolidation of another association | 162,457.41 | |
| Total cash income | | 407,118.59 |
| Aggregate last balance and income | | $ 519,888.72 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 154,907.83 | |
| Permanent disability claims | 6,192.78 | |
| Temporary disability claims | 2,827.50 | |
| Payments returned to applicants or members | 34,071.46 | |
| Total paid to applicants or members | $ 197,999.57 | |
| Commissions, fees and salaries to agents for organization | 152,324.75 | |
| Salaries of officers | 7,157.68 | |
| Salaries and other compensations of office employees | 5,040.24 | |
| Rent, supplies, advertising and printing | 3,590.32 | |
| Taxes | 122.59 | |
| Postage, express and telegraph | 2,373.37 | |
| Legal expenses | 1,100.00 | |
| Insurance Department | 1,142.67 | |
| All other items | 25,244.47 | |
| Total disbursements | | 396,095.66 |
| Balance | | $ 123,793.06 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 12,618.18 | |
| Loans on mortgages | 29,724.19 | |
| Book value of bonds and stocks | 48,853.50 | |
| Cash in bank | 21,804.69 | |
| All other items | 10,792.50 | |
| Total net ledger assets | | $ 123,793.06 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Assessments collected and not turned over to Supreme Body | 28,660.11 | |
| Total non-ledger assets | | $ 28,660.11 |
| Total admitted assets | | $ 152,453.17 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 35,232.86 | |
| Losses resisted | 1,000.00 | |
| Total liabilities | | $ 36,232.86 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 116,220.31 |
| Comprised under the following funds— | | |
| Mortuary | $ 77,981.16 | |
| Reserve and emergency | 42,892.74 | |
| Expense | 2,916.16 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 8,908 | $ 120,955.00 |
| Written during year | 11,780 | 111,165.00 |
| Total | 20,688 | $ 232,120.00 |
| Terminated during year | 5,226 | 56,250.00 |
| In force at end of year | 15,462 | $ 175,870.00 |
| Losses and claims unpaid at beginning of year | 13 | $ 20,000.00 |
| Losses and claims incurred during year | 481 | 214,232.43 |
| Total | 494 | $ 234,232.43 |
| Losses and claims settled during year | 462 | $ 197,999.57 |
| Losses and claims unpaid at end of year | 32 | 36,232.86 |
| Assessments collected during year | 12 | 237,314.22 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 144 | $ 266,500.00 |
| Written during year | 171 | 203,500.00 |
| Total | 315 | $ 470,000.00 |
| Terminated during year | 135 | 149,500.00 |
| In force at end of year | 280 | $ 320,500.00 |
| Losses and claims incurred during year | 8 | $ 4,550.64 |
| Total | 8 | $ 4,550.64 |
| Losses and claims settled during year | 8 | $ 4,550.64 |
| Assessments collected during year | 12 | 5,344.05 |

# ANCIENT ORDER OF UNITED WORKMEN OF TEXAS.

Incorporated (not given). Commenced Business (not given).

LEO D. HEARTT, President. JOSEPH EHRLICH, Secretary.

Home Office, Albany, Ga.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 1,850.00 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 805.00 | |
| Dues for expenses, etc. | 7,668.69 | |
| Assessments— | | |
| Mortuary | 69,307.75 | |
| Total paid by members | $ 77,781.44 | |
| From all other sources, Supreme Lodge Guaranty Fund | 44,100.68 | |
| Total cash income | | $ 121,882.12 |
| Aggregate last balance and income | | $ 123,732.17 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 100,000.00 | |
| Payments returned to Supreme Lodge Guaranty Fund | 15,000.00 | |
| Total paid to applicants or members | $ 115,000.00 | |
| Commissions, fees and salaries to agents for organization | 1,329.00 | |
| Salaries of officers | 1,500.00 | |
| Salaries and other compensation of office employees | 600.00 | |
| Rent, supplies, advertising and printing | 897.65 | |
| Governing Bodies | 339.42 | |
| Postage, express and telegraph | 322.92 | |
| Legal expenses | 16.50 | |
| Insurance Department | 65.00 | |
| All other items | 2,458.76 | |
| Total disbursements | | 122,655.63 |
| Balance | | $ 1,076.54 |

## ASSETS.

| | | |
|---|---|---|
| Bills receivable | $ 1,150.35 | |
| Total | $ 1,150.35 | |
| Deduct ledger liabilities | 317.49 | |
| Total net ledger assets | | $ 832.86 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,122 | $ 3,994,000.00 |
| Written during year | 809 | 1,316,000.00 |
| Total | 2,931 | $ 5,310,000.00 |
| Terminated during year | 428 | 661,000.00 |
| In force at end of year | 2,503 | $ 4,649,000.00 |

| | Number. | Amount. |
|---|---|---|
| Losses and claims unpaid at beginning of year | 19 | $ 37,000.00 |
| Losses and claims incurred during year | 50 | 93,000.00 |
| Total | 69 | $ 130,000.00 |
| Losses and claims settled during year | 53 | $ 100,000.00 |
| Losses and claims unpaid at end of year | 16 | 30,000.00 |
| Assessments collected during year | 12 | Not given. |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | Number. | Amount. |
|---|---|---|
| In force at beginning of year | 139 | $ 270,000.00 |
| Written during year | 196 | 256,000.00 |
| Total | 335 | $ 526,000.00 |
| Terminated during year | 117 | 142,000.00 |
| In force at end of year | 218 | $ 484,000.00 |
| Losses and claims unpaid at beginning of year | None. | None. |
| Losses and claims incurred during year | 2 | $ 3,000.00 |
| Total | 2 | $ 3,000.00 |
| Losses and claims settled during year | 2 | 3,000.00 |

---

# FAMILY PROTECTIVE UNION OF MASSACHUSETTS.

Incorporated November 13, 1894. Commenced Business January, 1895.

I. K. MACKENZIE, President. E. E. KNIGHT, Secretary.

Home Office, No. 7 Water Street, Boston, Mass.

---

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 2,270.20 |

INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 337.00 | |
| Dues for expenses, etc. | 8,224.63 | |
| Assessments— | | |
| Mortuary | 5,321.12 | |
| Disability | 1,611.19 | |
| Total paid by members | $ 15,493.94 | |
| Interest | 17.14 | |
| From all other sources | 125.51 | |
| Total cash income | | 15,636.59 |
| Aggregate last balance and income | | $ 17,906.79 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 3,833.33 | |
| Disability claims | 1,938.75 | |
| Payments returned to applicants or members | 30.80 | |
| Total paid to applicants or members | $ 5,802.88 | |

| | | |
|---|---|---|
| Commissions, fees and salaries to agents for organization | $ 1,232.27 | |
| Traveling expenses of officers | 1,543.45 | |
| Salaries of officers | 2,145.63 | |
| Salaries and other compensations of office employees | 727.00 | |
| Medical examiners and supervisors | 256.90 | |
| Rent, supplies, advertising and printing | 1,119.71 | |
| Taxes | .39 | |
| Postage, express and telegraph | 291.05 | |
| Legal expenses | 499.30 | |
| Insurance Department | 138.34 | |
| All other items | 764.42 | |
| Total disbursements | | $ 14,521.34 |
| Balance | | $ 3,385.45 |

## ASSETS.

| | |
|---|---|
| Cash in office | $ 1,335.28 |
| Cash in bank | 2,050.17 |
| Total assets | $ 3,385.45 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 1,000.00 | |
| Losses in process of adjustment or reported | 3,333.33 | |
| Losses resisted | 1,060.00 | |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 3,385.45 |
| Comprised under the following funds— | | |
| Mortuary | $ 1,417.49 | |
| Reserve | 1,149.40 | |
| Disability | 245.23 | |
| Expense | 573.33 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,538 | $ 1,192,250.00 |
| Written during year | 1,034 | 697,250.00 |
| Total | 2,572 | $ 1,889,500.00 |
| Terminated during year | 566 | 418,500.00 |
| In force at end of year | 2,006 | $ 1,471,000.00 |
| Losses and claims incurred during year | 203 | $ 11,165.41 |
| Total | 203 | $ 11,165.41 |
| Losses and claims settled during year | 196 | $ 5,772.08 |
| Losses and claims unpaid at end of year | 7 | 5,393.33 |
| Assessments collected during year | 7 | 6,971.45 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 158 | $ 150,000.00 |
| Written during year | 155 | 106,000.00 |
| Total | 313 | $ 256,000.00 |
| Terminated during year | 77 | 60,500.00 |
| In force at end of year | 236 | $ 195,500.00 |
| Losses and claims incurred during year | 33 | $ 858.75 |
| Losses and claims settled during year | 33 | 858.75 |
| Assessments collected during year | 7 | 1,002.57 |

# THE FRATERNITIES ACCIDENT ORDER OF PENNSYLVANIA.

Incorporated October 23, 1894. Commenced Business January 1, 1895.

D. E. STEVENS, Grand Councillor. E. S. COOK, Grand Secretary.

Home Office, Witherspoon Building, Walnut and Juniper Streets, Philadelphia, Pa.

---

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 14,796.57 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Membership and certificate fees | $ 33.00 | |
| Assessments— | | |
| Mortuary | 56,375.93 | |
| Medical examiners' fees | 24.50 | |
| Total paid by members | $ 56,375.43 | |
| Interest | 151.08 | |
| From all other sources | 212.50 | |
| Total cash income | | 56,739.01 |
| Aggregate last balance and income | | $ 71,535.58 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 3,720.00 | |
| Disability claims | 22,120.01 | |
| Payments returned to applicants or members | 150.12 | |
| Total paid to applicants or members | $ 25,990.13 | |
| Commissions, fees and salaries to agents for organization | 6,414.05 | |
| Salaries of managers and agents not paid by commission | 5,701.41 | |
| Salaries of officers | 6,099.88 | |
| Salaries and other compensation of office employees | 2,811.50 | |
| Medical examiners and supervisors | 27.50 | |
| Rent, supplies, advertising and printing | 1,973.24 | |
| Postage, express and telegraph | 1,035.30 | |
| Insurance Department | 199.47 | |
| All other items | 6,232.58 | |
| Total disbursements | | 56,485.06 |
| Balance | | $ 15,050.52 |
| **ASSETS.** | | |
| Cash in office | $ 1,606.55 | |
| Cash in bank | 13,443.97 | |
| Total | $ 15,050.52 | |
| OTHER ASSETS. | | |
| Furniture, regalia and mailing list | 1,776.00 | |
| Assessments due on first call on business in force | 1,205.00 | |
| Total non-ledger assets | | $ 2,981.00 |
| Gross assets | | $ 18,031.52 |

| | | |
|---|---|---|
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 1,776.00 | |
| Total | | $ 1,776.00 |
| Total admitted assets | | $ 16,255.52 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 150.00 | |
| Total liabilities | | 150.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 16,105.52 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 8,130 | $ 21,054,000.00 |
| Written during year | 4,385 | 10,636,000.00 |
| Total | 12,515 | $ 31,690,000.00 |
| Terminated during year | 3,970 | 9,409,500.00 |
| In force at end of year | 8,545 | $ 22,280,500.00 |
| Losses and claims incurred during year | 465 | $ 25,840.01 |
| Total | 465 | $ 25,840.01 |
| Losses and claims settled during year | 465 | $ 25,840.01 |
| Assessments collected during year | 4 | 56,317.93 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 83 | $ 217,000.00 |
| Written during year | 101 | 297,500.00 |
| Total | 184 | $ 514,500.00 |
| Terminated during year | 164 | 433,500.00 |
| In force at end of year | 20 | $ 81,000.00 |
| Losses and claims incurred during year | 10 | $ 445.14 |
| Losses and claims settled during year | 10 | 445.14 |
| Assessments collected during year | 4 | 278.20 |

# THE GRAND FRATERNITY OF PENNSYLVANIA.

Incorporated October 7, 1893. Commenced Business January 1, 1886.

FREDERICK GASTON, President. W. E. GREGG, Secretary.

Home Office, No. 1414 Arch Street, Philadelphia, Pa.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 118,561.48 |
| **INCOME.** | | |
| **(WITHOUT DEDUCTIONS).** | | |
| Assessments— | | |
| Mortuary | $ 56,710.99 | |
| Expense | 64,464.24 | |
| Total paid by members | $ 121,175.23 | |
| Interest | 2,998.30 | |
| From all other sources | 5,099.56 | |
| Total cash income | | 129,273.09 |
| Aggregate last balance and income | | $ 247,834.57 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 47,685.57 | |
| Disability claims | 850.00 | |
| Total paid to applicants or members | $ 48,535.57 | |
| Commissions, fees and salaries to agents for organization | 20,536.27 | |
| Dues retained by lodges for lodge expenses | 11,192.14 | |
| Salaries of officers | 10,680.00 | |
| Salaries and other compensation of office employees | 3,915.00 | |
| Medical examiners and supervisors | 1,135.50 | |
| Rent, supplies, advertising and printing | 1,606.83 | |
| Traveling expenses | 719.01 | |
| Postage, express and telegraph | 776.38 | |
| Legal expenses | 1,632.55 | |
| Insurance Department | 165.47 | |
| All other items | 3,550.02 | |
| Total disbursements | | 104,444.75 |
| Balance | | $ 143,389.82 |
| **ASSETS.** | | |
| Book value of real estate | $ 45,190.20 | |
| Loans on mortgages | 22,900.00 | |
| Loans secured by liens on members' certificates | 27,153.97 | |
| Book value of bonds and stocks | 60,402.50 | |
| Bills receivable | 7,353.88 | |
| Cash in bank | 7,743.15 | |
| Total | $ 170,743.70 | |
| Deduct ledger liabilities— | | |
| Borrowed money | 27,353.88 | |
| Total net ledger assets | | $ 143,389.82 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 1,850.51 | |
| Market value of real estate over book value | 30,000.00 | |
| Market value of bonds and stocks over book value | 1,037.50 | |
| Assessments collected and not turned over to Supreme Body | 9,777.88 | |
| Total non-ledger assets | | $ 42,665.89 |
| Gross assets | | $ 186,055.71 |
| Non-admitted assets— | | |
| Excess of assets over liabilities | | 6,523.35 |
| Total admitted assets | | $ 179,532.36 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 254.53 | |
| Losses resisted | 3,000.00 | |
| Total liabilities | | $ 3,254.53 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 176,277.83 |
| Comprised under the following fund— | | |
| Reserve | $ 176,277.83 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 4,493 | $ 8,192,500.00 |
| Written during year | 743 | 550,750.00 |
| Total | 5,236 | $ 8,743,250.00 |
| Terminated during year | 2,106 | 4,049,050.00 |
| In force at end of year | 3,130 | $ 4,694,200.00 |
| Losses and claims incurred during year—annuities | 19 | $ 2,108.96 |
| Losses and claims incurred during year—cash payment | 17 | 16,850.00 |
| Total | 36 | $ 18,958.96 |
| Assessments collected during year | 12 | $ 121,175.23 |

No business in North Carolina during the year.

# IMPROVED ORDER HEPTASOPHS OF MARYLAND.

Incorporated August 28, 1878. Commenced Business August 28, 1878.

M. G. COHEN, Supreme Archon. SAMUEL H. TATTERSALL, Supreme Secretary.

Home Office, Cathedral and Preston Streets, Baltimore, Md.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 103,285.23 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Membership fees | $ 6,581.70 | |
| Assessments— | | |
| Mortuary | 1,169,921.91 | |
| Expense | 88,058.62 | |
| Medical examiners' fees | 8,827.50 | |
| Total paid by members | $ 1,273,389.73 | |
| Interest | 4,590.48 | |
| Supplies | 1,075.79 | |
| From all other sources | 141.35 | |
| Total cash income | | 1,279,197.35 |
| Aggregate last balance and income | | $ 1,382,482.58 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 955,968.76 | |
| Total paid to applicants or members | $ 955,968.76 | |
| Commissions, fees and salaries to agents for organization | 8,468.01 | |
| Salaries of managers and agents not paid by commission | 14,689.54 | |
| Salaries of officers | 21,945.62 | |
| Salaries and other compensation of office employees | 5,506.00 | |
| Medical examiners and supervisors | 8,827.50 | |
| Rent, supplies, advertising and printing | 4,133.90 | |
| Taxes | 8.72 | |
| Postage, express and telegraph | 2,230.82 | |
| Legal expenses | 574.99 | |
| Insurance Department | 577.27 | |
| All other items | 18,267.37 | |
| Total disbursements | | 1,041,198.50 |
| Balance | | $ 341,284.08 |
| **ASSETS.** | | |
| Book value of bonds and stocks | $ 187,572.00 | |
| Cash in bank | 153,712.08 | |
| Total | | $ 341,284.08 |
| **OTHER ASSETS.** | | |
| Contingent fund in hands of Supreme officers | $ 2,650.00 | |
| Due from Subordinate Conclaves for supplies | 77.37 | |
| Assessments collected and not turned over to Supreme Body | 105,233.05 | |
| Total non-ledger assets | | 107,960.42 |
| Total admitted assets | | $ 449,244.50 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 15,500.00 | |
| Losses in process of adjustment or reported | 106,672.81 | |
| Losses resisted | 11,500.00 | |
| Total liabilities | | $ 133,672.81 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 315,571.69 |
| Comprised under the following funds— | | |
| Mortuary | $ 70,062.08 | |
| Emergency | 247,775.93 | |
| Expense | 23,446.07 | |

## EXHIBIT OF CERTIFICATES OF POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 50,304 | $ 83,017,500.00 |
| Written during year | 5,846 | 6,079,500.00 |
| Total | 56,150 | $ 89,097,000.00 |
| Terminated during year | 3,148 | 4,372,500.00 |
| In force at end of year | 53,002 | $ 84,724,500.00 |
| Losses and claims unpaid at beginning of year | 56 | $ 106,510.75 |
| Losses and claims incurred during year | 555 | 994,912.06 |
| Total | 611 | $ 1,101,422.81 |
| Losses and claims settled during year | 539 | $ 967,750.00 |
| Losses and claims unpaid at end of year | 72 | 133,672.81 |
| Assessments collected during year | 12 | 1,257,980.53 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 878 | $ 1,676,500.00 |
| Written during year | 62 | 78,500.00 |
| Total | 940 | $ 1,755,000.00 |
| Terminated during year | 53 | 104,000.00 |
| In force at end of year | 887 | $ 1,651,000.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 1,000.00 |
| Losses and claims incurred during year | 9 | 14,000.00 |
| Total | 10 | $ 15,000.00 |
| Losses and claims settled during year | 8 | $ 13,000.00 |
| Losses and claims unpaid at end of year | 2 | 2,000.00 |
| Assessments collected during year | 12 | 21,278.10 |

# KNIGHTS OF HONOR.

Incorporated June 20, 1884. Commenced Business June 30, 1873.

D. S. BIGGS, Supreme Dictator. NOAH M. GIVAN, Supreme Reporter.

Home Office, 816 Olive Street, St. Louis, Mo.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 86,655.31 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses, etc. | $ 88,576.35 | |
| Assessments— | | |
| Mortuary | 3,082,152.17 | |
| Total paid by members | $ 3,170,728.52 | |
| Interest | 5,005.24 | |
| From all other sources | 1,573.93 | |
| Total cash income | | 3,177,307.69 |
| Aggregate last balance and income | | $ 3,263,963.00 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 3,066,482.35 | |
| Total paid to applicants or members | $ 3,066,482.35 | |
| Commissions, fees and salaries to agents for organization | 25,871.49 | |
| Salaries of officers | 10,300.00 | |
| Traveling expenses | 1,465.60 | |
| Salaries and other compensation of office employees | 12,622.50 | |
| Medical supervisors | 2,500.00 | |
| Rent, supplies, advertising and printing | 5,333.36 | |
| Governing bodies | 15,706.40 | |
| Postage, express and telegraph | 2,399.73 | |
| Legal expenses | 7,586.01 | |
| Insurance Department | 742.85 | |
| All other items | 5,075.80 | |
| Total disbursements | | 3,169,316.69 |
| Balance | | $ 94,646.31 |

## ASSETS.

| | | |
|---|---|---|
| Cash in office of Supreme Reporter | $ 1,486.48 | |
| Cash in bank and trust company | 138,521.51 | |
| All other items | 9,729.90 | |
| Total | $ 148,251.41 | |
| Deduct ledger liabilities— | | |
| Outstanding warrants | 53,605.10 | |
| Total net ledger assets | | $ 94,646.31 |

### OTHER ASSETS.

| | |
|---|---|
| Rents and interest due | $ 881.04 |
| Furniture, fixtures and supplies | 10,923.82 |
| General fund expense in hand of lodges | 20,673.25 |

| | | |
|---|---|---|
| Judgment | $ 2,691.05 | |
| Assessments collected and not turned over to Supreme Body | 250,325.24 | |
| Total non-ledger assets | | $ 285,494.40 |
| Gross assets | | $ 380,140.71 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 10,923.82 | |
| Judgment | 2,691.05 | |
| Total | | 13,614.87 |
| Total admitted assets | | $ 366,525.84 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 192,566.67 | |
| Losses in process of adjustment or reported | 138,500.00 | |
| Losses resisted | 21,500.00 | |
| Salaries, rents, expenses, taxes, etc. | 485.00 | |
| Total liabilities | | $ 353,051.67 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 13,474.17 |
| Comprised under the following funds— | | |
| Mortuary | $ 11,041.11 | |
| General fund | 32,766.61 | |
| Supreme Reporter | 2,132.39 | |
| Relief fund | 139.53 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 55,773 | $ 96,852,500.00 |
| Written during year | 4,093 | 4,147,000.00 |
| Total | 59,866 | $ 100,999,500.00 |
| Terminated during year | 6,286 | 9,133,500.00 |
| In force at end of year | 53,580 | $ 91,866,000.00 |
| Losses and claims unpaid at beginning of year | 144 | $ 262,400.02 |
| Losses and claims incurred during year | 1,637 | 2,996,649.00 |
| Total | 1,781 | $ 3,259,049.02 |
| Losses and claims settled during year | 1,677 | $ 3,066,482.35 |
| Losses and claims unpaid at end of year | 104 | 192,566.67 |
| Assessments collected during year | 12 | 3,082,152.17 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 804 | $ 1,468,500.00 |
| Written during year | 52 | 47,000.00 |
| Total | 856 | $ 1,515,500.00 |
| Terminated during year | 66 | 110,500.00 |
| In force at end of year | 790 | $ 1,405,000.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 2,000.00 |
| Losses and claims incurred during year | 30 | 56,809.00 |
| Total | 31 | $ 58,809.00 |
| Losses and claims settled during year | 30 | $ 56,809.00 |
| Losses and claims unpaid at end of year | 1 | 2,000.00 |
| Assessments collected during year | 12 | 49,030.50 |

# KNIGHTS OF PYTHIAS (ENDOWMENT RANK).

Re-incorporated June 29, 1894. Commenced Business November 7, 1877.

CHARLES F. S. NEAL, President. SAMUEL M. SMITH, Secretary.

Home Office, No. 1220 Manhattan Building, Chicago, Ill.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 203,853.97 |
| **INCOME.** | | |
| **(WITHOUT DEDUCTIONS).** | | |
| Membership fees | $ 10,972.50 | |
| Dues for expenses, etc. | 192,924.40 | |
| Assessments— | | |
| Mortuary | 1,736,340.13 | |
| Total paid by members | $ 1,940,237.03 | |
| Interest | 5,235.98 | |
| Rent | 46,672.21 | |
| Returned to mortuary fund during year (refunded) | 118.78 | |
| Returned to expense fund during year (refunded) | 1,358.19 | |
| From all other sources | 4,229.88 | |
| Total cash income | | $ 1,998,852.07 |
| Aggregate last balance and income | | $ 2,202,706.04 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 1,430,977.37 | |
| Payments returned to applicants or members | 2,017.81 | |
| Total paid to applicants or members | $ 1,432,995.18 | |
| Commissions, fees and salaries to agents for organization | 55,901.73 | |
| Membership fees retained by local secretaries or collectors | 10,972.50 | |
| Salaries of officers | 5,812.50 | |
| Salaries and other compensation of office employees | 23,256.45 | |
| Medical examiners and supervisors | 23,072.58 | |
| Rent, supplies, advertising and printing | 13,471.44 | |
| Commissions paid local secretaries or collectors | 103,106.48 | |
| Postage, express and telegraph | 7,989.98 | |
| Governing bodies | 3,326.97 | |
| Legal expenses | 4,139.86 | |
| Official publication | 2,937.43 | |
| Insurance Department | 1,175.00 | |
| All other items | 61,335.42 | |
| Total disbursements | | 1,749,493.52 |
| Balance | | $ 453,212.52 |
| Decrease in advance payments account during the year | | 752.06 |
| Balance | | $ 452,460.56 |
| **ASSETS.** | | |
| Book value of real estate | $ 33,175.23 | |
| Loans on mortgages | 28,100.00 | |
| Loans on bonds and stocks | 1,300.00 | |
| Book value of bonds and stocks | 2,850.00 | |

| | | |
|---|---|---|
| Due from Supreme Lodge | $ 1,985.01 | |
| Cash in office | 300.00 | |
| Cash in bank | 238,933.80 | |
| All other items | 145,816.42 | |
| Total | | $ 452,460.46 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | 9,935.95 | |
| Due from organizers | 1,830.17 | |
| Due on City National Bank claims | 4,223.88 | |
| Market value of bonds and stocks over book value | 405.00 | |
| Furniture and fixtures | 3,500.00 | |
| Assessments collected and not turned over to Supreme Body | 6,898.62 | |
| Total non-ledger assets | | $ 26,793.62 |
| Gross assets | | $ 479,254.08 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 3,500.00 | |
| Personal or agents' debit balances | 1,830.17 | |
| Depreciation of ledger assets to bring same to market value | 2,200.00 | |
| Bills receivable | 1,985.01 | |
| Total | | 9,515.18 |
| Total admitted assets | | $ 469,738.90 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 165,000.00 | |
| Losses resisted | 29,000.00 | |
| Salaries, rents, expenses, taxes, etc. | 35,422.36 | |
| Advance assessments | 1,831.27 | |
| Total liabilities | | $ 231,253.63 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 238,485.27 |
| Comprised under the following funds— | | |
| Mortuary | $ 112,741.59 | |
| Expense | 125,743.68 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 57,075 | $ 101,265,500.00 |
| Written during year | 11,348 | 13,910,500.00 |
| Total | 68,423 | $ 115,176,000.00 |
| Terminated during year | 7,713 | 11,465,000.00 |
| In force at end of year | 60,710 | $ 103,711,000.00 |
| Losses and claims unpaid at beginning of year | 118 | $ 248,500.00 |
| Losses and claims incurred during year | 715 | 1,423,000.00 |
| Total | 833 | $ 1,671,500.00 |
| Losses and claims settled during year | 740 | $ 1,477,500.00 |
| Losses and claims unpaid at end of year | 93 | 194,000.00 |
| Assessments collected during year | 12 | 1,929,264.53 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,534 | $ 2,837,000.00 |
| Written during year | 530 | 675,500.00 |
| Total | 2,064 | $ 3,512,500.00 |
| Terminated during year | 256 | 399,500.00 |
| In force at end of year | 1,808 | $ 3,113,000.00 |
| Losses and claims unpaid at beginning of year | 2 | $ 3,000.00 |
| Losses and claims incurred during year | 16 | 35,000.00 |
| Total | 18 | $ 38,000.00 |
| Losses and claims settled during year | 17 | $ 35,000.00 |
| Losses and claims unpaid at end of year | 1 | 3,000.00 |
| Assessments collected during year | 12 | 51,723.38 |

# LADIES OF THE MACCABEES OF THE WORLD.

Incorporated April 6, 1897. Commenced Business October 1, 1892.

MRS. LILLIAN M. HOLLISTER, President. MISS BINA M. WEST, Secretary.

Home Office, Maccabees Temple, Port Huron, Mich.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 428,073.61 |
| **INCOME.** (WITHOUT DEDUCTIONS). | | |
| Certificate and card fees | $ 12,938.30 | |
| Dues for expenses, etc. | 12,846.75 | |
| Assessments— | | |
| Mortuary | 654,634.23 | |
| Emergency | 88,347.55 | |
| Expense | 121,071.65 | |
| Total paid by members | $ 889,838.48 | |
| Interest | 13,588.72 | |
| Total cash income | | 903,427.20 |
| Aggregate last balance and income | | $ 1,331,500.81 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 457,873.33 | |
| Disability claims | 7,700.00 | |
| Payments returned to applicants or members | 5,246.63 | |
| Total paid to applicants or members | $ 470,819.96 | |
| Commissions, fees and salaries to agents for organization | 49,165.87 | |
| Salaries of officers | 11,200.00 | |
| Salaries and other compensation of office employees | 14,140.58 | |
| Governing bodies | 21,239.62 | |
| Rent, supplies, advertising and printing | 8,082.21 | |
| Official publication | 12,459.25 | |
| Postage, express, telegraph, etc. | 7,155.48 | |

| | | |
|---|---|---|
| Legal expenses | $ 14,018.35 | |
| Insurance Department | 1,502.12 | |
| All other items | 12,353.63 | |
| Total disbursements | | $ 622,137.07 |
| Balance | | $ 709,363.74 |

ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 476,656.28 | |
| Cash in office | 5,715.47 | |
| Cash in bank | 226,991.99 | |
| Total | | $ 709,363,74 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 3,770.00 | |
| Furniture, fixtures, supplies, etc. | 15,277.58 | |
| Per capita tax on social certificates, collected and not turned over to Supreme Body | 6,000.00 | |
| Total non-ledger assets | | 25,047.58 |
| Gross assets | | $ 734,411.32 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 15,277.58 |
| Total admitted assets | | $ 719,133.74 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 50.00 | |
| Losses in process of adjustment or reported | 62,000.00 | |
| Losses resisted | 5,000.00 | |
| Salaries, rents, expenses, taxes, etc., on general fund | 15,634.07 | |
| Assessments to be refunded, life benefit fund | 113.40 | |
| Legal expenses, life benefit fund | 882.10 | |
| Amount due on disability claims | 7,150.00 | |
| Total liabilities | | $ 90,829.57 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 628,304.17 |
| Comprised under the following funds— | | |
| Emergency, including transfer from mortuary | $ 620,454.28 | |
| Expense | 7,849.89 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 77,223 | $ 70,739,852.00 |
| Written during year | 18,754 | 13,217,500.00 |
| Total | 95,977 | $ 83,957,352.00 |
| Terminated during year | 6,398 | 5,927,560.92 |
| In force at end of year | 89,579 | $ 78,029,791.08 |
| Losses and claims unpaid at beginning of year | 41 | $ 40,550.00 |
| Losses and claims incurred during year | 583 | 509,939.47 |
| Total | 624 | $ 550,489.47 |
| Losses and claims settled during year | 561 | $ 483,439.47 |
| Losses and claims unpaid at end of year | 63 | 67,050.00 |
| Assessments collected during year | 10 | 864,053.43 |

No business in North Carolina during the year.

# MASONIC MUTUAL RELIEF ASSOCIATION OF WASHINGTON, D. C.

Incorporated March 3, 1869. Commenced Business March 3, 1869.

SAMUEL C. PALMER, President. WILLIAM MONTGOMERY, Secretary.

Home Office, 419–11 N. W., Washington, D. C.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 12,073.39 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Assessments—Mortuary | $ 40,812.10 | |
| Medical examiners' fees | 84.00 | |
| Total paid by members | $ 40,896.10 | |
| Rent | 852.00 | |
| From all other sources | 2,039.75 | |
| Total cash income | | 43,787.85 |
| Aggregate last balance and income | | $ 55,861.24 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 34,465.60 | |
| Payments returned to applicants or members | 91.94 | |
| Total paid to applicants or members | $ 34,557.64 | |
| Commissions, fees and salaries to agents for organization | 3,719.49 | |
| Salaries of officers | 1,625.00 | |
| Salaries and other compensation of office employees | 975.00 | |
| Medical examiners and supervisors | 432.00 | |
| Rent, supplies, advertising, printing and taxes | 1,034.97 | |
| Postage, express and telegraph | 752.55 | |
| Legal expenses | 204.25 | |
| Insurance Department | 135.00 | |
| All other items | 1,700.96 | |
| Total disbursements | | 45,136.46 |
| Balance | | $ 10,724.78 |
| **ASSETS.** | | |
| Book value of real estate | $ 20,000.00 | |
| Loans on bonds and stocks | 556.47 | |
| Cash in office | 1,600.85 | |
| Cash in bank | 1,217.46 | |
| All other items | 350.00 | |
| Total | $ 23,724.78 | |
| Deduct ledger liabilities— | | |
| Borrowed money | 3,000.00 | |
| All other | 10,000.00 | |
| Total net ledger assets | | 10,724.78 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 70.00 | |
| Assessments in process of collection, and not turned over to Supreme Body | 4,669.00 | |
| Total non-ledger assets | | $ 4,739.00 |
| Gross assets | | $ 15,463.78 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc | $ 350.00 | |
| Personal or agents' debit balances unsecured | 173.69 | |
| Bills receivable unsecured | 200.00 | |
| Total | | 723.69 |
| Total admitted assets | | $ 14,740.09 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 4,850.00 | |
| Losses in process of adjustment or reported | 3,000.00 | |
| Total liabilities | | $ 7,850.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 6,890.09 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,435 | $ 1,460,500.00 |
| Written during year | 213 | 226,500.00 |
| Total | 1,648 | $ 1,687,000.00 |
| Terminated during year | 203 | 225,500.00 |
| In force at end of year | 1,445 | $ 1,461,500.00 |
| Losses and claims unpaid at beginning of year | 7 | $ 6,138.60 |
| Losses and claims incurred during year | 36 | 36,000.00 |
| Total | 43 | $ 42,138.60 |
| Losses and claims settled during year | 34 | $ 34,465.60 |
| Losses and claims unpaid at end of year | 7 | 7,673.00 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 42 | $ 45,000.00 |
| Written during year | 119 | 115,500.00 |
| Total | 161 | 160,500,00 |
| Terminated during year | 22 | 21,500.00 |
| In force at end of year | 139 | $ 139,000.00 |
| Assessments collected during year | ---------- | 1,489.38 |

# MODERN PURITANS OF VIRGINIA.

Incorporated June 21, 1901. Commenced Business July 1, 1901.

ABBOTT MORRIS, Supreme President. I. S. D. SAULS, Supreme Secretary.

Home Office, Atlantic Building, Corner Main and Granby Streets, Norfolk, Va.

---

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 5,840.34 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 861.05 | |
| Assessments— | | |
| Received from regular assessments | 19,571.60 | |
| Total paid by members | $ 20,432.65 | |
| Bills and accounts payable | 14,591.06 | |
| Furniture | 15.00 | |
| Additional guarantee bonds | 5,000.00 | |
| From all other sources | 2,547.09 | |
| Total cash income | | 42,585.80 |
| Aggregate last balance and income | | $ 48,426.14 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 300.00 | |
| Total paid to applicants or members | $ 300.00 | |
| Commissions, fees and salaries to agents for organization and advances | 16,572.81 | |
| Salaries of officers | 1,696.00 | |
| Salaries and other compensation of office employees | 3,239.25 | |
| Rent, supplies, advertising and printing | 1,939.35 | |
| Official publication | 72.50 | |
| Postage, express and telegraph | 214.98 | |
| Legal expenses | 15.00 | |
| Insurance Department | 109.80 | |
| All other items | 10,883.30 | |
| Total disbursements | | 35,042.99 |
| Balance | | $ 13,383.15 |

## ASSETS.

| | | |
|---|---|---|
| Guarantee bonds in mortuary fund | $ 10,000.00 | |
| Assessments in course of collection | 1,252.00 | |
| Agents' debit balances | 2,090.36 | |
| Bills receivable | 271.79 | |
| Cash in bank | 2,504.30 | |
| All other items | 1,454.00 | |
| Total | $ 17,572.45 | |
| Deduct ledger liabilities— | | |
| Borrowed money | 4,040.00 | |
| All other | 149.30 | |
| Total net ledger assets | | $ 13,383.15 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 1,454.00 |
| Total admitted assets | | $ 11,929.15 |

LIABILITIES.

| | |
|---|---|
| Comprised under the following funds— | |
| Mortuary | $ 11,800.00 |
| Expense | 129.15 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 300 | $ 1,007,200.00 |
| Written during year | 547 | 1,474,600.00 |
| Total | 847 | $ 2,481,800.00 |
| Terminated during year | 167 | 505,800.00 |
| In force at end of year | 680 | $ 1,976,000.00 |
| Assessments collected during year | | 19,571.60 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 6 | $ 107,700.00 |
| Written during year | 168 | 486,800.00 |
| Total | 174 | $ 594,500.00 |
| Terminated during year | 21 | 62,700.00 |
| In force at end of year | 153 | $ 531,800.00 |

---

# NATIONAL UNION OF OHIO.

Incorporated May 14, 1881. Commenced Business June, 1881.

M. G. JEFFRIES, President. J. W. MYERS, Secretary.

Home Office, National Union Building, 328 Huron Street, Toledo, Ohio.

---

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 231,140.82 |

INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 8,167.00 | |
| Dues for expenses, per capita tax, etc. | 59,004.91 | |
| Assessments— | | |
| Mortuary | 1,751,261.96 | |
| Special fund | 88,838.95 | |
| Total paid by members | $ 1,907,272.82 | |
| Interest | 3,022.11 | |
| From all other sources | 67.09 | |
| Total cash income | | 1,910,362.02 |
| Aggregate last balance and income | | $ 2,141,502.84 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 1,791,750.00 | |
| Payments returned to applicants or members | 93.83 | |
| Total paid to applicants or members | $ 1,791,843.83 | |
| Commissions, fees and salaries to agents for organization | 46,761.92 | |
| Salaries of officers | 15,050.00 | |
| Salaries and other compensation of office employees | 11,788.00 | |

| | | |
|---|---|---|
| Rent, supplies, advertising, printing and taxes | $ 9,637.49 | |
| Governing bodies | 11,299.35 | |
| Postage, express and telegraph | 3,269.19 | |
| Legal expenses | 4,045.49 | |
| Insurance Department | 685.75 | |
| All other items | 14,732.69 | |
| Total disbursements | | $ 1,909,113.71 |
| Balance | | $ 232,389.13 |

ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 232,389.13 | |
| Total | | $ 232,389.13 |

OTHER ASSETS.

| | | |
|---|---|---|
| Assessments collected and not turned over to Supreme Body | $ 167,000.00 | |
| Total non-ledger assets | | 167,000.00 |
| Total admitted assets | | $ 399,389.13 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 144,000.00 | |
| Losses resisted | 23,000.00 | |
| Total liabilities | | 167,000.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 232,389.13 |
| Comprised under the following funds— | | |
| Mortuary | $ 163,836.51 | |
| Expense | 68,552.62 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 61,946 | $ 147,994,000.00 |
| Written during year | 8,319 | 11,868,000.00 |
| Total | 70,265 | $ 159,862,000.00 |
| Terminated during year | 5,305 | 9,521,000.00 |
| In force at end of year | 64,960 | $ 150,341,000.00 |
| Losses and claims unpaid at beginning of year | 66 | $ 194,000.00 |
| Losses and claims incurred during year | 638 | 1,770,000.00 |
| Total | 704 | $ 1,964,000.00 |
| Losses and claims settled during year | 634 | $ 1,797,000.00 |
| Losses and claims unpaid at end of year | 70 | 167,000.00 |
| Assessments collected during year | 12 | 1,840,100.91 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 634 | $ 1,087,000.00 |
| Written during year | 251 | 352,000.00 |
| Total | 885 | $ 1,439,000.00 |
| Terminated during year | 170 | 233,000.00 |
| In force at end of year | 715 | $ 1,206,000.00 |
| Losses and claims incurred during year | 5 | $ 13,000.00 |
| Total | 5 | $ 13,000.00 |
| Losses and claims settled during year | 5 | $ 13,000.00 |
| Assessments collected during year | 12 | 11,240.30 |

# ORDER OF SELECT KNIGHTS.

Re-incorporated 1893. Commenced Business April, 1879.

WILLIAM H. SNIDER, Grand Commander. GEORGE K. STAPLES, Grand Recorder.

Home Office, 831 Ellicott Square, Buffalo, N. Y.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 8,709.19 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Dues for expenses, per capita tax, etc. | $ 9,621.90 | |
| Assessments— | | |
| Mortuary | 36,845.95 | |
| Reserve | 3,224.86 | |
| Total paid by members | $ 49,692.71 | |
| From all other sources | 6,498.78 | |
| Total cash income | | 56,191.49 |
| Aggregate last balance and income | | $ 64,900.68 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 36,233.90 | |
| Disability claims | 341.25 | |
| Total paid to applicants or members | $ 36,575.15 | |
| Commissions, fees and salaries to agents for organization | 254.60 | |
| Official publication | 1,081.12 | |
| Salaries of officers | 1,900.00 | |
| Salaries and other compensation of office employees | 1,580.00 | |
| Medical examiners and supervisors | 521.50 | |
| Rent, supplies, advertising and printing | 1,878.53 | |
| Finance committee | 27.00 | |
| Postage, express and telegraph | 324.64 | |
| Legal expenses | 100.00 | |
| Insurance Department | 650.00 | |
| All other items | 7,510.61 | |
| Total disbursements | | 52,403.15 |
| Balance | | $ 12,497.53 |
| **ASSETS.** | | |
| General fund | $ 784.55 | |
| Beneficiary fund | 2,512.56 | |
| Reserve fund | 9,200.42 | |
| Total | | 12,497.53 |
| **OTHER ASSETS.** | | |
| Furniture, fixtures, etc. | $ 1,308.40 | |
| Balance due from Legions and Auxiliaries | 110.39 | |
| Total non-ledger assets | | 1,418.79 |
| Gross assets | | $ 13,916.32 |

| | | |
|---|---|---|
| Non-admitted assets-- | | |
| Furniture, fixtures and safes, printed matter, etc. | | $ 1,308.40 |
| Total admitted assets | | $ 12,607.92 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses resisted | $ 2,000.00 | |
| Advance assessments | 85.11 | |
| All other liabilities | 5.41 | |
| Total liabilities | | $ 2,090.52 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 10,517.40 |
| Comprised under the following funds— | | |
| Mortuary | $ 2,512.56 | |
| Reserve | 9,200.42 | |
| Expense | 784.55 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 4,081 | $ 4,028,500.00 |
| Written during year | 2,583 | 1,852,000.00 |
| Total | 6,664 | $ 5,880,500.00 |
| Terminated during year | 1,856 | 1,774,750.00 |
| In force at end of year | 4,808 | $ 4,105,750.00 |
| Losses and claims unpaid at beginning of year | 2 | $ 1,500.00 |
| Losses and claims incurred during year | 44 | 44,500.00 |
| Total | 46 | 46,000.00 |
| Losses and claims settled during year | 46 | 46,000.00 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Written during year | 1,328 | $ 984,250.00 |
| Total | 1,328 | 984,250.00 |
| Terminated during year | 97 | 85,250.00 |
| In force at end of year | 1,231 | $ 899,000.00 |

# RIDGELY PROTECTIVE ASSOCIATION.

Incorporated May 10, 1894. Commenced Business May 14, 1894.

FRANCIS A. HARRINGTON, President. ALBERT L. PRATT, Secretary.

Home Office, 518 Main Street, Worcester, Mass.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 56,736.56 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Membership fees | $ 16,473.00 | |
| Dues for expenses, per capita tax, etc. | 65,061.00 | |
| Assessments— | | |
| Mortuary | 11,081.50 | |
| Disability | 55,324.50 | |
| Total paid by members | $ 147,940.00 | |
| Interest | 1,685.52 | |
| Total cash income | | 149,625.52 |
| Aggregate last balance and income | | $ 206,362.08 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 7,400.00 | |
| Disability claims—temporary | 53,380.46 | |
| Total paid to applicants or members | 60,780.46 | |
| Commissions, fees and salaries to agents for organization | 16,473.00 | |
| Salaries of managers and agents not paid by commission | 3,711.99 | |
| Salaries of officers | 23,500.00 | |
| Salaries and other compensation of office employees | 14,468.00 | |
| Medical examiners and supervisors | 3,797.00 | |
| Rent, supplies, advertising, printing and taxes | 2,972.63 | |
| Postage, express and telegraph | 1,650.00 | |
| Legal expenses | 7,999.51 | |
| Insurance Department | 173.00 | |
| All other items | 10,706.62 | |
| Total disbursements | | 146,232.21 |
| Balance | | $ 60,129.87 |
| **ASSETS.** | | |
| Book value of bonds and stocks | $ 13,555.00 | |
| Cash in bank | 46,574.87 | |
| Total admitted assets | | $ 60,129.87 |
| **LIABILITIES.** | | |
| Losses in process of adjustment or reported | $ 150.00 | |
| Total liabilities | | $ 150.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 59,979.87 |

| | |
|---|---|
| Comprised under the following funds— | |
| Mortuary | $ 10,693.36 |
| Disability | 26,813.00 |
| Emergency | 13,555.00 |
| Expense | 8,918.51 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 11,664 | $ 1,210,700.00 |
| Written during year | 5,613 | 561,300.00 |
| Total | 17,277 | $ 1,772,000.00 |
| Terminated during year | 3,169 | 337,500.00 |
| In force at end of year | 14,108 | $ 1,434,500.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 150.00 |
| Losses and claims incurred during year | 1,602 | 60,780.46 |
| Total | 1,603 | $ 60,930.46 |
| Losses and claims settled during year | 1,602 | $ 60,780.46 |
| Losses and claims unpaid at end of year | 1 | 150.00 |
| Assessments collected during year— | | |
| Mortuary | 4 | 11,081.50 |
| Disability | 4 | 55,324.50 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 102 | $ 10,200.00 |
| Written during year | 18 | 1,800.00 |
| Total | 120 | $ 12,000.00 |
| Terminated during year | 25 | 2,500.00 |
| In force at end of year | 95 | 9,500.00 |
| Losses and claims incurred during year | 16 | $ 325.00 |
| Total | 16 | $ 325.00 |
| Losses and claims settled during year | 16 | $ 325.00 |
| Assessments collected during year— | | |
| Mortuary | 4 | 94.50 |
| Disability | 4 | 472.50 |

# ROYAL ARCANUM.

Incorporated November 5, 1877. Commenced Business June 23, 1877.

JOSEPH A. LANGFITT, Supreme Regent. W. O. ROBSON, Supreme Secretary.

Home Office, No. 407 Shawmut Avenue, Boston, Mass.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 2,305,694.56 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Changes of benefit certificate fees | $ 3,294.00 | |
| Supreme Council dues | 191,329.40 | |
| Assessments— | | |
| Mortuary | 7,140,664.82 | |
| Members at large | 3.00 | |
| Total paid by members | $ 7,335,291.22 | |
| Interest | 69,855.99 | |
| From all other sources | 7,637.96 | |
| Total cash income | | 7,412,785.17 |
| Aggregate last balance and income | | $ 9,718,479.73 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 6,899,868.73 | |
| Change of benefit certificate fees | 14.50 | |
| Total paid to applicants or members | $ 6,899,883.23 | |
| Commissions, fees and salaries to agents for organization, etc. | 58,054.46 | |
| Salaries of managers and agents not paid by commissions, etc. | 17,606.89 | |
| Salaries of officers | 28,466.62 | |
| Salaries and other compensation of office employees, etc. | 46,562.66 | |
| Rent, supplies, advertising, printing, taxes, etc. | 16,345.49 | |
| Office furniture, printing plant, etc. | 6,394.05 | |
| Postage, express and telegraph | 7,977.19 | |
| Legal expenses | 5,716.59 | |
| Insurance Department | 1,278.38 | |
| All other items | 25,516.58 | |
| Total disbursements | | 7,113,802.14 |
| Balance | | $ 2,604,677.59 |
| **ASSETS.** | | |
| Book value of real estate | $ 51,170.97 | |
| General fund | 65,327.50 | |
| Book value of bonds and stocks | 1,807,408.66 | |
| Emergency fund | 8,634.13 | |
| Supreme Secretary's contingent fund | 3,000.00 | |
| Supreme Treasurer's contingent fund | 3,000.00 | |
| Cash in bank | 664,620.07 | |
| All other items | 1,516.26 | |
| Total | $ 2,604,677.59 | |
| **OTHER ASSETS.** | | |
| Rents and interest due | 23,024.96 | |
| Ledger balances | 2,709.26 | |
| Printing plant | 6,680.30 | |

| | | |
|---|---|---|
| Paper stock | $ 1,153.46 | |
| Office furniture | 5,029.51 | |
| Supplies for sale | 2,364.85 | |
| Assessments collected and not turned over to Supreme Body | 610,019.16 | |
| Assessments paid in advance | 39.26 | |
| Total non-ledger assets | | $ 651,020.76 |
| Gross assets | | $ 3,255,698.35 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 15,228.12 | |
| Personal or agents' debit balances unsecured | 255.20 | |
| Depreciation of ledger assets—bonds | 32,033.66 | |
| Bills receivable unsecured | 2,454.06 | |
| Total | | 49,971.04 |
| Total admitted assets | | $ 3,205,727.31 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported, Classes W. B. C. | $ 672,525.00 | |
| Losses resisted, Class D. | 13,000.00 | |
| Additional resisted claims on account of persons not in good standing | 25,000.00 | |
| Salaries, rents, expenses, taxes, etc. | 2,201.22 | |
| Advance assessments | 39.26 | |
| All other liabilities | 271.89 | |
| Total liabilities | | $ 713,037.37 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 2,492,689.94 |
| Comprised under the following funds— | | |
| Mortuary | $ 565,962.65 | |
| Emergency | 1,804,638.01 | |
| Expense | 122,089.28 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 231,132 | $ 585,704,000.00 |
| Written during year | 33,216 | 50,854,000.00 |
| Total | 264,348 | $ 636,558,000.00 |
| Terminated during year | 10,026 | 21,229,000.00 |
| In force at end of year | 254,322 | $ 615,329,000.00 |
| Losses and claims unpaid at beginning of year | 264 | $ 726,233.36 |
| Losses and claims incurred during year | 2,546 | 6,886,500.00 |
| Total | 2,810 | $ 7,612,733.36 |
| Scaled down and abandoned, 1; not dead, 1 | 2 | $ 27,339.63 |
| Losses and claims settled during year | 2,547 | 6,899,868.73 |
| Losses and claims unpaid at end of year | 261 | 685,525.00 |
| Assessments collected during year | 12 | 7,140,664.82 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,369 | $ 6,134,000.00 |
| Written during year | 328 | 637,000.00 |
| Total | 2,697 | $ 6,771,000.00 |
| Terminated during year | 86 | 205,000.00 |
| In force at end of year | 2,611 | $ 6,566,000.00 |

| | *Number.* | *Amount.* |
|---|---|---|
| Losses and claims unpaid at beginning of year | 5 | $ 15,000.00 |
| Losses and claims incurred during year | 25 | 70,000.00 |
| Total | 30 | $ 85,000.00 |
| Losses and claims settled during year | 28 | $ 77,000.00 |
| Losses and claims unpaid at end of year | 2 | 8,000.00 |
| Assessments collected during year | 12 | 79,462.46 |

---

# ROYAL BENEFIT SOCIETY.

Incorporated November 2, 1897.

CHARLES W. KEYES, M. D., President. DAVID F. PENNINGTON, Secretary.

Home Office, Washington Loan and Trust Building, Washington, D. C.

---

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 6,038.12 |
| **INCOME.** (WITHOUT DEDUCTIONS). | | |
| Expense assessments | $ 43,742.01 | |
| Assessments— | | |
| Mortuary | 21,032.44 | |
| Medical examiners' fees (received at Home Office) | 178.54 | |
| Total paid by members | $ 64,952.99 | |
| Loans repaid, sick benefits | 47.80 | |
| Total cash income | | 65,000.79 |
| Aggregate last balance and income | | $ 71,038.91 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 7,785.75 | |
| Disability claims | 19,863.45 | |
| Payments returned to applicants or members | 269.20 | |
| Total paid to applicants or members | $ 27,918.40 | |
| Commissions, fees and salaries to agents for organization | 26,483.24 | |
| Salaries of managers and agents not paid by commission | 1,346.50 | |
| Salaries of officers | 1,849.80 | |
| Salaries and other compensation of office employees | 2,411.00 | |
| Medical examiners and supervisors | 2,571.40 | |
| Rent, supplies, advertising and printing | 2,394.93 | |
| Taxes | 163.30 | |
| Postage, express and telegraph | 1,136.56 | |
| Legal expenses | 204.90 | |
| Insurance Department | 266.67 | |
| All other items | 2,699.73 | |
| Total disbursements | | 67,838.30 |
| Balance | | $ 3,200.61 |

## ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 138.12 | |
| Cash in bank | 3,562.49 | |
| Total | $ 3,700.61 | |
| Deduct ledger liabilities | 500.00 | |
| Total net ledger assets | | $ 3,200.61 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Assessments collected and turned over to Supreme Body | $ 6,459.00 | |
| Total non-ledger assets | | 6,459.00 |
| Total admitted assets | | $ 9,659.61 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 1,882.25 | |
| Losses resisted | 100.00 | |
| Salaries, rents, expenses, taxes, etc. | 600.00 | |
| Total liabilities | | $ 2,582.25 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 7,077.36 |
| Comprised under the following fund— | | |
| Expense | $ 3,200.61 | |

## EXHIBIT OF CERTIFICATES OF POLICIES.

### (TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 6,028 | $ 1,029,500.00 |
| Written during year | 6,426 | 1,013,215.00 |
| Total | 12,454 | $ 2,042,715.00 |
| Terminated during year | 5,372 | 846,811.00 |
| In force at end of year | 7,082 | $ 1,195,904.00 |
| Losses and claims unpaid at beginning of year | 6 | $ 550.00 |
| Losses and claims incurred during year | 93 | 9,733.00 |
| Total | 99 | $ 10,283.00 |
| Losses and claims settled during year | 81 | $ 8,800.75 |
| Losses and claims unpaid at end of year | 18 | 1,982.25 |
| Assessments collected during year | 11 | 64,774.45 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,212 | $ 208,520.00 |
| Written during year | 1,386 | 221,515.00 |
| Total | 2,598 | $ 430,035.00 |
| Terminated during year | 521 | 86,530.00 |
| In force at end of year | 2,077 | $ 343,505.00 |
| Losses and claims incurred during year | 19 | $ 2,137.50 |
| Total | 19 | $ 2,137.50 |
| Losses and claims settled during year | 16 | $ 1,912.50 |
| Losses and claims unpaid at end of year | 3 | 225.00 |
| Assessments collected during year | 11 | 13,187.28 |

# SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD.

Incorporated January 1, 1891. Commenced Business January 1, 1891.

JOSEPH CULLEN ROOT, President. JOHN T. YATES, Secretary.

Home Office, Woodmen of the World Building, 15th and Howard Streets, Omaha, Neb.

| | | |
|---|---|---|
| Amount of ledger assets December 31 of previous year | | $ 381,230.05 |
| **INCOME.** | | |
| **(WITHOUT DEDUCTIONS).** | | |
| Membership fees | $ 29,743.56 | |
| Dues for expenses, per capita tax, etc. | 291,100.62 | |
| Assessments— | | |
| Mortuary | 2,156,131.85 | |
| Reserve | 226,412.42 | |
| Total paid by members | $ 2,703,388.45 | |
| Interest | 11,498.04 | |
| Rent | 11,337.75 | |
| Supplies sold | 6,261.61 | |
| From all other sources | 6,776.57 | |
| Total cash income | | 2,739,262.42 |
| Aggregate last balance and income | | $ 3,120,492.47 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 1,828,371.99 | |
| Old age benefits | 1,100.00 | |
| Monuments | 110,100.00 | |
| Payments returned to applicants or members | 12,925.27 | |
| Total paid to applicants or members | $ 1,952,497.26 | |
| Commissions, fees and salaries to deputies for organization | 99,590.02 | |
| Salaries of officers | 12,600.00 | |
| Salaries and other compensation of office employees | 41,541.75 | |
| Medical examiners and supervisors | 5,111.30 | |
| Rent, supplies, advertising, printing and taxes | 25,856.19 | |
| Governing bodies | 7,072.89 | |
| Postage, express and telegraph | 16,198.96 | |
| Legal expenses | 11,331.95 | |
| Insurance Department | 1,728.55 | |
| All other items | 53,745.71 | |
| Total disbursements | | 2,264,673.88 |
| Balance | | $ 855,818.59 |
| **ASSETS.** | | |
| Book value of real estate, encumbered | $ 100,000.00 | |
| Book value of bonds and stocks | 485,885.75 | |
| Deputies' debit balances | 7,929.51 | |
| Cash in office | 6,682.95 | |
| Cash in bank | 268,171.83 | |
| All other items | 27,844.11 | |
| Total | $ 796,514.15 | |

| | | |
|---|---|---|
| Deduct ledger liabilities— | | |
| Personal or deputies' credit balances | $ 1,399.42 | |
| All other | 39,296.14 | |
| Total net ledger assets | | $ 855,818.59 |

OTHER ASSETS.

| | | |
|---|---|---|
| Assessments collected and not turned over to Supreme Body | $ 250,000.00 | |
| Total non-ledger assets | | 250,000.00 |
| Gross assets | | $ 1,105,818.59 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 27,844.11 |
| Total admitted assets | | $ 1,077,974.48 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 29,333.34 | |
| Losses in process of adjustment or reported | 138,950.00 | |
| Losses resisted | 6,950.00 | |
| All other liabilities, 831 monuments on liquidated claims payable when erected | 83,100.00 | |
| Total liabilities | | $ 258,333.34 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 819,641.14 |
| Comprised under the following funds— | | |
| Mortuary | $ 225,991.05 | |
| Emergency | 505,298.19 | |
| Expense | 88,351.90 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 153,017 | $ 248,871,000.00 |
| Written during year | 53,250 | 65,349,000.00 |
| Total | 206,267 | $ 314,220,000.00 |
| Terminated during year | 30,239 | 38,662,700.00 |
| In force at end of year | 176,028 | $ 275,557,300.00 |
| Losses and claims unpaid at beginning of year | 141 | $ 272,625.00 |
| Losses and claims incurred during year | 1,301 | 1,927,122.13 |
| Total | 1,442 | $ 2,199,747.13 |
| Losses and claims settled during year | 1,321 | $ 1,941,413.79 |
| Losses and claims unpaid at end of year | 121 | 258,333.34 |
| Assessments collected during year | 12 | 2,156,131.85 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,287 | $ 2,218,700.00 |
| Written during year | 623 | 816,300.00 |
| Total | 1,910 | $ 3,035,000.00 |
| Terminated during year | 287 | 366,200.00 |
| In force at end of year | 1,623 | $ 2,668,800.00 |
| Losses and claims unpaid at beginning of year | 3 | $ 5,400.00 |
| Losses and claims incurred during year | 8 | 11,969.00 |
| Total | 11 | $ 17,369.00 |
| Losses and claims settled during year | 11 | $ 16,869.00 |
| Losses and claims unpaid at end of year | ---- | 500.00 |
| Assessments collected during year | 12 | 19,850.70 |

# SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE.

Incorporated April 27, 1895. Commenced Business January, 1885.

F. H. DUCKWITZ, Supreme Mystic Ruler. J. D. MYERS, Supreme Recorder.

Home Office, Land Title Building, Philadelphia, Pa.

| | | |
|---|---|---|
| Amount of net ledger assets December 31 of previous year | | $ 73,933.91 |
| **INCOME.** | | |
| (WITHOUT DEDUCTIONS). | | |
| Extension fund | $ 27,706.66 | |
| Assessments— | | |
| Mortuary | 211,528.89 | |
| Reserve | 23,441.03 | |
| Sick and accident benefit fund | 2,688.26 | |
| Sick and accident expense | 896.10 | |
| Medical examiners' fees | 814.76 | |
| Total paid by members | $ 301,840.14 | |
| Interest | 2,512.10 | |
| Surplus benefit fund | 13,404.03 | |
| From all other sources | 3,350.04 | |
| Total cash income | | 321,106.31 |
| Aggregate last balance and income | | $ 395,040.22 |
| **DISBURSEMENTS.** | | |
| Death claims | $ 255,530.68 | |
| Disability claims (permanent) | 4,291.92 | |
| Disability claims (temporary) | 2,020.71 | |
| Payments returned to applicants or members | 15.58 | |
| Total paid to applicants or members | $ 261,858.89 | |
| Commissions, fees and salaries to agents for organization<br>Salaries of managers and agents not paid by commission | 33,536.75 | |
| Salaries of officers and other compensation | 12,708.30 | |
| Salaries and other compensation of office employees | 4,692.51 | |
| Medical examiners and supervisors | 1,800.00 | |
| Rent, supplies, advertising, printing and taxes | 3,979.05 | |
| Official publication | 3,614.74 | |
| Postage, express, telegraph and telephone | 1,978.00 | |
| Legal and adjustment expenses | 1,302.93 | |
| Insurance Department | 549.94 | |
| All other items | 5,626.45 | |
| Total disbursements | | 331,647.86 |
| Balance | | $ 63,392.36 |
| **ASSETS.** | | |
| Loans on mortgages | $ 37,550.00 | |
| Bills receivable | 200.00 | |
| Cash in office | 3,235.38 | |
| Cash in bank | 19,906.98 | |
| All other items | 2,500.00 | |
| Total | | $ 63,392.36 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 1,530.48 | |
| Net debit balances from deputies and rulings | 18,347.56 | |
| Due from beneficiaries | 5,955.48 | |
| Funds in hands of receiver | 2,778.21 | |
| Funds collected and not turned over | 5,538.78 | |
| Assessments collected and laid not turned over to Supreme Body | 51,503.52 | |
| Furniture and fixtures, supplies, etc. | 4,000.00 | |
| Total non-ledger assets | | $ 89,654.03 |
| Gross assets | | $ 153,046.39 |
| Non-admitted assets— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 4,000.00 | |
| Personal or agents' debit balances | 17,609.13 | |
| Total | | 21,609.13 |
| Total admitted assets | | $ 131,437.26 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 33,500.00 | |
| Losses in process of adjustment or reported | 27,750.00 | |
| Losses resisted | 6,000.00 | |
| Total liabilities | | $ 67,250.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 64,187.26 |
| Comprised under the following funds— | | |
| Mortuary | $ 14,479.27 | |
| Emergency | 48,819.78 | |
| Expense | 93.31 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 15,527 | $ 23,343,416.66 |
| Written during year | 2,257 | 2,188,750.00 |
| Total | 17,784 | $ 25,532,166.66 |
| Terminated during year | 4,615 | 5,486,666.66 |
| In force at end of year | 13,169 | $ 20,045,500.00 |
| Losses and claims unpaid at beginning of year | 36 | $ 55,000.00 |
| Losses and claims incurred during year | 172 | 271,049.99 |
| Total | 208 | $ 326,049.99 |
| Losses and claims settled during year | 164 | $ 258,799.99 |
| Losses and claims unpaid at end of year | 44 | 67,250.00 |
| Assessments collected during year | 12 | 269,734.36 |
| In force at beginning of year, annuity | 381 | $ 78,550.00 |
| Written during year, annuity | 124 | 16,500.00 |
| Total annuity | 505 | $ 95,050.00 |
| Terminated during year, annuity | 173 | 28,350.00 |
| In force at end of year, annuity | 332 | $ 66,700.00 |
| Losses and claims unpaid at beginning of year, annuity | None. | None. |
| Losses and claims incurred during year, annuity | 18 | $ 3,748.16 |
| Total annuity | 18 | $ 3,748.16 |
| Losses and claims settled during year, annuity | 18 | 3,748.16 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 370 | $ 761,500.00 |
| Written during year | 12 | 14,000.00 |
| Total | 382 | $ 775,500.00 |
| Terminated during year | 63 | 133,000.00 |
| In force at end of year | 319 | $ 642,500.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 3,000.00 |
| Losses and claims incurred during year | 3 | 5,500.00 |
| Total | 4 | $ 8,500.00 |
| Losses and claims settled during year | 4 | $ 8,500.00 |
| Assessments collected during year | 12 | 7,882.85 |
| In force at beginning of year, annuity | 1 | $ 100.00 |
| Written during year, annuity | 1 | 100.00 |
| Total annuity | 2 | $ 200.00 |
| Terminated during year, annuity | None. | None. |
| In force at end of year, annuity | 2 | $ 200.00 |
| Assessments collected during year, annuity | 12 | 22.08 |

# INDEX TO DETAILED STATEMENTS OF COMPANIES.

(SEE BEGINNING OF VOLUME FOR TABLE OF CONTENTS).

LIFE INSURANCE COMPANIES.


| | PAGE. |
|---|---|
| Aetna Life Insurance Company of Connecticut | 5 |
| Bankers Life Insurance Company of New York | 9 |
| Carolina Benevolent Association of North Carolina | 12 |
| Eastern Insurance Company of North Carolina | 13 |
| Equitable Life Assurance Society of the United States | 15 |
| Fidelity Mutual Life Insurance Company of Pennsylvania | 29 |
| The Germania Life Insurance Company of New York | 19 |
| Hartford Life Insurance Company of Connecticut | 22 |
| Home Life Insurance Company of New York | 26 |
| Illinois Life Insurance Company of Illinois | 33 |
| Life Insurance Company of Virginia | 39 |
| Industrial Aid Association of Georgia | 37 |
| Manhattan Life Insurance Company of New York | 42 |
| Maryland Life Insurance Company of Maryland | 46 |
| The Massachusetts Mutual Life Insurance Company of Massachusetts | 50 |
| Metropolitan Life Insurance Company of New York | 53 |
| Michigan Mutual Life Insurance Company of Michigan | 57 |
| Mutual Benefit Life Insurance Company of New Jersey | 60 |
| Mutual Life Insurance Company of New York | 64 |
| National Life Insurance Company of Vermont | 68 |
| New York Life Insurance Company of New York | 71 |
| North Carolina Mutual and Provident Association of North Carolina | 75 |
| Northwestern Mutual Life Insurance Company of Wisconsin | 77 |
| Pacific Mutual Life Insurance Company of California | 81 |
| The Penn Mutual Life Insurance Company of Pennsylvania | 85 |
| Peoples Benevolent and Relief Association of North Carolina | 89 |
| Peoples Benevolent Association of North Carolina | 90 |
| Phœnix Mutual Life Insurance Company of Connecticut | 91 |
| Provident Savings Life Assurance Society of New York | 95 |
| The Prudential Insurance Company of America | 98 |
| Security Life and Annuity Company of North Carolina | 103 |
| Security Mutual Life Insurance Company of New York | 105 |
| Security Trust and Life Insurance Company of Pennsylvania | 108 |
| South Atlantic Life Insurance Company of Virginia | 111 |
| State Mutual Life and Annuity Association of Georgia | 121 |
| State Mutual Life Insurance Company of Massachusetts | 117 |
| State Life Insurance Company of Indiana | 114 |
| Sun Life Assurance Company of Canada | 123 |

PAGE.
The Travelers Life Insurance Company of Connecticut..... 127
Union Central Life Insurance Company of Ohio..... 131
Union Mutual Life Insurance Company of Maine..... 135
Washington Life Insurance Company of New York..... 139

FIRE AND MARINE INSURANCE COMPANIES OF NORTH CAROLINA.

Cabarrus Mutual Fire Insurance Company of North Carolina..... 145
Carolina Insurance Company of North Carolina..... 145
Farmers Mutual Fire Association of North Carolina..... 147
Home Insurance Company of Greensboro, North Carolina..... 148
North Carolina Home Insurance Company..... 151
Mecklenburg Farmers Mutual Fire Insurance Company of North Carolina.. 150
Pamlico Insurance and Banking Company of North Carolina..... 153
Piedmont Fire Insurance Company of North Carolina..... 155
Southern Loan and Trust Insurance Company of North Carolina..... 157
Southern Stock Mutual Insurance Company of North Carolina..... 160
Underwriters Insurance Company of North Carolina..... 162
The Wilmington Underwriters Insurance Company of North Carolina..... 166
United Mutual Insurance Company of North Carolina..... 164

FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

Aetna Insurance Company of Connecticut..... 171
American Central Insurance Company of Missouri..... 174
Assurance Company of America of New York..... 180
The American Fire Insurance Company of Pennsylvania..... 177
Atlanta Home Insurance Company of Georgia..... 182
British American Insurance Company of New York..... 184
Citizens Insurance Company of Missouri..... 187
Camden Fire Insurance Company of New Jersey..... 189
Colonial Fire Insurance Company of the District of Columbia..... 192
The Continental Insurance Company of New York..... 194
The Delaware Insurance Company of Pennsylvania..... 197
Equitable Fire Insurance Company of South Carolina..... 199
Equitable Fire and Marine Insurance Company of Rhode Island..... 204
Fire Association of Philadelphia..... 202
Firemen's Insurance Company of Maryland..... 207
Fireman's Fund Insurance Company of California..... 209
Georgia Home Insurance Company of Georgia..... 212
German Alliance Insurance Company of New York..... 215
German-American Insurance Company of New York..... 217
Germania Fire Insurance Company of New York..... 219
Glens Falls Insurance Company of New York..... 222
Globe and Rutgers Fire Insurance Company of New York..... 224
Greenwich Insurance Company of New York..... 227
Hanover Fire Insurance Company of New York..... 230
Hartford Fire Insurance Company of Connecticut..... 233
Home Insurance Company of New York..... 235

PAGE.
Indemnity Fire Insurance Company of New York ..... 242
Insurance Company of North America of Pennsylvania ..... 238
Lafayette Fire Insurance Company of New York ..... 244
Millers Mutual Fire Insurance Company of Pennsylvania ..... 246
National Fire Insurance Company of Connecticut ..... 248
National Standard Insurance Company of New York ..... 251
New Hampshire Fire Insurance Company of New Hampshire ..... 253
Niagara Fire Insurance Company of New York ..... 256
Orient Insurance Company of Connecticut ..... 258
Pennsylvania Fire Insurance Company of Pennsylvania ..... 261
Phenix Insurance Company of New York ..... 263
Phœnix Insurance Company of Connecticut ..... 266
Queen Insurance Company of America ..... 268
Rochester German Insurance Company of New York ..... 271
St. Paul Fire and Marine Insurance Company of Minnesota ..... 274
Springfield Fire and Marine Insurance Company of Massachusetts ..... 277
Sun Insurance Company of Louisiana ..... 279
Teutonia Insurance Company of Louisiana ..... 282
Traders Insurance Company of Illinois ..... 284
United States Fire Insurance Company of New York ..... 287
Virginia Fire and Marine Insurance Company of Virginia ..... 290
Virginia State Insurance Company of Virginia ..... 292
Westchester Fire Insurance Company of New York ..... 295

FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

United States Branch of the British-America Insurance Company of Canada ..... 301
United States Branch of the Cologne Re-insurance Company of Germany .. 303
United States Branch of the Commercial Union Assurance Company of Great Britain ..... 305
United States Branch of the Hamburg-Bremen Fire Insurance Company of Hamburg, Empire of Germany ..... 309
United States Branch of the Liverpool and London and Globe Insurance Company of Liverpool, England ..... 314
United States Branch of the London Assurance Corporation of Great Britain ..... 311
United States Branch of the London and Lancashire Fire Insurance Company of Liverpool, England ..... 317
United States Branch of the Manchester Assurance Company of Manchester, England ..... 320
United States Branch of the Moscow Fire Insurance Company of the Empire of Russia ..... 322
United States Branch of the Munich Re-insurance Company of Bavaria, Germany ..... 325
United States Branch of the North British and Mercantile Insurance Company of London and Edinburgh, Great Britain ..... 327

PAGE.
United States Branch of the Northern Assurance Company of London, England ..... 329
United States Branch of the Norwich Union Fire Insurance Society of Norwich, England ..... 332
United States Branch of the Palatine Insurance Company of London, England ..... 334
United States Branch of the Phœnix Assurance Company (Limited) of London, England ..... 337
United States Branch of the Prussian National Insurance Company of Stettin, Germany ..... 339
United States Branch of the Royal Insurance Company of Liverpool, England ..... 342
United States Branch of the Royal Exchange Assurance Company of London, England ..... 345
United States Branch of the Salamandra Insurance Company of St. Petersburg, Russia ..... 348
United States Branch of the Scottish Union and National Insurance Company of Edinburgh, Scotland ..... 350
United States Branch of the Skandia Insurance Company of Stockholm, Sweden ..... 352
United States Branch of the Sun Insurance Office of London, England .... 355
United States Branch of the Union Assurance Society of London, England. 357
United States Branch of the Western Assurance Company of the Dominion of Canada ..... 360

FIDELITY AND CASUALTY INSURANCE COMPANIES.

Aetna Indemnity Company of Connecticut ..... 365
Aetna Life Insurance Company of Connecticut (Accident Department) .... 367
American Bonding Company of Baltimore, Maryland ..... 370
The American Credit-Indemnity Company of New York ..... 372
American Surety Company of New York ..... 375
City Trust, Safe Deposit and Surety Company of Philadelphia ..... 377
United States Branch of the Employers Liability Assurance Corporation (Limited) of London, England ..... 380
The Fidelity and Casualty Company of New York ..... 384
Fidelity and Deposit Company of Maryland ..... 388
Hartford Steam-boiler Inspection and Insurance Company of Connecticut .. 391
Maryland Casualty Company of Maryland ..... 393
National Surety Company of New York ..... 398
New York Plate-glass Insurance Company of New York ..... 400
Park Region Mutual Hail Insurance Association of Minnesota ..... 407
The Pacific Mutual Life Insurance Company of California (Accident Department) ..... 408
The Pennsylvania Casualty Company of Pennsylvania ..... 410
Preferred Accident Insurance Company of New York ..... 414
Standard Life and Accident Insurance Company of Michigan ..... 416
Travelers Insurance Company of Connecticut (Accident Department) ..... 419

PAGE.
The Union Surety and Guaranty Company of Pennsylvania ..... 422
United States Casualty Company of New York ..... 424
United States Branch of the Ocean Accident and Guarantee Corporation (Limited), London, England ..... 403
United States Fidelity and Guaranty Company of Maryland ..... 428

FRATERNAL ORDERS.

American Guild of Virginia ..... 433
Ancient Order of United Workmen of Texas ..... 435
The Fraternities Accident Order of Pennsylvania ..... 438
Family Protective Union of Massachusetts ..... 436
The Grand Fraternity of Pennsylvania ..... 440
Masonic Mutual Relief Association of Washington, D. C ..... 450
Modern Puritans of Virginia ..... 452
National Union of Ohio ..... 453
Order of Select Knights ..... 455
Royal Benefit Society ..... 461
Ridgely Protective Association ..... 457
Knights of Honor ..... 444
Improved Order Heptasophs of Maryland ..... 442
Ladies of the Maccabees of the World ..... 448
Knights of Pythias (Endowment Rank) ..... 446
Supreme Ruling of the Fraternal Mystic Circle ..... 465
Royal Arcanum ..... 459
Sovereign Camp of the Woodmen of the World ..... 463

# ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE

## STATE OF NORTH CAROLINA

FOR THE YEAR ENDING APRIL 1, 1904.

---

JAMES R. YOUNG, INSURANCE COMMISSIONER.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1904.

# TABLE OF CONTENTS.


| | PAGE. |
|---|---|
| Commissioner's Report and Comments | 5—18 |
| STATISTICAL TABLES— | |
| Fire and Marine Companies | I—XXV |
| Life Companies | XVII—XLI |
| Assessment Life Associations | XLIII—XLIX |
| Accident, Casualty, Fidelity and Surety Companies | LI—LXVII |
| Fraternal Orders | LXIX—LXXV |
| DETAILED STATEMENTS— | |
| Life Companies | 3—180 |
| Fire and Marine Companies | 81—430 |
| Fidelity and Casualty Companies | 431—506 |
| Fraternal Orders | 507—561 |


SEE END OF VOLUME FOR INDEX.

# INSURANCE COMMISSIONER'S REPORT.

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, N. C., April 1, 1904.

*To His Excellency,* CHARLES B. AYCOCK,
*Governor of North Carolina.*

DEAR SIR:—The General Insurance Law, sec. 6, says:

The Commissioner shall annually submit to the Governor a report of his official acts, and of the condition of all insurance and other companies, associations or orders under his department doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the licenses, taxes and fees received by him from such companies and paid by him to the State Treasurer; and he shall biennially submit to the General Assembly, through the Governor, such annual reports and statements.

In accordance with this law and custom I have the honor to submit to your Excellency the annual report of the Insurance Department for the fiscal year ending April 1, 1904.

## DEPARTMENT.

The authority and work of the department is well stated in a former report, and I repeat what was said then, as follows:

The Insurance Department was formed in 1899, as set forth under chapter 54, Public Laws of 1899. Since that time the law governing the department and prescribing the duties of the Insurance Commissioner have been amended by the Laws of 1901 and 1903, and the duties prescribed for the Insurance Commissioner so increased as to make this one of the most important departments of the State government, not only in the amount of revenue annually collected for the State, but in value to the citizens in the proper supervision of the different corporations entrusted to it by law. As stated in a former report, the law provides that the department shall have charge of the licensure and supervision of all companies, associations, orders and individuals doing the business of life, fire, accident, surety, health, burglary, title, guarantee and all other kinds of insurance, as well as of bond, investment, dividend, registry, title, guaranty, debenture and such like companies or associations (not strictly insurance companies), and provides that all such companies or associations, whether domestic or foreign, must be

licensed by this department before they can do business in this State. After they are licensed the department has under the law supervision over them and their business in the State, and no company or agent can legally do any business in the State until licensed by this department. The department is also in charge of the collection of all licenses, taxes and fees imposed by the State upon such companies. There was also given as one of the duties of the department the investigation of all suspicious fires occurring in the State, and there has been added to this that of inspecting and placing insurance upon all property owned by the State.

The Insurance Commissioner has charge of the work of the department and the duties of the office as laid down in the General Insurance Laws. During the past year this work has been done as well as could reasonably be expected, considering the inadequate amount allowed for the employment of clerical force in the department, and it is a pleasure to note the continued improvement in the insurance business in the State, the better protection of the citizens of the State from frauds and impositions, and the increased amount of revenue to the State. The total amount of revenue paid into the Treasury of the State during the present year has amounted to $174,633.60, while additional amounts have been collected for the investigation of fires, $3,762.84, and the publication of annual statements in the newspapers, $1,611.

## COMPANIES ADMITTED.

The following companies and associations were admitted to do business in the state during the year:

### LIFE.

Connecticut Mutual Life, Hartford, Conn.
Contentnea Life, Wilson, N. C.
Piedmont Mutual Life, Greensboro, N. C.
Knights Templar and Masonic Aid Association, Cincinnati, Ohio.
Carolina Mutual Life, Raleigh, N. C.
Workers Mutual Life and Health Insurance Company, New Bern, N. C.

### FIRE.

Stuyvesant Fire Insurance Company, New York City.
Milwaukee Mechanics Insurance Company, Milwaukee, Wis.
High Point Fire Insurance Company, High Point, N. C.
Indianapolis Fire Insurance Company, Indianapolis, Ind.
American Insurance Company, Boston, Mass.
National Union Fire Insurance Company, Pittsburg, Pa.
Providence-Washington Insurance Company, Providence, R. I.
Atlanta-Birmingham Fire Insurance Company, Atlanta, Ga.
Rossia Insurance Company, Russia.

MISCELLANEOUS.

Employers Indemnity Company, Philadelphia, Pa.
Metropolitan Plate-glass Insurance Company, New York.
Title Guaranty and Trust Company, Scranton, Pa.
Federal Union Surety Company, Indianapolis, Ind.
Southern States Trust Company, Charlotte, N. C.

FRATERNAL ORDERS.

National Fraternal Union, Murray, Ky.
Knights of Gideon Mutual Society, Goldsboro, N. C.
American Union Benefit Association, Kittrell, N. C.
Funeral Benefit Association of the United States, Philadelphia, Pa.
Eminent Household of Columbian Woodmen, Atlanta, Ga.
Masonic Benefit Fund (Colored), Raleigh, N. C.
Afro-American Union Association, Salisbury, N. C.
Royal Union Association of New Jersey, Trenton, N. J.
Grand Fountain United Order True Reformers, Richmond, Va.
Grand Lodge Independent Order True Reformers, Fayetteville, N. C.

STOPPED BUSINESS.

The following companies or associations either did not renew their license at the close of the year 1902, or ceased to do business in the State during the past year:

ASSESSMENT LIFE.

Knights Templar and Masonic Aid Association, Cincinnati, Ohio.

FIRE.

Firemen's Insurance Company, Baltimore, Md.
Greenwich Insurance Company, New York.
Lafayette Insurance Company, New York.
United Fire, Raleigh, N. C.
Wilmington Underwriters Insurance Company, Wilmington, N. C.
National Standard, New York City.

SURETY.

Union Surety and Guaranty Company, Philadelphia, Pa.

FRATERNAL ORDERS.

Family Protective Union, Boston, Mass.

The Wilmington Underwriters went into liquidation at the beginning of 1904 and the National Standard was merged with the Assurance of America. The United Fire and Union Surety and Guaranty Companies went into the hands of receivers. As a result of the great

conflagration in Baltimore the Firemen's Insurance Company of Baltimore went into the hands of a receiver and the Greenwich and Lafayette stopped business.

### COMPANIES LICENSED.

The following companies were licensed during the year ending April 1, 1904:

#### LIFE COMPANIES.

Aetna Life.
Bankers Life Insurance Co.
Connecticut Mutual.
Contentnea.
Eastern Life.
Equitable Life Assurance Society.
Fidelity Mutual.
Germania Life.
Hartford Life.
Home Life of New York.
Illinois Life.
Life of Virginia.
Manhattan Life.
Maryland Life.
Massachusetts Mutual Life.
Metropolitan Life.
Michigan Mutual.
Mutual Benefit of Newark.
Mutual Life of New York.
National Life of Vermont.
New York Life.
Northwestern Mutual.
Pacific Mutual.
Penn Mutual.
Phœnix Mutual.
Provident Savings.
Prudential of America.
Security Life and Annuity.
Security Mutual Life.
Security Trust and Life.
South Atlantic Life.
Southern Loan and Trust Co.
State Mutual of Massachusetts.
State Life of Indiana.
Sun Life of Canada.
Travelers.
Union Central.
Union Mutual Life of Maine.
Washington Life, New York.

#### ASSESSMENT LIFE COMPANIES.

Carolina Benevolent.
Carolina Mutual Life.
Farmers Life of North Carolina.
Industrial Life and Health.
Knights Templar and Masonic.
N. C. Mutual and Provident.
N. C. Mutual Aid and H. P.
Peoples Benevolent and Relief.
Peoples Mutual Benevolent.
Piedmont Mutual Life.
State Mutual Life and Annuity.
Workers Mutual Life.

#### FIRE AND FIRE AND MARINE COMPANIES.

Aetna.
Agricultural.
American Central, St. Louis.
American of Boston.
American of Pennsylvania.
Assurance of America.
Atlanta-Birmingham.
Atlanta Home.
British America.
British American.
Cabarrus Mutual Fire.
Caledonian.
Camden Fire.
Carolina.
Citizens of Missouri.
Cologne Re-insurance.
Colonial.
Commercial Union.

Continental.
Davidson County Mutual Fire.
Delaware.
Equitable of South Carolina.
Equitable Fire and Marine.
Farmers Mutual Fire.
Fire Association of Philadelphia.
Firemen's of Baltimore.
Fireman's Fund.
Gaston County Farmers Mutual.
Georgia Home.
German Alliance.
German-American.
Germania Fire.
Glens Falls.
Globe and Rutgers Fire.
Greenwich.
Hamburg-Bremen.
Hanover Fire.
Hartford Fire.
High Point Fire.
Home.
Home Insurance Co. of Greensboro.
Indemnity Fire.
Indianapolis Fire.
Insurance Co. of North America.
Lafayette Fire.
Law Union and Crown.
Liverpool and London and Globe.
London Assurance.
London and Lancashire.
Manchester.
Mecklenburg Farmers Mutual Fire.
Millers Mutual of Pennsylvania.
Milwaukee Mechanics.
Moscow Fire.
Munich Re-insurance.
National Fire.
National Union Fire.
New Hampshire Fire.
New York Underwriters Agency.
Niagara Fire.
North British and Mercantile.
North Carolina Home.
Northern Assurance.
Norwich Union.
Orient.
Palatine of London.
Pamlico Insurance and Banking Co.
Pennsylvania Fire.
Phenix of Brooklyn.
Philadelphia Underwriters.
Phœnix of London.
Phœnix of Hartford.
Piedmont.
Providence-Washington.
Prussian National.
Queen.
Rochester German.
Rossia.
Royal.
Royal Exchange Assurance.
Rowan Mutual Fire.
St. Paul Fire and Marine.
Salamandra.
Scottish Union and National.
Skandia.
Southern Loan and Trust Co.
Southern Stock Mutual.
Southern Underwriters.
Springfield Fire and Marine.
Stuyvesant Fire.
Sun Insurance Office.
Sun of New Orleans.
Teutonia.
Traders of Chicago.
Underwriters of Greensboro.
United States Fire.
Union Assurance Society.
Union County Farmers Mutual.
United Fire.
Virginia Fire and Marine.
Virginia State.
Westchester Fire.
Western Assurance.
Wilmington Underwriters.

ACCIDENT AND SURETY COMPANIES.

Aetna Indemnity.
Aetna Life (Accident).
American Bonding Co.
American Credit-Indemnity of N. Y.
American Surety of New York.
City Trust, Safe Deposit and Surety Co.

Employers Liability.
Employers Indemnity of Philadelphia.
Federal Union.
Fidelity and Casualty.
Fidelity and Deposit of Maryland.
Hartford Steam-boiler.
Lloyds Plate-glass.
Maryland Casualty.
Metropolitan Plate-glass.
National Surety Co.
New York Plate-glass Insurance Co.
Ocean Accident and Guarantee.
Park Region Mutual Hail.
Pennsylvania Casualty.
Peoples Mut. Accident and Sick Benefit.
Preferred Accident.
Southern States Trust.
Standard Life and Accident.
Title Guaranty and Trust.
Tobacco Planters Mutual H. and F.
Travelers (Accident).
Union Surety and Guaranty.
United States Fidelity and Guaranty.
United States Casualty.
Wachovia Loan and Trust.

FRATERNAL ORDERS.

A. C. L. Relief Department.
Afro-American Union.
American Guild.
American Union Benefit Association.
Ancient Order United Workmen.
Columbian Woodmen.
Endowment Rank Knights of Pythias.
Funeral Benefit Association of U. S.
Family Protective Union.
Fraternities Accident Order.
Grand Fraternity.
Golden Rule Benevolent Association.
Improved Order Heptasophs.
I. O. O. F. (Colored).
Independent Order True Reformers.
Jr. O. U. A. M.
Knights of Gideon.
Knights of Harmony.
Knights of Honor.
Knights and Ladies of Honor.
Ladies of the Maccabees of the World.
Lincoln Benefit.
Masonic Benefit Fund (Colored).
Masonic Mutual Relief.
Modern Puritans.
National Union.
National Fraternal Union.
Order of Select Knights.
Ridgely Protective Association.
Royal Arcanum.
Royal Benefit Society.
Royal Knights King David.
Royal Union.
Sovereign Camp Woodmen of the World.
Supreme Ruling Mystic Circle.

INVESTIGATION OF FIRES AND INSPECTION OF BUILDINGS.

The inspection of buildings and investigation of suspicious fires in the State has received the attention of the Commissioner during the past year, and the work has been of decided value to the State in punishing criminals and tending to lessen the number of fires. In reference to this subject, I do not know that I can better express its object under the law than by quoting an extract from the last report of this department, as follows:

The law in regard to the investigation of all suspicious fires in the State has been amended by the last Legislature, so that it becomes now not only a law for the reporting of all fires and the investigation of those of suspicious origin, but

one requiring the inspection of all buildings in the cities and towns of the State. Under the law as it now is, it is the duty of the officers of each city and town to thoroughly inspect, quarterly, every building within the fire limits of their city or town, and, annually, all buildings within the limits of the city. The value of this law and its far-reaching effects in saving from loss by fire the property within the State, and the ultimate reduction of fire rates, can hardly be estimated. The idea of having all fires reported is not only that those of suspicious origin may be investigated under the direction of the Commissioner, but that there may be prepared and kept proper statistics of the character, origin, cause, etc., of all fires occurring within the State. Because of the short clerical force of the department, the Commissioner has found it impossible up to this time to accomplish much in the way of gathering and compiling statistics.

The expenses attending the investigation of fires in the State are paid by a tax of one-fifth of one per cent. on the gross receipts of all fire companies doing business in the State, and does not cost the State or her citizens one cent. There has been collected for the past year $3,762.84 and paid out $2,700.09 in the matter of investigating fires and the inspection of buildings. The items that go to make up this amount are shown on the books of the department. It is to be hoped that as the fire insurance business in the State increases the receipts from this source will enable the Commissioner to employ for all his time a competent man who, when not engaged in investigating fires and seeking evidence against "firebugs," shall be employed in inspecting, with the Chiefs of the Fire Departments of the State, all buildings and premises in our cities and towns. Nothing will do more to decrease our fire waste and lessen our insurance rates. It is a pleasure to the Commissioner to be able to report a decided progress in the investigation of fires and in the inspection of buildings. The officers of the different cities and towns throughout the State and the sheriffs of the different counties are becoming more and more interested in this matter and are showing some zeal in the discharge of the duties imposed upon them, under the act for the Investigation of Fires and the Inspection of Buildings.

## FRATERNAL ORDERS.

The Legislature has considerably improved the law governing this class of insurance associations, and under the law as it now stands much has been accomplished in the way of improving the character of the business and the protection offered to the citizens of the State.

The trouble still remains that the law is not sufficiently strict in regard to the organization of these associations and their admission to do business in the State. Too many very small ones are allowed to be formed in the State, and their work in the end can but result in loss to the citizens of the State who patronize them. The Commissioner during the last year has refused the application of several associations to come into the State, and feels that he was justified in so doing because he gave the citizens of the State the benefit of any doubt in regard to the character of the protection, as that offered was, in his opinion, even less than is usually received from this class of associations. Some further legislation is needed especially as to the size of the associations allowed to operate and the collection and management of the funds collected. Every association should be required to collect and keep separate the funds for paying losses and expenses, and not be allowed to use funds collected for benefits for expenses. No man or set of men should be allowed to charter or run an association in this State as a fraternal order unless it is made to appear beyond a doubt that it is not a money-making scheme or run for the support of the promoters or officers.

### INSURANCE OF STATE PROPERTY.

The proper protection of the property of the State from fire by insurance is one that calls for a careful and painstaking work. The Legislature of 1901 by an act required that the policies of all public buildings, and other State property, should be approved by the Insurance Commissioner of the State before it was lawful for the premiums therefor to be paid. This caused a considerable amount of work to be laid upon the department, besides considerable expense personally to the Commissioner in examining the State property, as there was no provision made for even the necessary expenses. The Legislature of 1903 amended this act and provided that the Insurance Commissioner and the officer or board having the property in charge should agree as to the amount of insurance to be carried on all State property, and then the Commissioner should be required to place this insurance. In obedience to this law, the Insurance Commissioner called for and received the fire insurance policies on all property in the State, and after consulting with the officers hav-

ing the property in charge agreed upon the amount of insurance to be placed and had policies issued therefor. When the Insurance Commissioner took charge of the placing of insurance upon State property he found the property of the State insured under specific policies as follows:

| *Property.* | *Value.* | *Insurance.* |
|---|---|---|
| Capitol building | $ 500,000.00 | none |
| Supreme Court building and contents | 250,000.00 | $ 62,000.00 |
| Governor's Mansion and furniture | 70,000.00 | 25,500.00 |
| Agricultural building and contents | 200,000.00 | 72,500.00 |
| State Prison building and contents | 1,250,000.00 | none |
| State Prison farm property | 60,000.00 | 40,075.00 |
| Books (Secretary of State) | 40,000.00 | 28,500.00 |
| University of North Carolina | 500,000.00 | 28,500.00 |
| State Normal and Industrial College | 180,000.00 | 75,550.00 |
| A. & M. College at Raleigh | 225,000.00 | 48,450.00 |
| A. & M. College (colored) | 70,000.00 | 40,425.00 |
| Blind Institution (white) at Raleigh | 120,000.00 | 9,500.00 |
| D. and D. and B. Institution (colored) | 55,000.00 | 5,750.00 |
| D. and D. Institution (white) at Morganton | 180,000.00 | 49,500.00 |
| State Hospital at Raleigh | 300,000.00 | 46,550.00 |
| State Hospital at Morganton | 650,000.00 | 12,000.00 |
| State Hospital (colored) at Goldsboro | 170,000.00 | 83,675.00 |
| Total | $4,820,000.00 | $664,475.00 |

AMOUNT NOW INSURED.

The Commissioner, after consulting with the different officers having the property in charge, made out a schedule for each institution and placed under these schedules the insurance upon the property of said institution for the amount agreed upon. The Commissioner also took up with the insurance companies the rates being charged and the clauses being inserted in policies on State property, and agreed upon the proper rating under these schedules and also as to what clauses should be used in policies covering State property. The following amount of insurance is now being carried upon the properties of the State:

| *Property.* | *Value.* | *Insurance.* |
|---|---|---|
| Capitol building | $ 500,000.00 | none |
| Governor's Mansion and furniture | 70,000.00 | $ 25,500.00 |
| Supreme Court building and contents | 250,000.00 | 62,000.00 |
| Agricultural building and contents | 200,000.00 | 72,500.00 |
| State Prison building and contents | 1,250,000.00 | none |
| State Prison farm property | 60,000.00 | 40,075.00 |
| Books (Secretary of State) | 40,000.00 | 28,500.00 |
| University of North Carolina | 500,000.00 | 28,500.00 |
| State Normal and Industrial College | 240,000.00 | 112,037.37 |
| A. & M. College at Raleigh | 225,000.00 | 104,950.00 |
| A. & M. College (colored) | 70,000.00 | 51,425.00 |
| Blind Institution (white) at Raleigh | 120,000.00 | 30,000.00 |
| D. and D. and Blind Institution (colored) | 55,000.00 | 16,200.00 |
| D. and D. Institution at Morganton | 180,000.00 | 52,500.00 |
| State Hospital at Raleigh | 300,000.00 | 48,850.00 |
| State Hospital at Morganton | 920,000.00 | 100,000.00 |
| State Hospital (colored) at Goldsboro | 200,000.00 | 84,700.00 |
| Total | $5,180,000.00 | $857,737.37 |

While the present plan is a vast improvement upon the plan heretofore in use in placing insurance on State property, still there are perhaps other ways in which the matter could be still further improved and to which the attention of the Legislature will no doubt be called at the proper time.

## CHARTERS.

Under the law a company or association can be chartered in the State to do any kind of insurance business where the proposed articles of incorporation are submitted to and approved by the Insurance Commissioner and by him certified to the Honorable Secretary of State. When this is done the charter can be issued from the office of the Secretary of State just as they are to other corporations.

The proposed articles of incorporation of the following companies and associations were during the year submitted to and examined and approved by the Commissioner and certified to the office of the Secretary of State to be chartered.

### STOCK LIFE.

The Contentnea Life Insurance Company, Wilson, N. C.

ASSESSMENT LIFE.

Piedmont Mutual Life Insurance Company, Greensboro, N. C.
Carolina Mutual Life Insurance Company, Raleigh, N. C.
The Workers Mutual Life and Health Insurance Company, New Bern, N. C.

BURIAL ASSOCIATIONS.

Asheville Mutual Benefit Burial Association, Asheville, N. C.

FRATERNAL ORDERS.

Supreme Lodge Knights of Gideon Mutual Society, Goldsboro, N. C.
American Union Benefit Association, Kittrell, N. C.
The Afro-American Union Association, Salisbury, N. C.
Reformed Junior Knights of Gideon Mutual Aid Society, Goldsboro, N. C.
The Benevolent and Charitable Brother Insurance Company, Washington, N. C.

Some additional requirements for charters should be adopted by the Legislature, and then the time of the General Assembly should not be taken up with passing upon and enacting charters of this character. In almost every instance they are asked for from the General Assembly in order that some special feature of doubtful propriety can be inserted or that the charter may be kept for the purpose of traffic.

UNITED FIRE INSURANCE COMPANY.

The history of this company furnishes a lesson to the State and emphasizes the importance of having charters thoroughly examined before they are issued. This company was first chartered as The Home Protection Insurance Company, and after running awhile by that name it was compelled to stop business. Its charter was amended by the Legislature of 1903 and the name changed to the United Mutual Fire Insurance Company. The charter was then sold to some Boston people and they undertook to run an insurance company for the writing of surplus lines. After repeated attempts to have the company comply fully with the law and accumulate sufficient funds in proper securities for the protection of its policy holders, the Commissioner deemed it best to ask the courts to appoint a receiver for the company. It is now in the hands of a receiver, Mr. S. Brown Shepherd, who is winding up the affairs of the company under the direction of the courts.

VIOLATIONS.

Under the law it is made the duty of the Commissioner to seek out and prosecute all violations of the insurance law, and to see that its provisions are carried out by companies and agents doing business in the State. Because of the manner in which the law has been enforced for the last three or four years these violations are becoming less frequent, but during the past year the Commissioner has had a good many violations brought to his attention, and where he could get the evidence, has caused prosecutions to be instituted. These prosecutions often result in the conviction of the persons violating the law. In most cases the judgments have been suspended and held over the violator as a guarantee of his future conduct. Very few of the best companies are guilty of these violations,, and in most cases the guilty ones are the representatives of some association or order that has very little to lose by being classed as a violator of the law. In many cases the citizens representing these associations have been imposed upon by them.

STATEMENTS AND TABLES.

All companies and associations doing business in the State under the supervision of the department are required to file annually, as of December 31, a full statement of their business for the year and their financial condition in detail. These statements must be filed with the department and abstracts of them must be made by the Commissioner and published in some newspaper of the State, and copies sent to the Clerk of the Superior Court of each county, to be filed in his office. It is also made the duty of the department to gather and keep full information as to the character and financial condition of each company, association and order doing business in the State. The statements published in this report are those filed by the officers of the company for the past year ending December 31, 1903. An examination of them will give full information as to the assets, investments and real condition of these companies and associations. The statistical tables are so arranged as to put this information in such shape that it may be easily examined by the citizens of the State as well as the companies doing business in the State and their agents.

### INCREASE OF HOME COMPANIES.

An examination of the statistical tables published in this report will be of special interest to the citizens of the State, as they show not only an increase of the insurance business in the State but a decided progress by home companies. This can be readily seen by comparing the business of North Carolina companies in 1899 with the business as reported herein for last year.

### LIFE COMPANIES.

In 1899 there was no stock or legal reserve life insurance company of this State and only one mutual association. This association reported in assets only $479.35 and total receipts of $2,528.95. In 1903 the North Carolina life companies doing business with a legal reserve report:

| *Assets.* | *Capital.* | *Business in Force.* | *Premiums.* |
|---|---|---|---|
| $876,369.07 | $325,000.00 | $2,238,677.00 | $91,031.20 |

### FIRE COMPANIES.

The North Carolina fire companies show a more decided increase. The home fire companies have increased in number and made rapid progress for several years. Their success shows to the citizens of the State the advantage and profit to be gained by investing capital in home fire insurance companies. The reports of these companies show:

| | Assets. | Capital. | Surplus. | Business. | Premiums. | Insurance in Force. |
|---|---|---|---|---|---|---|
| 1903 | $ 2,920,669.94 | $ 962,896.00 | $ 253,865.68 | $40,537,337.45 | $ 785,961.16 | $45,443,635.82 |
| 1899 | 454,456.13 | 277,390.00 | 55,522.06 | 8,295,230.12 | 85,670.54 | 11,982,779.75 |
| Increase | 2,448,213.81 | 685,506.00 | 198,343.62 | 32,242,107.33 | 700,290.62 | 33,460,856.07 |

### FINANCIAL.

All companies, associations and orders of the class placed by law under the supervision of this department are required to be licensed by the Insurance Commissioner before they can do business in the State, and pay to him such licenses, fees and taxes as are prescribed by law. The Commissioner is required to collect these licenses, fees and taxes and pay them to the State Treasurer. The amounts col-

lected by the Commissioner continue to increase each year, and the Commissioner takes pleasure in reporting as collected by him during the past year and paid to the Honorable State Treasurer monthly:

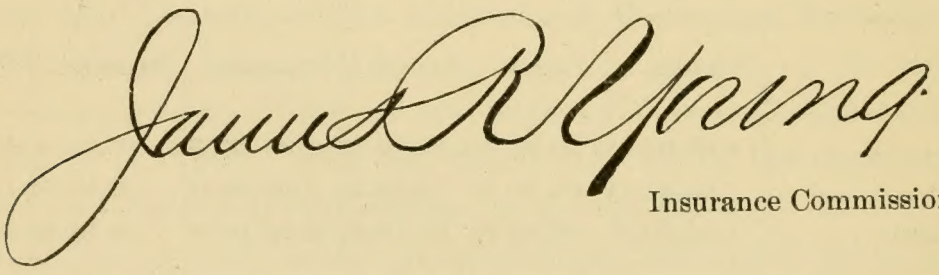
| | | |
|---|---|---|
| For taxes on gross receipts | | $129,519.79 |
| For licenses from companies | | 31,873.81 |
| For fees | | 4,249.50 |
| For licenses for sub-agents | | 8,990.50 |
| Total | | $174,633.60 |
| For publication of annual statements in newspapers | $1,611.00 | |
| For investigation of fires | 3,762.84 | |
| | | 5,373.84 |
| Total | | $184,007.44 |

## CONCLUSION.

Because of the large increase of business and the necessity for more filing and desk room the department is very much crowded, and it is to be hoped that some provision will be made to give the department more room in which to transact the work.

In conclusion, the Commissioner desires to testify to the valuable aid rendered him in the discharge of the increased work and responsibility by his Chief Clerk, Mr. D. H. Milton, and his stenographer and Clerk, Miss Ida Montgomery, as they have been prompt and faithful.

Respectfully submitted,



Insurance Commissioner.

# STATISTICAL TABLES

## RELATING TO FIRE AND MARINE INSURANCE COMPANIES.

## TABLE No. I—

## Showing the Nature of the GROSS ASSETS of Fire and Marine the year ending

NORTH CAROLINA

| Name of Company. | Real Estate. | Mortgage Loans. |
|---|---|---|
| Cabarrus Mutual | $ | $ |
| Carolina Insurance Company | 5,000.00 | 35,581.67 |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | | |
| Gaston County Farmers Mutual | | |
| High Point Fire | | |
| Home Insurance Company of Greensboro | | 49,512.60 |
| Mecklenburg Farmers Mutual Fire | | |
| North Carolina Home Insurance Company | | 870.00 |
| Pamlico Insurance and Banking Company | 3,437.24 | 175,111.80 |
| Piedmont Fire Insurance Company | 75,000.00 | |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 20,909.21 | 388,920.41 |
| Southern Stock Mutual | 9,933.75 | 30,140.00 |
| Southern Underwriters | 40,776.71 | 88,452.61 |
| Underwriters of Greensboro | 9,933.75 | 7,500.01 |
| Union County Farmers Mutual | | |
| United Fire Insurance Company | | |
| Totals | 164,990.66 | 776,089.10 |

COMPANIES OF

| | | |
|---|---|---|
| Ætna | 277,249.39 | 12,600.00 |
| Agricultural | 323,260.24 | 595,477.73 |
| American Central of St. Louis | | 9,500.00 |
| American of Boston | | 32,000.00 |
| Atlanta-Birmingham Insurance Company | | 16,740.90 |
| American Fire (Philadelphia) | 398,080.21 | 761,212.40 |
| Assurance Company of America | | |
| Atlanta Home | 60,853.06 | 125.00 |
| British American | | |
| Citizens Insurance Company of Missouri | 4,877.00 | 241,070.00 |
| Camden Fire | 30,100.00 | 255,854.21 |
| Colonial Fire | 2,161.09 | 169,536.15 |
| Continental | 1,113,000.00 | 32,150.00 |
| Delaware | 200,000.00 | 149,700.00 |
| Equitable of South Carolina | 23,900.00 | 36,071.03 |
| Equitable Fire and Marine | 120,000.00 | 176,550.00 |
| Fire Association of Philadelphia | 440,327.50 | 1,331,656.99 |
| Firemen's of Baltimore | | |
| Fireman's Fund | 518,000.00 | 188,312.50 |
| Georgia Home | 138,925.00 | 165,349.78 |
| German Alliance | | |
| German-American | 15,000.00 | 13,000.00 |
| Germania Fire | 670,488.77 | 376,500.00 |
| Glens Falls | 71,227.48 | 810,127.08 |
| Globe and Rutgers | 73,000.00 | 54,500.00 |
| German Insurance Company | 88,700.00 | 2,499,258.48 |
| Greenwich | | |
| Hanover Fire | 692,985.84 | 3,500.00 |
| Hartford Fire | 940,500.00 | 734,369.00 |
| Home of New York | 1,593,892.06 | 91,200.00 |
| Indemnity Fire | | |
| Indianapolis Fire Insurance Company | | 293,130.00 |
| Insurance Company of North America | 602,180.00 | 966,038.04 |
| Lafayette Fire | | |
| Millers Mutual Fire | | 36,050.00 |
| Milwaukee Mechanics Insurance Company | 48,000.00 | 1,256,008.39 |
| National Fire | 354,855.22 | 617,715.00 |
| National Standard | | |
| National Union Fire | 4,000.00 | 291,822.00 |
| New Hampshire Fire | 165,781.62 | 457,200.00 |
| Niagara Fire | | 344,000.00 |

## ASSETS.

## Insurance Companies (licensed to do business in this State) for December 31, 1903.

COMPANIES.

| Loans on Collaterals. | Stocks and Bonds. | Cash in Office and Bank. | Unpaid Premiums and Agents' Balances. | Miscellaneous. | Total Assets. |
|---|---|---|---|---|---|
| $ | $ | $ 1,027.34 | $ | $ | $ 1,027.34 |
| 12,900.00 | 24,675.00 | 2,707.58 | 3,018.98 | 1,413.95 | 85,297.18 |
| | | 65.00 | | | 65.00 |
| | | 22.14 | | | 22.14 |
| 20,000.00 | | 5,717.12 | 1,531.41 | | 27,248.53 |
| 1,000.00 | 7,379.00 | 3,497.99 | 3,577.12 | 2,536.73 | 67,503.44 |
| | | 1,218.22 | | | 1,218.22 |
| 225.00 | 124,906.52 | 16,242.24 | 19,888.84 | 4,088.00 | 166,220.60 |
| | | 199,308.78 | 522.56 | | 378,380.38 |
| 32,900.00 | | 5,624.27 | 6,664.99 | 70.00 | 120,259.26 |
| | | 387.00 | | 547.23 | 934.23 |
| | 150,480.09 | 122,097.18 | 15,877.84 | 2,221.60 | 700,506.33 |
| 13,000.00 | 41,219.98 | 18,501.37 | 8,969.88 | 42.97 | 121,807.95 |
| 414,120.40 | 236,349.05 | 157,847.86 | 37,452.33 | 139,904.51 | 1,114,903.47 |
| 12,500.00 | 37,269.98 | 7,627.87 | 4,383.92 | | 79,215.53 |
| | 20,000.00 | 18,060.34 | | | 38,060.34 |
| 506,645.40 | 642,279.62 | 559,952.30 | 101,887.87 | 150,824.99 | 2,902,669.94 |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| | 13,133,022.97 | 1,207,068.62 | 560,317.01 | 630.16 | 15,190,888.15 |
| 446,186.64 | 941,514.75 | 139,289.77 | 142,160.48 | 29,866.14 | 2,617,755.75 |
| 421,500.00 | 3,000,888.75 | 178,645.04 | 207,194.69 | | 3,817,728.48 |
| | 714,654.50 | 27,174.11 | 58,047.74 | 6,059.22 | 837,935.57 |
| 9,944.50 | 250,460.00 | 75,277.13 | 36,308.03 | 1,881.95 | 390,612.51 |
| 150,210.00 | 1,187,674.96 | 105,440.21 | 228,839.56 | 34,047.07 | 2,865,504.41 |
| | 1,026,675.00 | 91,858.94 | 62,811.46 | 4,754.54 | 1,186,099.94 |
| | 217,267.50 | 14,426.78 | 18,409.60 | 343.58 | 311,425.52 |
| | 354,491.25 | 34,707.08 | 68,917.09 | 2,843.31 | 460,958.73 |
| | 253,140.00 | 91,215.65 | 136,403.56 | 5,716.00 | 732,422.21 |
| 95,000.00 | 558,264.95 | 23,984.45 | 73,494.04 | 6,102.89 | 1,042,800.54 |
| 12,975.00 | 84,834.93 | 16,675.71 | 9,488.55 | 18,046.78 | 313,718.21 |
| | 11,288,515.00 | 808,503.53 | 770,039.28 | 179,969.82 | 14,192,177.63 |
| 235,000.00 | 960,771.68 | 44,101.89 | 168,514.61 | 17,121.41 | 1,775,209.59 |
| 17,122.20 | 108,975.50 | 8,392.85 | 18,660.89 | 3,622.46 | 216,744.93 |
| 138,000.00 | 650,485.00 | 29,896.82 | 133,805.20 | 1,697.20 | 1,250,434.22 |
| 269,975.00 | 3,463,554.00 | 275,328.14 | 506,665.84 | 44,896.27 | 6,332,403.74 |
| 462,500.00 | 3,603,430.00 | 311,385.35 | 657,808.82 | 32,527.57 | 5,773,964.24 |
| 40,500.00 | 464,360.22 | 64,575.47 | 69,611.32 | 757.91 | 934,079.70 |
| | 1,166,484.00 | 28,432.28 | 105,615.30 | 3,697.00 | 1,304,228.58 |
| | 10,797,194.00 | 430,620.77 | 765,142.72 | 53,348.84 | 12,074,306.33 |
| | 4,116,472.25 | 346,279.42 | 307,355.96 | 32,737.23 | 5,849,833.63 |
| 3,700.00 | 2,391,980.00 | 630,443.06 | 127,479.92 | 11,721.63 | 4,046,681.17 |
| | 1,295,842.00 | 60,250.29 | 468,550.53 | 8,388.63 | 1,960,531.45 |
| 7,700.00 | 1,524,439.16 | 310,075.69 | 344,884.17 | 135,549.32 | 4,910,606.82 |
| | 1,619,410.00 | 127,397.89 | 319,543.25 | 53,652.83 | 2,120,003.97 |
| | 2,750,244.75 | 221,791.24 | 168,212.27 | 225,322.94 | 4,062,057.04 |
| 4,800.00 | 10,183,874.85 | 479,074.50 | 1,028,300.00 | 1,145,443.00 | 14,516,361.35 |
| | 14,177,010.00 | 1,173,763.90 | 1,002,436.40 | 2,491.63 | 18,040,793.99 |
| | 385,965.00 | 38,207.98 | 22,781.43 | 3,107.11 | 450,161.52 |
| | 126,218.24 | 11,786.25 | 23,591.99 | 18,243.57 | 472,970.05 |
| 704,700.00 | 6,927,301.60 | 1,083,395.18 | 930,361.61 | 46,005.22 | 11,259,981.65 |
| | 395,605.00 | 31,098.91 | 53,916.08 | 47,379.84 | 527,999.83 |
| | 47,096.75 | 12,076.84 | | 1,696.79 | 96,920.38 |
| | 1,297,438.75 | 107,234.54 | 186,302.27 | 31,297.47 | 2,926,281.42 |
| | 4,783,228.00 | 336,779.80 | 371,250.57 | | 6,463,828.59 |
| 50,000.00 | 1,101,130.00 | 88,648.23 | 92,897.88 | 4,258.66 | 1,632,756.77 |
| 8,000.00 | 2,766,682.50 | 212,047.17 | 171,617.64 | 24,517.77 | 3,877,846.70 |
| | 2,893,640.00 | 272,932.03 | 336,989.77 | 12,200.16 | 3,859,761.96 |

## TABLE No. I—

### Showing the Nature of the GROSS ASSETS of Fire and Marine for the year ending

COMPANIES OF OTHER

| Name of Company. | Real Estate. | Mortgage Loans. |
|---|---|---|
| Orient Insurance Company | $ 65,333.04 | $ 41,158.00 |
| Pennsylvania Fire | 210,000.00 | 746,599.99 |
| Phenix of Brooklyn | 576,000.00 | 52,100.00 |
| Phœnix of Hartford | 351,442.65 | 102,449.25 |
| Providence-Washington Insurance Company | | |
| Queen Insurance Company | 150,999.25 | 71,000.00 |
| Rochester German | 267,810.91 | 353,347.10 |
| St. Paul Fire and Marine | 387,306.44 | 531,622.15 |
| Springfield Fire and Marine | 227,000.00 | 554,500.00 |
| Stuyvesant Fire Insurance Company | 14,000.00 | 14,000.00 |
| Sun of New Orleans | 35,000.00 | |
| Teutonia | 40,000.00 | |
| Traders of Chicago | 31,993.84 | 213,300.00 |
| United States Fire | 50,000.00 | 310,200.00 |
| Virginia Fire and Marine | 95,783.97 | 76,419.84 |
| Virginia State | 72,778.67 | 52,637.91 |
| Westchester Fire | 253,000.00 | 303,650.00 |
| Totals | 11,789,893.15 | 16,477,886.06 |

COMPANIES OF

| | | |
|---|---|---|
| British America | | |
| Cologne Re-insurance | | |
| Commercial Union | 888,148.69 | 112,000.00 |
| Caledonian | 433,187.16 | |
| Hamburg-Bremen | | |
| Law Union and Crown | | |
| Liverpool and London and Globe | 1,866,013.00 | 3,498,750.00 |
| London Assurance | | |
| London and Lancashire | 300,000.00 | |
| Manchester | 2,000.00 | |
| Moscow Fire | | |
| Munich Re-insurance | | |
| North British and Mercantile | | |
| Northern Assurance | 115,000.00 | |
| Norwich Union | | 40,000.00 |
| Palatine of London | | |
| Phœnix of London | | |
| Prussian National | | |
| Royal Insurance Company | 2,174,460.43 | 321,000.00 |
| Royal Exchange Assurance | | |
| Salamandra | | |
| Scottish Union and National | 243,758.80 | 870,053.35 |
| Skandia | | |
| Sun Insurance Office | 261,000.00 | 57,000.00 |
| Union Assurance Society | 200,000.00 | |
| Western Assurance | | 20,000.00 |
| Totals | 6,483,569.08 | 4,918,803.35 |

RECAPITU

| | | |
|---|---|---|
| Home Companies | 164,990.66 | 776,089.10 |
| Companies of other States | 11,789,893.15 | 16,477,886.06 |
| Foreign Companies | 6,483,569.08 | 4,918,803.35 |
| Grand totals | 18,438,452.89 | 22,172,778.51 |

## ASSETS.

### Insurance Companies (licensed to do business in this State) December 31, 1903—*Continued.*

STATES—CONTINUED.

| Loans on Collaterals. | Stocks and Bonds. | Cash in Office and Bank. | Unpaid Premiums and Agents' Balances. | Miscellaneous. | Total Assets. |
|---|---|---|---|---|---|
| $---------- | $ 1,782,817.38 | $ 136,703.99 | $ 152,830.07 | $ 31,543.19 | $ 2,210,385.67 |
| 635,100.00 | 4,055,251.00 | 214,946.06 | 390,228.99 | 9,487.47 | 6,261,613.51 |
| 101,860.00 | 5,153,423.00 | 783,499 24 | 666,620.50 | 73,588.88 | 7,407,091.62 |
| 81,000.00 | 5,117,930.17 | 419,537.10 | 320,264.76 | 461,037.36 | 6,853,661.29 |
| ---------- | 2,016,860.00 | 106,575.52 | 223,631.69 | 45,391.18 | 2,392,458.39 |
| ---------- | 5,299,534.28 | 195,582.44 | 375,119.26 | 72,500.73 | 6,164,735.96 |
| ---------- | 643,525.00 | 202,912.68 | 122,615.89 | 15,477.13 | 1,605,688.71 |
| 22,730.94 | 2,207,795.25 | 255,131.66 | 265,281.36 | 29,154.91 | 3,699,022.71 |
| 14,875.00 | 4,536,144.00 | 393,562.28 | 508,193.78 | 48,127.09 | 6,282,402.15 |
| ---------- | 286,798.42 | 26,142.65 | 93,908.85 | 3,496.96 | 438,346.88 |
| ---------- | 983,036.00 | 25,339.33 | 51,225.69 | 882.03 | 1,095,483.05 |
| ---------- | 621,835.00 | 41,282.25 | 86,982.85 | ---------- | 790,100.10 |
| ---------- | 2,081,827.40 | 231,768.32 | 175,925.79 | 18,757.66 | 2,753,573.01 |
| ---------- | 310,125.00 | 20,919.50 | 61,941.16 | 21,263.69 | 775,449.35 |
| 26,545.00 | 549,093.00 | 65,899.11 | 115,160.37 | 3,151.13 | 932,052.42 |
| 2,813.66 | 347,573.00 | 14,755.74 | 83,024.65 | 20,969.34 | 593,052.97 |
| ---------- | 2,412,100.00 | 102,560.25 | 300,599.24 | 15,094.52 | 3,447,004.01 |
| 3,949,727.94 | 152,207,907.66 | 12,787,431.64 | 14,691,286.43 | 2,712,767.19 | 214,416,900.07 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| ---------- | 1,040,916.19 | 169,720.71 | 204,834.79 | 11,833.20 | 1,427,304.89 |
| ---------- | 624,310.00 | 236.62 | 107,071.62 | 6,270.00 | 737,888.24 |
| ---------- | 2,218,693.75 | 452,524.46 | 598,502.88 | 26,882.13 | 4,294,751.91 |
| ---------- | 967,800.00 | 187,396.82 | 128,625.80 | 17,343.73 | 1,734,353.51 |
| ---------- | 1,602,331.25 | 58,477.39 | 153,654.31 | 19,715.00 | 1,834,177.95 |
| ---------- | 757,602.50 | 26,079.86 | 62,238.33 | 8,181.19 | 854,201.88 |
| ---------- | 3,767,406.25 | 1,317,133.34 | 1,549,648.94 | 57,966.97 | 12,056,918.50 |
| ---------- | 2,133,063.75 | 288,538.04 | 293,527.47 | 44,245.09 | 2,759,374.35 |
| ---------- | 1,882,589.50 | 177,384.11 | 294,448.78 | 147,199.48 | 2,801,621.87 |
| ---------- | 1,408,260.00 | 104,302.13 | 205,796.22 | 13,863.57 | 1,734,221.92 |
| ---------- | 721,347.50 | 55,602.91 | 33,389.58 | 4,843.32 | 815,183.31 |
| ---------- | 2,853,415.00 | 274,800.62 | 147,628.65 | 27,069.50 | 3,302,913.77 |
| ---------- | 5,352,487.00 | 134,724.14 | 433,120.40 | 22,559.72 | 5,942,891.26 |
| ---------- | 2,606,545.00 | 170,294.94 | 497,800 85 | 10,847.04 | 3,400,487.83 |
| ---------- | 2,069,054.75 | 277,478.75 | 218,826.81 | 26,069.08 | 2,631,429.39 |
| ---------- | 1,502,560.00 | 190,192.92 | 246,859.18 | 6,424.23 | 1,946,036.33 |
| ---------- | 2,499,910.00 | 307,038.77 | 137,210.03 | 34,753.15 | 2,978,911.95 |
| ---------- | 873,075.12 | 29,452.80 | 107,042.53 | 9,664.18 | 1,019,234.63 |
| ---------- | 4,458,153.95 | 710,052.53 | 750,974.21 | 105,742.28 | 8,520,383.40 |
| ---------- | 1,734,300.00 | 91,356.88 | 338,920.07 | 44,182.82 | 2,198,759.77 |
| ---------- | 769,525.00 | 92,224.81 | 63,570.48 | 207,320.00 | 1,132,640.29 |
| 2,000.00 | 2,958,236.75 | 280,876.06 | 151,935.00 | 333,250.20 | 4,840,110.16 |
| ---------- | 773,137.50 | 191,098.45 | 51,862.55 | 8,045.84 | 1,024,144.34 |
| ---------- | 2,013,056.85 | 279,649.07 | 274,550.33 | 26,625.90 | 2,911,882.15 |
| ---------- | 1,238,990.00 | 73,229.21 | 171,087.31 | 13,228.35 | 1,696,534.87 |
| ---------- | 1,770,306.36 | 143,912.88 | 431,171.98 | 27,421.85 | 2,392,813.10 |
| 2,000.00 | 50,575,518.40 | 6,083,779.22 | 7,654,399.10 | 1,271,098.42 | 76,989,167.57 |

LATION.

| | | | | | |
|---|---|---|---|---|---|
| 506,645.40 | 642,279.62 | 559,952.30 | 101,887.87 | 150,824.99 | 2,902,669.94 |
| 3,949,727.94 | 152,207,907.66 | 12,787,431.64 | 14,691,286.43 | 2,712,767.19 | 214,416,900.07 |
| 2,000.00 | 50,575,518.40 | 6,083,779.22 | 7,654,399.10 | 1,271,098.42 | 76,989,167.57 |
| 4,458,373.34 | 203,425,705.68 | 19,421,163.16 | 22,446,573.40 | 4,134,690,60 | 294,308,737.58 |

## TABLE No. II—

### Showing the Nature of the LIABILITIES of Fire and Marine the year ending

NORTH CAROLINA

| Name of Company. | Unpaid Losses and Claims. | Unearned Premiums. |
|---|---|---|
| Cabarrus Mutual | $ 172.00 | $ |
| Carolina Insurance Company | 800.00 | 17,347.95 |
| Davidson County Mutual Fire | | |
| Farmers Mutual Fire | | |
| Gaston County Farmers Mutual | | |
| High Point Fire | | 2,038.41 |
| Home Insurance Company of Greensboro | | 13,770.04 |
| Mecklenburg Farmers Mutual Fire | 1,400.00 | |
| North Carolina Home Insurance Company | 2,774.41 | 52,621.31 |
| Pamlico Insurance and Banking Company | | 9,913.29 |
| Piedmont Fire Insurance Company | 5,920.11 | 38,668.87 |
| Rowan Mutual Fire | | |
| Southern Loan and Trust Company | 1,980.00 | 25,529.49 |
| Southern Stock Mutual | 2,328.58 | 57,734.71 |
| Southern Underwriters | 6,721.08 | 132,728.91 |
| Underwriters of Greensboro | 2,412.50 | 25,763.71 |
| Union County Farmers Mutual | | |
| United Fire Insurance Company | 7,630.00 | 16,248.97 |
| Totals | 32,038.68 | 392,365.66 |

COMPANIES OF

| | | |
|---|---|---|
| Ætna | 596,488.24 | 4,198,054.05 |
| Agricultural | 102,143.09 | 1,297,632.56 |
| American Central of St. Louis | 161,915.74 | 1,370,444.62 |
| American of Boston | 31,307.94 | 376,927.27 |
| American Fire of Philadelphia | 166,685.52 | 1,241,074.03 |
| Assurance Company of America | 74,219.00 | 443,602.78 |
| Atlanta Home | 1,463.99 | 45,017.47 |
| Atlanta-Birmingham | 4,611.00 | 84,610.50 |
| British American | 26,283.36 | 182,004.54 |
| Citizens Insurance Company of Missouri | 42,052.26 | 307,229.92 |
| Camden Fire | 51,294.00 | 339,985.64 |
| Colonial Fire | 9,000.84 | 68,211.43 |
| Continental | 464,893.23 | 5,646,414.36 |
| Delaware | 72,550.00 | 694,517.46 |
| Equitable of South Carolina | 11,292.31 | 71,804.91 |
| Equitable Fire and Marine | 71,290.00 | 586,384.47 |
| Fire Association of Philadelphia | 339,680.76 | 2,720,392.62 |
| Firemen's of Baltimore | | |
| Fireman's Fund | 242,080.98 | 2,336,242.11 |
| Georgia Home | 46,207.78 | 295,274.28 |
| German Alliance | 71,213.70 | 300,386.73 |
| German-American | 598,460.25 | 4,102,110.22 |
| Germania Fire | 148,061.89 | 2,178,043.74 |
| Glens Falls | 55,788.04 | 1,280,016.03 |
| Globe and Rutgers | 127,445.00 | 974,311.03 |
| German Insurance Company | 176,763.53 | 2,987,135.90 |
| Greenwich | 220,310.77 | 1,446,562.39 |
| Hanover Fire | 310,299.64 | 2,073,532.23 |
| Hartford Fire | 954,822.82 | 8,053,542.59 |
| Home of New York | 979,071.65 | 6,587,613.00 |
| Indemnity Fire | 22,341.21 | 166,692.75 |
| Indianapolis Fire Insurance Company | 15,611.00 | 161,005.92 |
| Insurance Company of North America | 698,000.00 | 4,306,960.98 |
| Lafayette Fire | 23,364.42 | 218,207.22 |
| Millers Mutual Fire | 7,000.00 | |
| Milwaukee Mechanics Insurance Company | 87,002.80 | 1,185,702.76 |
| National Fire | 417,118.11 | 3,173,451.55 |
| National Standard | | |
| National Union Fire | 50,800.85 | 496,680.25 |
| New Hampshire Fire | 230,180.05 | 1,421,416.51 |
| Niagara Fire | 216,453.96 | 1,936,726.33 |
| Orient Insurance Company | 145,118.67 | 858,718.31 |
| Pennsylvania Fire | 225,401.45 | 2,243,833.86 |

## LIABILITIES.

### Insurance Companies (licensed to do business in this State) for December 31, 1903.

COMPANIES.

| All Other Claims. | Total. | Cash Capital. | Net Surplus. | Total Liabilities. |
|---|---|---|---|---|
| $---------- | $ 72.00 | $---------- | $---------- | $ 172.00 |
| 56.00 | 11,203.95 | 50,000.00 | 17,093.23 | 85,297.18 |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| 352.16 | 2,390.57 | 25,000.00 | ---------- | 27,390.57 |
| 3,733.40 | 17,503.44 | 50,000.00 | ---------- | 67,503.44 |
| 141.50 | 1,541.50 | ---------- | ---------- | 1,541.50 |
| 8,627.79 | 64,023.51 | 81,436.00 | 20,761.09 | 166,220.60 |
| 294,563.90 | 304,477.19 | 33,960.00 | 39,943.19 | 378,380.38 |
| 300.50 | 44,889.48 | 50,000.00 | 25,369.78 | 120,259.26 |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| 465,180.31 | 492,689.80 | 200,000.00 | 7,816.53 | 700,506.33 |
| 3,807.15 | 63,870.44 | ---------- | 57,937.51 | 121,807.95 |
| 476,572.67 | 616,032.66 | 425,000.00 | 73,870.82 | 1,114,903.48 |
| 3,569.12 | 31,745.33 | 37,500.00 | 9,970.20 | 79,215.53 |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| 3,078.04 | 26,957.01 | 10,000.00 | 1,103.33 | 38,060.34 |
| 1,259,982.54 | 1,684,486.88 | 962,896.00 | 253,865.68 | 2,901,248.56 |

OTHER STATES.

| | | | | |
|---|---|---|---|---|
| 335,608.15 | 5,130,150.44 | 4,000,000.00 | 6,060,737.71 | 15,190,888.15 |
| 6,383.52 | 1,406,159.17 | 500,000.00 | 711,596.58 | 2,617,755.75 |
| 35,770.26 | 1,568,130.62 | 1,000,000.00 | 1,249,597.86 | 3,817,728.48 |
| 3,100.80 | 411,336.01 | 300,000.00 | 126,599.56 | 837,935.57 |
| 603,719.08 | 2,011,478.63 | 500,000.00 | 354,025.78 | 2,865,504.41 |
| 17,456.47 | 535,278.25 | 400,000.00 | 250,821.69 | 1,186,099.94 |
| ---------- | 46,481.46 | 200,000.00 | 64,944.06 | 311,425 52 |
| ---------- | 89,221.50 | 162,294,00 | 139,097.01 | 390,612.51 |
| 18,921.09 | 227,208.99 | 200,000.00 | 33,749.74 | 460,958.73 |
| ---------- | 349,282.18 | 200,000.00 | 183,140.03 | 732,422.21 |
| 48,719.91 | 439,999.55 | 300,000.00 | 302,800.99 | 1,042,800.54 |
| 14,526.62 | 91,738.89 | 200,000.00 | 21,979.32 | 313,718.21 |
| 517,441.51 | 6,628,749.10 | 1,000,000.00 | 6,563,428.53 | 14,192,177.63 |
| 146,336.84 | 913,404.30 | 702,875.00 | 158,930.29 | 1,775,209.59 |
| 6,348.77 | 89,445.99 | 117,800.00 | 9,498.94 | 216,744.93 |
| 26,986.26 | 684,660.73 | 400,000.00 | 165,773.49 | 1,250,434.22 |
| 1,850,527.43 | 4,910,600.81 | 500,000.00 | 921,802.93 | 6,332,403.74 |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| 84,287.80 | 2,662,610.89 | 1,000,000.00 | 2,111,353.35 | 5,773,964.24 |
| 2,912.94 | 344,395.00 | 300,000.00 | 289,684.70 | 934,079.70 |
| 31,221.69 | 402,822.12 | 400,000.00 | 501,406.46 | 1,304,228.58 |
| 240,486.27 | 4,941,056.74 | 1,500,000.00 | 5,633,249 59 | 12,074,306.33 |
| 5,263.89 | 2,331,369.52 | 1,000,000.00 | 2,518,464.11 | 5,849,833.63 |
| 35,000.00 | 1,370,804.07 | 200,000.00 | 2,475,877.10 | 4,046,681.17 |
| 120,482.57 | 1,222,238.60 | 400,000.00 | 338,292.85 | 1,960,531.45 |
| 433,111.78 | 3,207,011.21 | 200,000.00 | 1,503,595.61 | 4,910,606.82 |
| 94,967.04 | 1,761,840.20 | 200,000.00 | 158,163.77 | 2,120,003.97 |
| 47,997.68 | 2,431,829.55 | 1,000,000.00 | 630,227.49 | 4,062,057.04 |
| 346,790.00 | 9,355,155.41 | 1,250,000.00 | 3,911,205.94 | 14,516,361.35 |
| 899,357.85 | 8,466,042.50 | 3,000,000.00 | 6,574,751.49 | 18,040,793.99 |
| 7,257.42 | 196,291.38 | 200,000.00 | 53,870.14 | 450,161.52 |
| 1,156.36 | 177,773.28 | 200,000.00 | 95,196.77 | 472,970.05 |
| 833,030.34 | 5,837,991.32 | 3,000,000.00 | 2,421,990.33 | 11,259,981.65 |
| 17,641.60 | 259,213.24 | 200,000.00 | 68,786.59 | 527,999.83 |
| 45,570.89 | 52,570.89 | ---------- | 44,349.49 | 96,920.38 |
| 66,366.74 | 1,339,072.30 | 200,000.00 | 1,387,209.12 | 2,926,281.42 |
| 50,000.00 | 3,640,569.66 | 1,000,000.00 | 1,823,258.93 | 6,463,828.59 |
| ---------- | ---------- | ---------- | ---------- | ---------- |
| 10,000.00 | 557,481.10 | 750,000.00 | 325,275.67 | 1,632,756.77 |
| 32,704.06 | 1,684,300.62 | 1,000,000.00 | 1,193,546.08 | 3,877,846.70 |
| 20.00 | 2,153,200.29 | 500,000.00 | 1,206,561.67 | 3,859,761.96 |
| 3,437.21 | 1,007,274.19 | 500,000.00 | 703,111.48 | 2,210,385,67 |
| 872,935.89 | 3,342,171.20 | 400,000.00 | 2,519,442.31 | 6,261,613.51 |

## TABLE No. II—

## Showing the Nature of the LIABILITIES of Fire and Marine for the year ending

COMPANIES OF OTHER

| Name of Company. | Unpaid Losses and Claims. | Unearned Premiums. |
|---|---|---|
| Phenix of Brooklyn | $ 391,713.76 | $ 4,326,660.90 |
| Phœnix of Hartford | 395,798.95 | 2,750,668.49 |
| Providence-Washington | 224,180.30 | 1,218,185.80 |
| Queen | 237,877.85 | 2,326,082.53 |
| Rochester German | 76,788.89 | 755,761.61 |
| St. Paul Fire and Marine | 247,522.99 | 1,936,436.47 |
| Springfield Fire and Marine | 232,454.18 | 2,429,458.03 |
| Stuyvesant Fire Insurance Company | 18,053.37 | 151,150.65 |
| Sun of New Orleans | 29,983.00 | 223,440.25 |
| Teutonia | 52,620.50 | 367,293.26 |
| Traders of Chicago | 117,975.71 | 1,055,661.36 |
| United States Fire | 47,288.81 | 360,879.06 |
| Virginia Fire and Marine | 50,805.00 | 433,092.09 |
| Virginia State | 44,787.74 | 220,907.86 |
| Westchester Fire | 164,421.10 | 1,717,468.09 |
| Totals | 10,559,340.00 | 88,809,643.25 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 100,786.14 | 849,771.77 |
| Cologne Re-insurance | 28,398.00 | 292,598.28 |
| Commercial Union | 352,865.82 | 2,333,856.09 |
| Caledonian Insurance Company | 115,261.66 | 847,846.84 |
| Hamburg-Bremen | 104,600.00 | 1,292,885.25 |
| Law Union and Crown | 29,651.27 | 234,251.24 |
| Liverpool and London and Globe | 751,210.64 | 5,274,438 14 |
| London Assurance | 153,555.00 | 1,223,248.27 |
| London and Lancashire | 116,279.02 | 1,647,065.51 |
| Manchester | 104,948.90 | 1,033,916.91 |
| Moscow Fire | 63,043.97 | 276,985.82 |
| Munich Re-insurance | 472,116.00 | 2,061,053 37 |
| North British and Mercantile | 351,663.10 | 2,932,541.23 |
| Northern Assurance | 263,983.13 | 1,846,910.87 |
| Norwich Union | 180,128.21 | 1,556,244.59 |
| Palatine of London | 114,457.00 | 919,743.11 |
| Phœnix of London | 241,610.92 | 1,831,967.65 |
| Prussian National | 72,186.06 | 528,266.54 |
| Royal Insurance Company | 434,808.33 | 4,312,650.25 |
| Royal Exchange Assurance | 71,508.00 | 959,659.89 |
| Salamandra | 139,114.32 | 586,874.75 |
| Scottish Union and National | 215,881,70 | 1,655,039.85 |
| Skandia | 132,982 08 | 513,301.81 |
| Sun Insurance Office | 210,696.28 | 1,728,951.80 |
| Union Assurance Society | 106,497.50 | 701,216.63 |
| Western Assurance | 131,997.53 | 1,476,007.77 |
| Totals | 5,060,230.58 | 39,017,290.23 |

RECAPITU

| | | |
|---|---|---|
| Home Companies | 32,038.68 | 392,365.66 |
| Companies of other States | 10,559,340.00 | 88,809,643.25 |
| Foreign Companies | 5,060,230.58 | 39,017,290.23 |
| Grand totals | 15,651,609.26 | 128,217,299.14 |

## LIABILITIES.

### Insurance Companies (licensed to do business in this State) December 31, 1903—*Continued.*

STATES—CONTINUED.

| All Other Claims. | Total. | Cash Capital. | Net Surplus. | Total Liabilities. |
|---|---|---|---|---|
| $ 18,516.81 | $ 4,736,891.47 | $ 1,000,000.00 | $ 1,670,200.15 | $ 7,407,091.62 |
| 126,177.32 | 3,272,644.76 | 2,000,000.00 | 1,581,016.53 | 6,853,661.29 |
| | 1,442,366.10 | 500,000.00 | 450,092.29 | 2,392,458.39 |
| 97,067.17 | 2,661,027.55 | 500,000.00 | 3,003,708.41 | 6,164,735.96 |
| 543.54 | 833,094.04 | 200,000.00 | 572,594.67 | 1,605,688.71 |
| | 2,183,959.46 | 500,000.00 | 1,015,063.25 | 3,699,022.71 |
| | 2,661,912.21 | 2,000,000.00 | 1,620,489.94 | 6,282,402.15 |
| 35,560.80 | 204,764.82 | 200,000.00 | 33,582.06 | 438,346.88 |
| 75,319.69 | 328,742.94 | 500,000.00 | 266,740.11 | 1,195,483.05 |
| 15,130.00 | 435,043.76 | 250,000.00 | 105,056.34 | 790,100.10 |
| 3,135.51 | 1,176,772.58 | 500,000.00 | 1,076,800.43 | 2,753,573.01 |
| 6,710.48 | 414,878.35 | 250,000.00 | 110,571.00 | 775,449.35 |
| | 483,897.09 | 250,000.00 | 198,155.33 | 932,052.41 |
| 10,849.34 | 276,544.94 | 200,000.00 | 116,508.03 | 593,052.97 |
| 16,491.60 | 1,898,380.79 | 300,000.00 | 1,248,623.22 | 3,447,004.01 |
| 7,948,348.99 | 107,317,332.24 | 38,232,969.00 | 68,866,598.83 | 214,416,900.07 |

OTHER COUNTRIES.

| | | | | |
|---|---|---|---|---|
| | 950,557.91 | 200,000.00 | 276,746.98 | 1,427,304.89 |
| 36,973.05 | 457,969.33 | 200,000.00 | 79,918.91 | 737,888.24 |
| 215,181.13 | 2,901,903.04 | 200,000.00 | 1,192,848.87 | 4,294,751.91 |
| 29,613.58 | 992,722.08 | 200,000.00 | 541,631.43 | 1,734,353.51 |
| | 1,397,485.25 | 200,000.00 | 236,692.70 | 1,834,177.95 |
| 7,612.77 | 271,515.28 | 200,000.00 | 382,686.60 | 854,201.88 |
| 870,727,37 | 6,896,376.15 | 200,000.00 | 4,960,542.35 | 12,056,918.50 |
| 94,079.36 | 1,470,882.63 | 510,000.00 | 778,491.72 | 2,759,374.35 |
| 34,282.07 | 1,797,626.60 | 200,000.00 | 803,995.27 | 2,801,621.87 |
| 20,780.87 | 1,159,646.68 | 200,000.00 | 374,575.24 | 1,734,221.92 |
| | 340,029.79 | 200,000.00 | 275,153,52 | 815,183.31 |
| | 2,533,169.37 | 200,000.00 | 569,744.40 | 3,302,913.77 |
| 13,845.44 | 3,298,049.77 | 200,000.00 | 2,444,841.49 | 5,942,891.26 |
| 191,994.06 | 2,302,888.06 | 200,000.00 | 897,599.77 | 3,400,487.83 |
| 40,405.58 | 1,776,778.38 | 200,000.00 | 654,651.01 | 2,631,429.39 |
| 59,001.20 | 1,093,201.31 | 200,000.00 | 652,835.02 | 1,946,036.33 |
| 44,862.45 | 2,118,441.02 | 200,000.00 | 660,470.93 | 2,978,911.95 |
| 10,379.63 | 610,832.23 | 200,000.00 | 208,402.40 | 1,019,234.63 |
| 457,412.25 | 5,204,870.83 | 235,000.00 | 3,080,512.57 | 8,520,383.40 |
| 139,813.02 | 1,170,980.91 | 200,000.00 | 827,778.86 | 2,198,759.77 |
| 23,135.91 | 749,124.98 | 200,000.00 | 183,515.31 | 1,132,640.29 |
| 182,081.20 | 2,053,002.75 | 200,000.00 | 2,587,107.41 | 4,840,110.16 |
| | 646,283.89 | 200,000.00 | 177,860.45 | 1,024,144.34 |
| 12,106.21 | 1,951,754.29 | 200,000.00 | 760,127.86 | 2,911,882.15 |
| 10,556.44 | 818,270.57 | 205,000.00 | 673,264 30 | 1,696,534.87 |
| | 1,608,005.30 | 201,000.00 | 583,807.80 | 2,392,813.10 |
| 2,494,843.59 | 46,572,364.40 | 5,551,000.00 | 24,865,803.17 | 76,989,167.57 |

LATION.

| | | | | |
|---|---|---|---|---|
| 1,259,982.54 | 1,684,486.88 | 962,896.00 | 253,865.68 | 2,901,248.56 |
| 7,948,348.99 | 107,317,332.24 | 38,232,969.00 | 68,866,598.83 | 214,416,900.07 |
| 2,494,843.59 | 46,572,364.40 | 5,551,000.00 | 24,865,803.17 | 76,989,167.57 |
| 11,703,175.12 | 155,574,183.52 | 44,746,865.00 | 93,986,267.68 | 294,307,316.20 |

## TABLE No. III—

### Showing the Character of the RECEIPTS of Fire and Marine the year ending

NORTH CAROLINA

| Name of Company. | Fire Premiums. |
|---|---|
| Cabarrus Mutual | $ 282.05 |
| Carolina Insurance Company | 24,072.21 |
| Davidson County Mutual Fire | 1,967.21 |
| Farmers Mutual Fire | 601.36 |
| Gaston County Farmers Mutual | |
| High Point Fire | 3,405.19 |
| Home Insurance Company of Greensboro | 23,459.07 |
| Mecklenburg Farmers Mutual Fire | 667.18 |
| North Carolina Home Insurance Company | 60,946.74 |
| Pamlico Insurance and Banking Company | 14,124.89 |
| Piedmont Fire Insurance Company | 58,558.64 |
| Rowan Mutual Fire | 850.00 |
| Southern Loan and Trust Company | 38,331.45 |
| Southern Stock Mutual | 69,754.67 |
| Southern Underwriters | 185,705.94 |
| Underwriters of Greensboro | 35,555.70 |
| Union County Farmers Mutual | |
| United Fire Insurance Company | 40,540.93 |
| Totals | 558,823.23 |

COMPANIES OF

| | |
|---|---|
| Ætna | 5,109,630.81 |
| Agricultural Insurance Company | 1,236,617.23 |
| American Central of St. Louis | 1,861,219.67 |
| American of Boston | 527,618.40 |
| American Fire of Philadelphia | 1,648,567.21 |
| Assurance Company of North America | 684,330.16 |
| Atlanta Home | 56,980.32 |
| Atlanta-Birmingham | 160,337.97 |
| British American | 320,979.57 |
| Citizens Insurance Company of Missouri | 451,354.07 |
| Camden Fire | 503,353.18 |
| Colonial Fire | 115,239.49 |
| Continental | 5,862,665.61 |
| Delaware | 869,630.50 |
| Equitable of South Carolina | 116,982.82 |
| Equitable Fire and Marine | 861,708.63 |
| Fire Association of Philadelphia | 3,623,383.46 |
| Firemen's of Baltimore | |
| Fireman's Fund | 2,724,792.10 |
| Georgia Home | 391,652.84 |
| German Alliance | 429,438.95 |
| German-American | 4,932,477.47 |
| Germania Fire | 2,101,600.81 |
| Glens Falls | 1,261,568.33 |
| Globe and Rutgers | 1,661,458.16 |
| German Insurance Company | 2,955,505.67 |
| Greenwich | 1,939,655.56 |
| Hanover Fire | 2,889,233.92 |
| Hartford Fire | 10,073,790.71 |
| Home of New York | 7,813,758.91 |
| Indemnity Fire | 275,824.22 |
| Indianapolis Insurance Company | 251,734.26 |
| Insurance Company of North America | 4,994,034.80 |
| Lafayette Fire | 385,433.27 |
| Millers Mutual Fire | 28,066.45 |
| Milwaukee Mechanics Insurance Company | 1,333,936.53 |
| National Fire | 3,979,101.45 |
| National Standard | |
| National Union Fire | 713,214.09 |
| New Hampshire Fire | 1,706,595.39 |
| Niagara Fire | 2,488,528.19 |
| Orient Insurance Company | 1,065,550.63 |
| Pennsylvania Fire | 2,609,923.20 |

## RECEIPTS.

## Insurance Companies (licensed to do business in this State) for December 31, 1903.

COMPANIES.

| Marine and Inland Premiums. | Interest, Dividends and Rents. | All Other. | Total Receipts. |
|---|---|---|---|
| $ | $ | $ 1,532.99 | $ 1,815.04 |
| | 4,319.62 | | 28,391.83 |
| | | | 1,967.21 |
| | | | 601.36 |
| | | | |
| | 600.00 | 637.87 | 4,643.06 |
| | 3,043.85 | 200.00 | 26,802.92 |
| | | | 667.18 |
| | 4,783.46 | | 65,730.20 |
| | 7,807.93 | | 21,932.82 |
| | 9,311.23 | 138.56 | 68,008.43 |
| | | | 850.00 |
| | 703.11 | 87,337.18 | 126,371.74 |
| | 4,850.52 | 7.51 | 74,612.70 |
| | 12,063.16 | 87,546.65 | 285,315.75 |
| | 3,365.68 | 1.96 | 38,923.34 |
| | | | |
| | | | 40,540.93 |
| | 50,848.56 | 177,402.72 | 787,074.51 |

OTHER STATES.

| | | | |
|---|---|---|---|
| 328,238.08 | 586,638.49 | 6,743.73 | 6,031,251.11 |
| | 102,373.64 | 5,822.69 | 1,344,813.56 |
| | 149,429.57 | | 2,010,649.24 |
| | 26,874.11 | 47,002.50 | 601,595.01 |
| | 102,970.63 | 40,422.23 | 1,791,960.07 |
| | 38,254.42 | | 722,584.58 |
| | 10,339.64 | 845.45 | 68,165.41 |
| | 5,821.50 | 9,495.77 | 175,655.24 |
| | 12,820.42 | | 333,799.99 |
| 155.16 | 21,164.14 | 50,000.00 | 522,673.37 |
| | 37,526.91 | 1,190.15 | 542,070.24 |
| | 11,365.40 | | 126,604.89 |
| | 517,471.86 | 346,612.52 | 6,726,749.99 |
| | 64,755.36 | 11,040.42 | 945,426.28 |
| | 8,800.49 | 6,212.97 | 131,996.28 |
| | 44,297.87 | 1,381.33 | 907,387.83 |
| | 260,833.05 | 56,668.64 | 3,940,985.15 |
| | | | |
| 534,364.98 | 211,630.45 | | 3,470,787.53 |
| | 43,336.22 | 65,377.95 | 500,367.01 |
| | 52,218.56 | 1,281.45 | 484,938.96 |
| | 402,526.87 | 959,317.57 | 6,294,321.91 |
| | 220,320.98 | 12,921.43 | 2,334,843.22 |
| | 175,824.46 | 4,934.09 | 1,442,326.88 |
| | 48,006.57 | 187.00 | 1,709,651.73 |
| | 164,469.00 | 782.46 | 3,120,757.13 |
| | 64,473.55 | | 2,004,129.11 |
| | 141,597.93 | | 3,030,831.85 |
| | 436,473.72 | 13,062.26 | 10,523,326.69 |
| 262,361.10 | 709,049.56 | 58,716.71 | 8,843,886.28 |
| | 12,366.80 | | 288,191.02 |
| | 16,303.93 | 7.91 | 268,046.10 |
| 1,819,199.63 | 409,729.41 | 34,751.62 | 7,257,713.46 |
| | 14,767.26 | | 400,200.53 |
| | 3,470.83 | 35,155.40 | 66,692.68 |
| | 109,895.52 | 1,987.93 | 1,445,819.98 |
| | 252,145.59 | 192.18 | 4,231,439.22 |
| | | | |
| | 67,130.08 | 2,409.42 | 782,753.59 |
| | 159,112.57 | 89.32 | 1,865,797.28 |
| | 130,605.63 | 3,903.68 | 2,623,037.50 |
| | 65,118.04 | 2,212.14 | 1,132,880.81 |
| | 248,861.28 | 38,355.49 | 2,897,139.97 |

## TABLE No. III—

## Showing the Character of the RECEIPTS of Fire and Marine for the year ending

COMPANIES OF OTHER

| Name of Company. | Fire Premiums. |
|---|---|
| Phenix of Brooklyn | $ 5,161,418.34 |
| Phœnix of Hartford | 3,551,867.23 |
| Providence-Washington | 1,495,442.01 |
| Queen | 3,009,678.98 |
| Rochester German | 998,874.44 |
| St. Paul Fire and Marine | 2,978,380.80 |
| Springfield Fire and Marine | 3,205,509.33 |
| Stuyvesant Fire Insurance Company | 315,742.79 |
| Sun of New Orleans | 346,437.47 |
| Teutonia | 643,987.75 |
| Traders of Chicago | 1,404,897.64 |
| United States Fire | 512,775.53 |
| Virginia Fire and Marine | 533,583.33 |
| Virginia State | 397,259.84 |
| Westchester Fire | 2,012,041.16 |
| Totals | 109,587,198.45 |

COMPANIES OF

| | |
|---|---|
| British America | 1,250,547.54 |
| Cologne Re-insurance | 535,364.30 |
| Commercial Union | 2,820,405.78 |
| Caledonian Insurance Company | 1,064,136.24 |
| Hamburg-Bremen | 1,697,431.26 |
| Law Union and Crown | 369,800.65 |
| Liverpool and London and Globe | 6,857,553.74 |
| London Assurance | 1,405,620.09 |
| London and Lancashire | 1,906,463.79 |
| Manchester | 1,381,385.13 |
| Moscow Fire | 403,405.12 |
| Munich Re-insurance | 3,547,883.30 |
| North British and Mercantile | 3,697,648.54 |
| Northern Assurance | 2,305,082.80 |
| Norwich Union | 2,044,901.56 |
| Palatine of London | 1,270,151.41 |
| Phœnix of London | 2,470,181.74 |
| Prussian National | 668,244.20 |
| Royal Insurance Company | 4,842,393.23 |
| Royal Exchange Assurance | 1,309,630.20 |
| Salamandra | 995,834.70 |
| Scottish Union and National | 1,901,840.97 |
| Skandia | 763,102.90 |
| Sun Insurance Office | 2,022,548.61 |
| Union Assurance Society | 1,046,303.08 |
| Western Assurance | 2,095,403.43 |
| Totals | 50,673,264.31 |

RECAPITU

| | |
|---|---|
| Home Companies | 558,823.23 |
| Companies of other States | 109,587,198.45 |
| Foreign Companies | 50,673,264.31 |
| Grand totals | 160,819,285.99 |

## RECEIPTS.

### Insurance Companies (licensed to do business in this State) December 31, 1903—*Continued.*

STATES—CONTINUED.

| Marine and Inland Premiums. | Interest, Dividends and Rents. | All Other. | Total Receipts. |
|---|---|---|---|
| $ | $ 241,436.94 | $ 25,411.37 | $ 5,428,266.65 |
| | 235,946.12 | 18,898.26 | 3,806,711.61 |
| 412,027.07 | 93,656.37 | | 2,001,125.45 |
| | 203,056.55 | 60,037.46 | 3,272,772.99 |
| | 57,115.51 | | 1,055,989.95 |
| | 166,735.06 | 3,748.81 | 3,148,864.67 |
| | 217,056.77 | 200.00 | 3,422,766.10 |
| | 11,005.21 | | 326,748.00 |
| | 38,276.00 | 98,332.22 | 483,045.69 |
| | 20,947.74 | 8,492.56 | 673,428.05 |
| | 105,967.28 | 44,763.86 | 1,555,628.78 |
| | 24,084.45 | | 536,859.98 |
| | 36,224.98 | 80.00 | 569,888.31 |
| | 18,547.31 | | 415,807.15 |
| | 114,490.68 | 13,081.43 | 2,139,613.37 |
| 3,356,346.02 | 7,746,201.68 | 2,092,130.38 | 122,781,876.53 |

OTHER COUNTRIES.

| | | | |
|---|---|---|---|
| 259,836.14 | 37,353.16 | | 1,547,736.84 |
| | 17,885.00 | 60,942.50 | 614,191.80 |
| 203,577.91 | 133,132.20 | | 3,157,115.89 |
| | 81,505.00 | | 1,145,641.24 |
| | 58,570.64 | 59.26 | 1,756,061.16 |
| | 19,659.24 | 172,013.27 | 561,473.16 |
| | 382,100.36 | 46,917.76 | 7,286,572.86 |
| 409,335.77 | 87,863.99 | 5,944.70 | 1,908,764.55 |
| | 87,255.56 | 1,609.23 | 1,995,328.58 |
| | 56,830.72 | 586.97 | 1,438,802.82 |
| | 25,851.05 | 30,943.02 | 460,199.19 |
| | 110,409.25 | | 3,658,292.55 |
| | 181,604.46 | 3,811.27 | 3,883,064.27 |
| | 106,347.73 | 8,460.29 | 2,419,890.82 |
| | 65,572.71 | 3,343.75 | 2,113,818.02 |
| | 41,424.16 | | 1,311,575.57 |
| | 81,806.85 | 16,817.45 | 2,568,806.04 |
| 2,881.96 | 27,964.78 | | 699,090.94 |
| | 329,508.75 | 569,518.57 | 5,741,420.55 |
| | 65,344.63 | 268,199.74 | 1,643,174.57 |
| | 30,409.42 | 31,867.35 | 1,058,111.47 |
| | 170,876.80 | | 2,072,717.77 |
| | 30,845.19 | | 793,948.09 |
| | 103,678.03 | 2,218.75 | 2,128,445.39 |
| | 48,036.74 | 32,829.57 | 1,127,169.39 |
| 506,248.45 | 73,541.19 | 1,401.44 | 2,676,594.51 |
| 1,381,880.23 | 2,455,338.61 | 1,257,469.89 | 55,767,953.04 |

LATION.

| | | | |
|---|---|---|---|
| | 50,848.56 | 177,402.72 | 787,074.51 |
| 3,356,346.02 | 7,746,201.68 | 2,092,130.38 | 122,781,876.53 |
| 1,381,880.23 | 2,455,338.61 | 1,257,469.89 | 55,767,953.04 |
| 4,738,226.25 | 10,252,388.85 | 3,527,002.99 | 179,336,904.08 |

## TABLE No. IV—

## Showing the Character of the DISBURSEMENTS of Fire and

## for the year ending

NORTH CAROLINA

| Name of Company. | Losses. | |
|---|---|---|
| | Fire. | Marine and Inland. |
| Cabarrus Mutual | $ 498.90 | $ |
| Carolina Insurance Company | 15,360.45 | |
| Davidson County Mutual Fire | 1,769.00 | |
| Farmers Mutual Fire | | |
| Gaston County Farmers Mutual | | |
| High Point Fire | 515.00 | |
| Home Insurance Company of Greensboro | 5,606.97 | |
| Mecklenburg Farmers Mutual Fire | 214.50 | |
| North Carolina Home Insurance Company | 25,910.77 | |
| Pamlico Insurance and Banking Company | 5,828.83 | |
| Piedmont Fire Insurance Company | 39,403.35 | |
| Rowan Mutual Fire | 310.00 | |
| Southern Loan and Trust Company | 20,342.18 | |
| Southern Stock Mutual | 34,978.27 | |
| Southern Underwriters | 81,646.57 | |
| Underwriters of Greensboro | 17,784.45 | |
| Union County Farmers Mutual | | |
| United Fire Insurance Company | 25,040.88 | |
| Totals | 275,210.12 | |

COMPANIES OF

| | | |
|---|---|---|
| Ætna | 2,480,142.52 | 205,415.02 |
| Agricultural Insurance Company | 572,083.97 | |
| American Central of St. Louis | 817,524.35 | |
| American of Boston | 253,393.05 | |
| American Fire of Philadelphia | 754,986.64 | |
| Assurance Company of America | 480,355.78 | 1,152.71 |
| Atlanta Home | 23,836.20 | |
| Atlanta-Birmingham | 14,336.00 | |
| British American | 154,999.07 | |
| Citizens Insurance Company of Missouri | 227,204.86 | |
| Camden Fire | 202,677.93 | |
| Colonial Fire | 46,576.18 | |
| Continental | 2,680,112.31 | |
| Delaware | 389,578.78 | |
| Equitable of South Carolina | 46,913.75 | |
| Equitable Fire and Marine | 431,238.14 | 15,311.47 |
| Fire Association of Philadelphia | 1,787,247.59 | |
| Firemen's of Baltimore | | |
| Fireman's Fund | 1,293,668.07 | 311,384.62 |
| Georgia Home | 160,903.13 | |
| German Alliance | 205,141.20 | |
| German-American | 2,299,121.51 | |
| Germania Fire | 801,734.04 | |
| Glens Falls | 553,010.44 | |
| Globe and Rutgers | 683,028.62 | 11.66 |
| German Insurance Company | 1,286,019.74 | |
| Greenwich | 982,139.55 | 122,460.16 |
| Hanover Fire | 1,286,814.72 | |
| Hartford Fire | 5,068,124.03 | |
| Home of New York | 3,590,428.23 | 190,791.36 |
| Indemnity Fire | 148,413.08 | |
| Indianapolis Fire Insurance Company | 115,930.10 | |
| Insurance Company of North America | 2,489,502.70 | 1,368,922.07 |
| Lafayette Fire | 285,500.49 | |
| Millers Mutual Fire | 46,445.39 | |
| Milwaukee Mechanics Insurance Company | 589,397.97 | |
| National Fire | 2,020,275.15 | |
| National Standard | | |
| National Union Fire | 268,887.12 | |
| New Hampshire Fire | 843,564.77 | |
| Niagara Fire | 1,139,710.46 | |

## DISBURSEMENTS.

## Marine Insurance Companies (licensed to do business in this State) December 31, 1903.

COMPANIES.

| Interest and Dividends. | Commissions. | Officers' Salaries, etc. | Taxes and Fees. | All Other. | Total Disbursements. |
|---|---|---|---|---|---|
| $ | $ 49.95 | $ 188.04 | $ 10.81 | $ 40.00 | $ 787.70 |
| 3,000.00 | 5,992.92 | 175.00 | 1,568.49 | 1,229.49 | 27,327.35 |
| | | 69.60 | 10.50 | 53.11 | 1,902.21 |
| | | 341.69 | 97.00 | 163.82 | 602.51 |
| | | | | | |
| | 847.92 | 750.00 | | 633.77 | 2,746.69 |
| | | | | 9,078.47 | 14,685.44 |
| | | 332.50 | 32.57 | 11.50 | 591.07 |
| 754.50 | 8,415.03 | 4,043.45 | 2,013.53 | 4,936.27 | 46,103.55 |
| 6,792.00 | 3,261.37 | 3,080.73 | 278.85 | 2,407.81 | 21,649.59 |
| 5,000.00 | 10,143.61 | 5,391.18 | 1,431.11 | 6,106.07 | 67,476.32 |
| | | 99.00 | 14.00 | 40.00 | 463.00 |
| 38,688.33 | | | 18,649.20 | 11,871.37 | 89,551.08 |
| | | | | 27,159.17 | 62,137.44 |
| 40,938.33 | | | | 87,735.86 | 210,320.76 |
| 2,250.00 | | | | 13,677.53 | 33,711.98 |
| | | | | | |
| | 16,064.34 | 916.64 | 405.59 | 3,324.72 | 45,752.17 |
| 97,413.16 | 44,775.14 | 15,387.83 | 24,511.65 | 168,468.96 | 625,766.86 |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| 670,000.00 | 913,470.42 | 337,886.62 | 125,520.81 | 432,712.83 | 5,165,148.22 |
| 50,000.00 | 267,662.04 | 86,758.65 | 49,190.98 | 145,023.40 | 1,170,719.04 |
| 130,000.00 | 351,614.06 | 99,230.80 | 41,609.29 | 192,749.63 | 1,632,728.13 |
| 21,000.00 | 132,397.59 | 19,622.78 | 12,689.18 | 41,980.41 | 483,083.01 |
| 30,000.00 | 373,084.91 | 127,778.93 | 40,136.14 | 116,606.49 | 1,442,593.11 |
| | 237,749.37 | 2,520.00 | 28,665.31 | 4,900.48 | 755,343.65 |
| 10,000.00 | 10,002.42 | 6,422.96 | 3,168.97 | 6,591.39 | 60,021.94 |
| | 36,891.87 | 21,328.41 | 4,184.00 | 11,850.20 | 88,590.48 |
| | 96,299.07 | 9,662.73 | 4,539.18 | 12,761.55 | 278,261.60 |
| | 84,443.94 | 34,563.37 | 15,723.01 | 36,285.52 | 398,220.70 |
| 27,013.41 | 130,707.04 | 14,939.00 | 6,505.15 | 29,783.38 | 411,625.91 |
| 10,000.00 | 31,486.63 | 4,950.00 | 2,686.26 | 5,057.19 | 100,756.26 |
| 300,000.00 | 1,267,049.66 | 424,759.45 | 155,618.63 | 340,916.95 | 5,168,457.00 |
| 28,115.00 | 223,791.34 | 62,232.93 | 25,111.30 | 66,000.28 | 794,829.63 |
| 8,246.00 | 2,480.50 | 36,058.00 | 4,742.57 | 5,159.30 | 103,600.12 |
| 28,000.00 | 186,132.11 | 50,273.07 | 27,250.72 | 52,833.55 | 791,039.06 |
| 200,000.00 | 893,317.77 | 301,984.75 | 91,471.53 | 179,925.73 | 3,453,947.37 |
| | | | | | |
| 120,000.00 | 484,745.61 | 287,708.99 | 79,097.06 | 254,220.15 | 2,830,823.50 |
| 90,000.00 | 68,543.24 | 70,373.90 | 18,071.05 | 60,891.79 | 468,783.01 |
| 40,000.00 | 95,766.15 | 4,468.80 | 30,495.08 | | 375,871.23 |
| 500,000.00 | 898,147.33 | 224,623.07 | 128,547.14 | 433,299.66 | 4,483,738.71 |
| 160,000.00 | 434,816.99 | 144,539.33 | 62,273.86 | 139,677.96 | 1,747,047.18 |
| 120,000.00 | 316,391.26 | 79,371.13 | 58,460.55 | 78,418.79 | 1,205,652.17 |
| 44,000.00 | 244,523.94 | 34,270.12 | 16,955.53 | 45,710.48 | 1,068,500.35 |
| 40,000.00 | 754,828.59 | 168,467.58 | 71,041.85 | 195,139.13 | 2,515,596.89 |
| 20,000.00 | 395,274.42 | 168,657.63 | 72,800.71 | 144,014.28 | 1,905,346.75 |
| 100,000.00 | 537,872.58 | 214,044.27 | 70,267.19 | 260,388.26 | 2,469,387.02 |
| 437,500.00 | 1,821,175.69 | 699,589.66 | 301,990.17 | 801,118.97 | 9,129,498.52 |
| 420,000.00 | 1,496,944.33 | 484,480.20 | 211,913.29 | 687,767.63 | 7,082,325.04 |
| | 56,752.82 | 22,118.97 | 8,133.52 | 18,113.93 | 253,532.32 |
| 12,000.00 | 56,961.13 | 18,184.16 | 7,337.07 | 14,683.41 | 225,095.87 |
| 360,016.80 | 1,358,875.59 | 419,242.01 | 154,043.55 | 378,559.24 | 6,529,161.96 |
| 12,000.00 | 129,960.91 | | 12,035.89 | 10,470.75 | 449,968.04 |
| | | 3,280.98 | 413.94 | 10,600.91 | 60,751.22 |
| 80,000.00 | 322,676.34 | 95,976.07 | 59,976.26 | 99,840.25 | 1,237,866.89 |
| 120,000.00 | 753,339.18 | 299,885.73 | 139,186.55 | 289,231.41 | 3,621,918.02 |
| | | | | | |
| | 162,430.22 | 44,030.51 | 31,911.73 | 77,433.66 | 584,693.24 |
| 100,000.00 | 412,348.77 | 76,073.27 | 52,480.67 | 191,534.35 | 1,676,001.83 |
| 99,980.00 | 512,628.87 | 183,578.83 | 92,935.98 | 240,015.39 | 2,268,852.53 |

## TABLE No. IV—

### Showing the Character of the DISBURSEMENTS of Fire and for the year ending

COMPANIES OF OTHER

| Name of Company. | Losses. | |
|---|---|---|
| | Fire. | Marine and Inland. |
| Orient Insurance Company | $ 501,924.15 | $ 1,680.45 |
| Pennsylvania Fire | 1,292,737.94 | |
| Phenix of Brooklyn | 2,632,207.70 | |
| Phœnix of Hartford | 1,632,282.24 | |
| Providence-Washington | 808,401.70 | 302,549.63 |
| Queen | 1,560,209.29 | |
| Rochester German | 425,905.07 | |
| St. Paul Fire and Marine | 1,307,988.20 | 279,493.61 |
| Springfield Fire and Marine | 1,561,442.40 | |
| Stuyvesant Fire Insurance Company | 147,455.40 | 875.36 |
| Sun of New Orleans | 159,224.02 | 7,570.24 |
| Teutonia | 352,964.28 | 2,774.03 |
| Traders of Chicago | 681,717.35 | |
| United States Fire | 219,452.80 | 10,026.15 |
| Virginia Fire and Marine | 330,262.73 | |
| Virginia State | 183,876.62 | |
| Westchester Fire | 959,605.75 | |
| Totals | 52,288,628.17 | 2,820,418.54 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 647,463.13 | 223,582.66 |
| Cologne Re-insurance | 242,817.74 | |
| Commercial Union | 1,499,673.59 | 136,979.47 |
| Caledonian | 550,459.96 | |
| Hamburg-Bremen | 855,318.92 | |
| Law Union and Crown | 170,715.11 | |
| Liverpool and London and Globe | 3,476,815.10 | |
| London Assurance | 673,184.29 | 206,061.94 |
| London and Lancashire | 853,266.57 | |
| Manchester | 748,904.56 | |
| Moscow Fire | 280,203.22 | |
| Munich Re-insurance | 1,663,179.39 | |
| North British and Mercantile | 1,911,894.90 | |
| Northern Assurance | 1,070,036.96 | |
| Norwich Union | 896,604.98 | |
| Palatine of London | 608,878.86 | |
| Phœnix of London | 1,465,334.46 | |
| Prussian National | 313,007.58 | 78.25 |
| Royal Insurance Company | 2,478,899.34 | |
| Royal Exchange Assurance | 570,579.41 | |
| Salamandra | 459,091.99 | |
| Scottish Union and National | 976,284.54 | |
| Skandia | 441,877.61 | |
| Sun Insurance Office | 1,007,983.41 | |
| Union Assurance Society | 535,526.03 | |
| Western Assurance | 1,142,565.92 | 380,309.96 |
| Totals | 25,540,578.67 | 947,012.28 |

RECAPITU

| | | |
|---|---|---|
| Home Companies | 275,210.12 | |
| Companies of other States | 52,288,628.17 | 2,820,418.54 |
| Foreign Companies | 25,540,578.67 | 947,012.28 |
| Grand totals | 78,104,416.96 | 3,767,430.82 |

## DISBURSEMENTS.

### Marine Insurance Companies (licensed to do business in this State) December 31, 1903.

STATES—CONTINUED.

| Interest and Dividends. | Commissions. | Officers' Salaries, etc. | Taxes and Fees. | All Other. | Total Disbursements. |
|---|---|---|---|---|---|
| $ 50,000.00 | $ 269,173.69 | $ 65,693.91 | $ 25,865.80 | $ 62,303.49 | $ 976,641.49 |
| 100,000.00 | 522,038.69 | 171,000.00 | 76,652.71 | 180,940,47 | 2,368,657.33 |
| 100,000.00 | 1,006,376.25 | 399,991.64 | 124,698.36 | 481,981.34 | 4,745,155 29 |
| 240,000.00 | 696,859.40 | 200,970.74 | 118,472.83 | 335,480.10 | 3,224,065.31 |
| 50,000.00 | 387,146.05 | 120,770.04 | 49,955.57 | 182,767.85 | 1,901,590.84 |
| 100,000.00 | 651,256.27 | 219,979.54 | 71,908.32 | 239,862.94 | 2,843,216.36 |
| 30,000.00 | 301,159.01 | 30,513.98 | 28,450.14 | 86,687.14 | 902,715.34 |
| 50,000.00 | 665,868.18 | 96,413.43 | 70,361.73 | 302,161.44 | 2,772,286.59 |
| 200,000.00 | 606,712.09 | 143,410.67 | 123,162.59 | 313,081.38 | 2,947,809.13 |
| ---------- | 56,630.57 | 4,800.00 | 2,575.51 | 5,231.47 | 217,568.31 |
| 51,072.50 | 55,181.83 | 23,509.92 | 11,797.72 | 142,205.05 | 450,561.28 |
| 25,045.00 | 138,537.65 | 24,119.34 | 8,287.98 | 52,444.18 | 604,172.46 |
| 50,000.00 | 314,224.22 | 94,492.15 | 45,747.26 | 86,767.25 | 1,272,948.23 |
| 10,000.00 | 135,007.92 | 32,931.99 | 8,924.99 | 43,157.90 | 459,501.75 |
| 20,000.00 | 101,664.87 | 20,932.84 | 17,195.89 | 31,353.03 | 521,409.36 |
| 12,000.00 | 86,189.59 | 25,057.14 | 7,333.04 | 31,840.37 | 346,296.76 |
| 48,000.00 | 478,491.69 | 126,547.64 | 4,207.04 | 230,136.48 | 1,846,988.60 |
| 5,522,988.71 | 23,025,900.67 | 7,148,090.73 | 3,113,769.55 | 8,920,770.56 | 102,840,566.93 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| ---------- | 278,645.17 | 64,760.41 | 42,181.25 | 181,962.73 | 1,438,595.35 |
| ---------- | 147,647.50 | ---------- | 6,239.24 | 147,477.46 | 544,181.94 |
| ---------- | 592,498.70 | 144,387.47 | 88,115.66 | 391,420.01 | 2,853,074.90 |
| ---------- | 246,531.93 | 82,312.05 | 29,609.35 | 193,907.48 | 1,102,820.77 |
| ---------- | 353,710.59 | 131,231.51 | 39,843.01 | 219,451.91 | 1,599,575.94 |
| ---------- | 100,787.77 | 8,936.35 | 9,942.64 | 85,335.35 | 375,717.22 |
| ---------- | 1,129,875.76 | 377,131.05 | 174,209.74 | 1,091,216.89 | 6,249,248.54 |
| ---------- | 343,897.87 | 111,865.12 | 58,927.62 | 459,314.04 | 1,853,250.88 |
| ---------- | 377,693.34 | 143,086.23 | 58,629.04 | 470,837.41 | 1,903,512.59 |
| ---------- | 337,882.84 | 110,069.62 | 41,892.34 | 271,801,46 | 1,510,550.82 |
| ---------- | 108,725.59 | 850.00 | 1,489.48 | 239.30 | 391,507.50 |
| ---------- | 1,072,044.01 | 14,819.00 | 5,933.49 | 70,057.99 | 2,826,033.88 |
| ---------- | 743,436.31 | 221,970.00 | 99,736.79 | 398,071.73 | 3,375,109.73 |
| ---------- | 381,122.99 | 131,419.43 | 70,316.45 | 717,010.62 | 2,369,906.45 |
| ---------- | 412,089.80 | 153,618.90 | 46,501.54 | 332,930.45 | 1,861,745 67 |
| ---------- | 284,789.05 | 73,227.99 | 37,791.61 | 136,588.47 | 1,141,275.98 |
| ---------- | 492,630.92 | 166,378.81 | 74,406.52 | 372,733.79 | 2,571,484.50 |
| ---------- | 141,617.92 | 45,581.24 | 19,394.43 | 76,555.92 | 596,235.34 |
| ---------- | 964,178.50 | 395,264.27 | 169,167.00 | 956,410.70 | 4,973,919.81 |
| ---------- | 245,212.84 | 108,620.98 | 33,431.33 | 164,891.85 | 1,122,736.41 |
| ---------- | 238,076.09 | 345.00 | 4,249.29 | 113,475.00 | 815,237.37 |
| ---------- | 397,530.71 | 95,341.12 | 68,413.57 | 146,302.03 | 1,683,871.97 |
| ---------- | 258,421.25 | ---------- | 858.22 | 73,540.84 | 777,697.92 |
| ---------- | 543,435.20 | 112,817.53 | 57,492.16 | 311,427.99 | 2,033,156.29 |
| ---------- | 272,930.00 | 44,875.71 | 28,366.78 | 52,203.15 | 933,901.67 |
| ---------- | 524,227.67 | 92,772.65 | 64,614.26 | 350,912.72 | 2,555,403.18 |
| ---------- | 10,984,640.42 | 2,831,682.44 | 1,329,752.81 | 7,886,077.29 | 49,519,743.91 |

LATION.

| | | | | | |
|---|---|---|---|---|---|
| 97,413.16 | 44,775.14 | 15,387.83 | 24,511.65 | 168,468.96 | 625,766.86 |
| 5,522,988.71 | 23,025,900.67 | 7,148,090.73 | 3,113,769.55 | 8,920,770.56 | 102,840,566.93 |
| ---------- | 10,984,640.42 | 2,831,682.44 | 1,329,752.81 | 7,886,077.29 | 49,519,743.91 |
| 5,620,401.87 | 34,055,316.23 | 9,995,161.00 | 4,468,034.01 | 16,975,316.81 | 152,986,077.70 |

## TABLE No. V—

## Showing the RISKS IN FORCE, RISKS WRITTEN, PREMIUMS

### Companies (licensed to do business in this State)

NORTH CAROLINA

| Name of Company. | Risks in Force at End of Year. | |
|---|---|---|
| | Fire. | Marine and Inland. |
| Cabarrus Mutual | $ 578,895.00 | $ |
| Carolina Insurance Company | 2,401,996.00 | |
| Davidson County Mutual Fire | 417,550.00 | |
| Farmers Mutual Fire | | |
| Gaston County Farmers Mutual | | |
| High Point Fire | 176,644.65 | |
| Home Insurance Company of Greensboro | 1,233,008.00 | |
| Mecklenburg Farmers Mutual Fire | 418,945.00 | |
| North Carolina Home Insurance Company | 5,418,298.15 | |
| Pamlico Insurance and Banking Company | 780,728.00 | |
| Piedmont Fire Insurance Company | 3,784,564.00 | |
| Rowan Mutual Fire | 673,250.00 | |
| Southern Loan and Trust Company | 2,381,780.00 | |
| Southern Stock Mutual | 6,979,846.00 | |
| Southern Underwriters | 14,357,310.00 | |
| Underwriters of Greensboro | 2,852,540.00 | |
| Union County Farmers Mutual | | |
| United Fire Insurance Company | 2,958,181.02 | |
| Totals | 45,443,635.82 | |

COMPANIES OF

| | | |
|---|---|---|
| Ætna | 730,122,654.00 | 9,258,826.00 |
| Agricultural Insurance Company | 262,604,400.00 | |
| American Central of St. Louis | 237,112,735.00 | |
| American of Boston | 66,351,239.00 | |
| American Fire, Philadelphia | 214,436,274.00 | |
| Assurance Company of America | 69,260,415.00 | |
| Atlanta Home | 6,104,703.00 | |
| Atlanta-Birmingham Insurance Company | 11,109,718.00 | |
| British American | 29,282,354.00 | |
| Citizens Insurance Company of Missouri | 143,815,536.00 | |
| Camden Fire | 53,460,942.00 | |
| Colonial Fire | 11,748,115.00 | |
| Continental | 1,061,224,052.00 | |
| Delaware | 134,800,732.00 | |
| Equitable of South Carolina | 8,763,755.26 | |
| Equitable Fire and Marine | 90,919,060.00 | 254,403.00 |
| Fire Association of Philadelphia | 479,089,148.00 | |
| Firemen's of Baltimore | | |
| Fireman's Fund | 365,462,515.00 | 11,579,875.00 |
| Georgia Home | 38,413,012.00 | |
| German Alliance | 59,148,601.00 | |
| German-American | 1,024,048,243.00 | |
| Germania Fire | 493,547,848.00 | |
| Glens Falls | 241,907,101.00 | |
| Globe and Rutgers | 116,179,971 00 | |
| Greenwich | 346,745,533.00 | 3,182,668.00 |
| German Insurance Company | 444,849,121.00 | |
| Hanover Fire | 463,587,911.61 | |
| Hartford Fire | 1,309,211,966.00 | |
| Home of New York | 1,447,790,975.00 | 17,026,833.00 |
| Indemnity Fire | 31,193,709.00 | |
| Indianapolis Fire Insurance Company | 22,009,833.00 | |
| Insurance Company of North America | 684,758,679.00 | 6,760,841.00 |
| Lafayette Fire | 34,609,182.00 | |
| Millers Mutual Fire | 2,609,725.00 | |
| Milwaukee Mechanics Insurance Company | 209,293,267.00 | |
| National Fire | 677,164,103.00 | |
| National Standard | | |
| National Union Fire | 73,743,173.00 | |
| New Hampshire Fire | 243,209,415.00 | |
| Niagara Fire | 386,249,795.00 | |

## RISKS, PREMIUMS AND LOSSES.

## CHARGED and LOSSES INCURRED by Fire and Marine Insurance for the year ending December 31, 1903.

COMPANIES.

| Risks Written During the Year and Premiums Thereon. | | | | Losses Incurred. | |
|---|---|---|---|---|---|
| Fire. | Premiums. | Marine and Inland. | Premiums. | Fire. | Marine and Inland. |
| $ 56,410.00 | $ 282.05 | $ | $ | $ 638.90 | $ |
| 2,069,042.00 | 41,810.09 | | | 13,535.45 | |
| 15,700.00 | 1,967.00 | | | 1,769.00 | |
| | 601.36 | | | 21,980.87 | |
| 283,397.50 | 5,943.30 | | | 1,015.00 | |
| 1,442,670.00 | 27,813.73 | | | 5,606.97 | |
| 50,355.00 | 667.18 | | | 1,400.00 | |
| 5,345,052.18 | 103,808.54 | | | 41,566.00 | |
| 591,212.00 | 16,042.00 | | | 5,828.83 | |
| 5,550,147.00 | 106,145.12 | | | 41,000.00 | |
| 50,250.00 | 281.25 | | | | |
| 2,569,866.50 | 50,146.16 | | | 22,322.18 | |
| 4,825,178.00 | 85,490.81 | | | 34,856.85 | |
| 12,260,699.00 | 229,258.26 | | | 85,167.65 | |
| 2,224,869.00 | 43,087.69 | | | 19,446.95 | |
| 3,202,490.77 | 72,616.62 | | | 32,787.72 | |
| 40,537,337.45 | 785,961.16 | | | 328,922.37 | |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| 521,340,768.00 | 6,960,843.05 | 93,930,778.00 | 438,055.80 | 2,507,993.78 | 226,916.58 |
| 162,639,700.00 | 1,788,648.00 | | | 581,298.00 | |
| 200,672,008.00 | 2,495,727.97 | | | 864,450.50 | |
| 52,872,372.00 | 677,160.12 | | | 251,732.85 | |
| 150,803,985.00 | 2,035,459.49 | | | 777,289.34 | |
| 85,884,839.00 | 1,143,869.44 | | | 455,209.78 | 1,152.71 |
| 4,989,015.00 | 77,938.75 | | | 6,848.53 | |
| 14,062,864.22 | 230,180.65 | | | 18,947.00 | |
| 62,258,621.00 | 712,015.29 | | | 162,605.51 | |
| 142,822,372.00 | 3,957,568.06 | 117,263.00 | 517.19 | 237,192.29 | |
| 90,700,184.00 | 1,120,336.19 | | | 215,947.98 | |
| 13,487,803.00 | 147,012.46 | | | 39,829.92 | |
| 661,320,652.00 | 6,818,332.69 | | | 2,723,205.76 | |
| 89,979,249.00 | 1,128,027.67 | | | 422,062.00 | |
| 17,334,381.32 | 271,258.83 | | | 50,861.61 | |
| 74,716,359.00 | 1,021,143.87 | 1,610,365.00 | 24,988.38 | 417,351.14 | 16,383.47 |
| 363,903,124.00 | 4,878,485.59 | | | 1,826,136.00 | |
| 304,385,272.00 | 3,937,632.76 | 157,595,535.00 | 1,065,337.19 | 1,338,787.30 | 315,855.14 |
| 30,209,776.00 | 563,571.33 | | | 182,845.25 | |
| 50,621,325.00 | 541,357.66 | | | 213,131.15 | |
| 757,413,636.00 | 7,649,861.91 | | | 2,384,339.08 | |
| 280,378,508.00 | 2,717,652.91 | | | 826,147.79 | |
| 135,295,530.00 | 1,679,794.11 | | | 548,815.11 | |
| 131,216,357.00 | 2,015,728.09 | | | 725,264.05 | 11.66 |
| 268,977,346.00 | 2,457,234.67 | 51,023,296.00 | 211,705.01 | 997,971.79 | 128,945.57 |
| 261,380,161.00 | 3,628,479.86 | | | 1,311,114.84 | |
| 435,670,859.60 | 4,253,745.85 | | | 1,318,815.40 | |
| 907,545,827.00 | 12,435,278.48 | | | 5,195,141.45 | |
| 1,169,755,221.00 | 11,911,865.48 | 61,705,910.00 | 540,467.76 | 3,947,145.46 | 220,034.02 |
| 29,473,788.00 | 403,628.36 | | | 147,517.61 | |
| 21,639,779.00 | 327,989.50 | | | 117,324.75 | |
| 519,162,438.00 | 6,314,116.55 | 401,923,114.00 | 2,166,738.29 | 2,554,502.70 | 1,263,922.07 |
| 34,564,572.00 | 502,574.56 | | | 279,054.43 | |
| 897,600.00 | 140,414.68 | | | 51,172.88 | |
| 136,687,264.00 | 1,790,736.18 | | | 578,306.19 | |
| 486,612,055.00 | 5,765,952.56 | | | 2,063,962.93 | |
| 70,843,328.00 | 925,236.27 | | | 270,554.14 | |
| 155,467,466.00 | 2,040,403.95 | | | 921,712.12 | |
| 277,322,911.00 | 3,352,567.58 | | | 1,171,780.27 | |

## TABLE No. V—

## Showing the RISKS IN FORCE, RISKS WRITTEN, PREMIUMS

### Companies (licensed to do business in this State)

COMPANIES OF OTHER

| Name of Company. | Risks in Force at End of Year. | |
|---|---|---|
| | Fire. | Marine and Inland. |
| Orient Insurance Company | $ 155,223,541.00 | $ |
| Pennsylvania Fire | 452,992,895.00 | |
| Phenix of Brooklyn | 766,163,272.00 | |
| Phœnix of Hartford | 538,475,474.00 | |
| Providence-Washington | 234,711,902.00 | 8,333,735.00 |
| Queen Insurance Company | 407,451,394.00 | |
| Rochester German | 133,890,251.00 | |
| St. Paul Fire and Marine | 257,684,541.00 | 4,987,697.00 |
| Springfield Fire and Marine | 482,144,996.00 | |
| Stuyvesant Fire Insurance Company | 22,702,214.00 | |
| Sun of New Orleans | 31,403,614.00 | |
| Teutonia | 55,641,487.00 | |
| Traders of Chicago | 175,121,274.00 | |
| United States Fire | 75,453,913.00 | |
| Virginia Fire and Marine | 50,088,568.00 | |
| Virginia State | 28,054,615.00 | |
| Westchester Fire | 361,629,694.00 | |
| Totals | 16,534,770,055.87 | 53,051,143.00 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 127,464,930.00 | 3,436,908.00 |
| Cologne Re-insurance | 83,196,052.00 | |
| Commercial Union | 432,639,518.00 | 5,062,564.00 |
| Caledonian | 185,921,643.00 | |
| Hamburg-Bremen | 204,735,543.00 | |
| Law Union and Crown | 43,073,932.00 | |
| Liverpool and London and Globe | 1,201,493,564.00 | |
| London Assurance | 225,024,698.00 | 14,376,269.00 |
| London and Lancashire | 382,812,197.00 | |
| Manchester | 189,422,995.00 | |
| Moscow Fire | 54,239,385.00 | |
| Munich Re-insurance | 334,577,801.00 | |
| North British and Mercantile | 621,826,913.00 | |
| Northern Assurance | 327,728,039.00 | |
| Norwich Union | 301,885,353.00 | |
| Palatine of London | 160,600,577.00 | |
| Phœnix of London | 382,705,089.00 | |
| Prussian National | 87,179,419.00 | |
| Royal Insurance Company | 927,057,812.19 | |
| Royal Exchange Assurance | 193,451,524.00 | |
| Salamandra | 89,999,008.00 | |
| Scottish Union ond National | 423,123,881.00 | |
| Skandia | 85,479,350.87 | |
| Sun Insurance Office | 358,399,016.00 | |
| Union Assurance Society | 151,296,590.00 | |
| Western Assurance | 253,545,683.00 | 8,002,648.00 |
| Totals | 7,838,880,513.06 | 30,928,389.00 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 45,443,635.82 | |
| Companies of other States | 16,534,770,055.87 | 53,051,143.00 |
| Foreign Companies | 7,838,880,513.06 | 30,928,389.00 |
| Grand totals | 23,419,094,204.75 | 83,979,532.00 |

## RISKS, PREMIUMS AND LOSSES.

## CHARGED and LOSSES INCURRED by Fire and Marine Insurance for the year ending December 31, 1903.

STATES—CONTINUED.

| Risks Written During the Year and Premiums Thereon. | | | | Losses Incurred. | |
|---|---|---|---|---|---|
| Fire. | Premiums. | Marine and Inland. | Premiums. | Fire. | Marine and Inland. |
| $ 117,171,515.00 | $ 1,518,784.21 | $ | $ | $ 536,647.64 | $ 1,280.45 |
| 284,426,290.00 | 3,526,264.30 | | | 1,331,678.37 | |
| 570,665,866.00 | 6,440,924.02 | | | 2,694,321.41 | |
| 484,465,649.00 | 4,680,580.74 | | | 1,673,534.94 | |
| 202,665,846.00 | 2,143,912.76 | 121,960,968.00 | 636,533.49 | 809,570.85 | 272,581.81 |
| 308,315,249.00 | 3,983,427.28 | | | 1,541,346.86 | 6,519.96 |
| 110,629,240.00 | 1,477,409.28 | | | 422,536.38 | |
| 163,320,802.00 | 3,106,251.97 | 105,028,000.00 | 707,908.05 | 1,317,795.99 | 290,494.76 |
| 361,056,862.00 | 4,424,986.76 | | | 1,551,200.84 | |
| 26,079,496.00 | 376,112.77 | | | 150,011.95 | |
| 28,784,328.00 | 516,470.23 | 8,215,742.00 | 29,667.90 | 155,239.62 | 7,420.05 |
| 56,333,636.00 | 864,216 00 | 4,675,364.00 | 21,622.72 | 363,199.28 | 2,774.03 |
| 150,968,621.00 | 2,068,161.09 | | | 686,537.18 | |
| 58,279,644.00 | 728,519.31 | 63,457.00 | 586.85 | 225,442.36 | 3,410.12 |
| 41,489,926.00 | 767,225.36 | | | 311,043.00 | |
| 31,124,350.00 | 555,721.69 | | | 189,538.09 | |
| 240,926,830.00 | 2,667,517.84 | | | 974,820.50 | |
| 12,422,053,466.14 | 148,587,218.04 | 1,007,849,792.00 | 5,844,128.73 | 52,238,731.04 | 2,757,702.40 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| 122,598,895.00 | 1,653,294.00 | 38,322,072.00 | 322,758.00 | 647,046.21 | 223,951.80 |
| 71,591,751.00 | 676,013.84 | | | 263,243.74 | |
| 336,037,564.00 | 4,031,730.15 | 98,454,640.00 | 255,800.60 | 1,495,283.59 | 167,638.29 |
| 132,095,326.00 | 1,476,897.37 | | | 560,868.67 | |
| 149,486,017.00 | 2,048,231.39 | | | 850,253.92 | |
| 45,101,678.00 | 536,855.29 | | | 174,144.60 | |
| 995,384,801.00 | 10,552,180.75 | | | 3,603,888.19 | |
| 124,474,433.00 | 1,903,503.40 | 174,754,651.00 | 906,306.44 | 668,696.29 | 210,196.94 |
| 259,458,581.00 | 2,769,460.23 | | | 844,058.36 | |
| 151,364,929.00 | 1,965,231.33 | | | 730,057.14 | |
| 43,454,761.00 | 519,458.61 | | | 258,416.05 | |
| 378,244,019.00 | 4,373,896.68 | | | 1,970,727.39 | |
| 485,363,258.00 | 4,978,589.13 | | | 1,865,170.57 | |
| 232,971,041.00 | 3,336,578.13 | | | 1,118,890.15 | |
| 231,281,708.00 | 2,698,436.30 | | | 916,452.32 | |
| 143,884,619.00 | 1,902,963.30 | | | 613,345.83 | |
| 306,881,487.00 | 3,855,189.97 | | | 1,395,162.00 | |
| 64,881,016.00 | 900,236.34 | | | 325,597.55 | |
| 668,608,923.84 | 7,309,711.08 | | | 2,486,351.64 | |
| 167,868,165.00 | 1,945,731.10 | | | 579,073.96 | |
| 76,121,730.00 | 1,202,026.06 | | | 507,289.13 | |
| 290,287,715.00 | 3,396,445.67 | | | 944,506.81 | |
| 91,381,498.21 | 982,611.02 | | | 445,504.28 | |
| 238,516,273.00 | 2,632,245.03 | | | 1,039,540.11 | |
| 151,769,159.00 | 1,625,359.97 | | | 519,716.25 | |
| 260,047,277.00 | 2,838,477.72 | 73,824,082.00 | 606,395.37 | 1,150,092.77 | 384,693.96 |
| 6,269,156,625.05 | 72,113,353.86 | 385,355,445.00 | 2,091,260.41 | 26,003,872.33 | 986,480.99 |

ULATION.

| | | | | | |
|---|---|---|---|---|---|
| 40,537,337.45 | 785,961.16 | | | 328,922.37 | |
| 12,422,053,666.14 | 148,587,218.04 | 1,007,849,792.00 | 5,844,128.73 | 52,238,731.04 | 2,757,702.40 |
| 6,269,156,625.05 | 72,113,353.86 | 385,355,445.00 | 2,091,260.41 | 26,003,872.33 | 986,480.99 |
| 18,731,747,428.64 | 221,486,533.06 | 1,393,205,237.00 | 7,935,389.14 | 78,571,825.74 | 3,744,183.39 |

## TABLE No. VI—

## Showing RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES December 31, 1903, by Fire and Marine

NORTH CAROLINA

| Name of Company. | Risks Written. | |
|---|---|---|
| | Fire and Tornado. | Marine and Inland. |
| Cabarrus Mutual | $ 56,410.00 | $ |
| Carolina Insurance Company | 1,264,285.00 | |
| Davidson County Mutual Fire | 15,700.00 | |
| Farmers Mutual Fire | | |
| Gaston County Farmers Mutual | | |
| High Point Fire | 177,144.65 | |
| Home Insurance Company of Greensboro | 955,965.00 | |
| Mecklenburg Farmers Mutual Fire | 50,355.00 | |
| North Carolina Home Insurance Company | 5,345,052.18 | |
| Pamlico Insurance and Banking Company | 591,212.00 | |
| Piedmont Fire Insurance Company | 3,164,939.00 | |
| Rowan Mutual Fire | 50,250.00 | |
| Southern Loan and Trust Company | 1,399,869.00 | |
| Southern Stock Mutual | 3,431,664.00 | |
| Southern Underwriters | 480,281.00 | |
| Underwriters of Greensboro | 1,768,215.00 | |
| Union County Farmers Mutual | | |
| United Fire Insurance Company | 9,025.00 | |
| Totals | 18,760,366.83 | |

COMPANIES OF

| | | |
|---|---|---|
| Ætna | 4,536,778.00 | |
| Agricultural Insurance Company | 267,300.00 | |
| American Central of St. Louis | 601,382.00 | |
| *American of Boston | | |
| American Fire of Philadelphia | 944,020.00 | |
| Assurance Company of America | 517,660.00 | |
| Atlanta Home | 388,227.00 | |
| British American | 224,650.00 | |
| Citizens Insurance Company of Missouri | 703,187.00 | |
| *Camden Fire | 269,945.00 | |
| *Colonial Fire | | |
| Continental | 1,929,981.00 | |
| *Delaware | | |
| Equitable of South Carolina | 191,024.25 | |
| *Equitable Fire and Marine | | |
| Fire Association of Philadelphia | 3,271,799.00 | |
| Firemen's of Baltimore | | |
| Fireman's Fund | 2,171,344.54 | 356,508.00 |
| Georgia Home | 1,221,772.00 | |
| German Alliance | 389,831.00 | |
| German-American | 4,539,900.00 | |
| Germania Fire | 420,601.00 | |
| Glens Falls | 573,710.00 | |
| Globe and Rutgers | 1,256,184.00 | |
| Greenwich | 1,822,347.00 | |
| Hanover Fire | 2,786,688.40 | |
| Hartford Fire | 6,702,900.00 | |
| Home of New York | 12,627,765.00 | |
| Indemnity Fire | 172,720.00 | |
| *Indianapolis Fire Insurance Company | | |
| Insurance Company of North America | 2,128,777.00 | 2,266,274.00 |
| Lafayette Fire | 596,414.00 | |
| Millers Mutual Fire | 62,027.00 | |
| Milwaukee Mechanics Insurance Company | 210,345.00 | |
| National Fire | 3,315,308.00 | |
| National Standard | | |
| National Union Fire | 11,683.00 | |
| New Hampshire Fire | 395,879.00 | |
| Niagara Fire | 977,235.00 | |
| Orient Insurance Company | 900,884.00 | |

*Reinsurance only.

## NORTH CAROLINA BUSINESS.

## INCURRED, LOSSES PAID in North Carolina for the year ending Insurance Companies licensed in this State.

COMPANIES.

| Premiums Received. | | Losses Incurred. | | Losses Paid. | |
|---|---|---|---|---|---|
| Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. |
| $ 282.05 | $ | $ 638.90 | $ | $ 498.90 | $ |
| 24,072.21 | | 13,535.45 | | 15,360.45 | |
| 1,967.00 | | 1,769.00 | | 1,769.00 | |
| | | 21,980.87 | | 20,219.83 | |
| 3,405.19 | | 515.00 | | 515.00 | |
| 19,142.98 | | 5,606.97 | | 5,606.97 | |
| 667.18 | | 1,614.50 | | 214.50 | |
| 103,808.54 | | 41,566.00 | | 42,886 52 | |
| 16,042.00 | | 5,828.00 | | 5,828.00 | |
| 63,298.78 | | 32,457.84 | | 25,661.22 | |
| 850.00 | | 310.00 | | 310.00 | |
| 27,522.94 | | 14,901.56 | | 12,921.56 | |
| 62,424.59 | | 29,138.18 | | 29,609.60 | |
| 9,735.95 | | | | 2,109.74 | |
| 36,030.39 | | 19,446.95 | | 17,784.45 | |
| 270.65 | | 1,580.05 | | 780.05 | |
| 369,320.45 | | 190,892.27 | | 179,966.04 | |

OTHER STATES.

| | | | | | |
|---|---|---|---|---|---|
| 72,955.27 | | 47,914.26 | | 47,448.50 | |
| 5,691.00 | | 647.00 | | 647.00 | |
| 12,955.90 | | 873.18 | | 4,493.21 | |
| 19,951.04 | | 11,105.47 | | 7,371.81 | |
| 8,155.15 | | 2,041.57 | | 2,029.57 | |
| 7,436.63 | | .90 | | .90 | |
| 4,461.02 | | 772.50 | | 70.50 | |
| 13,394.25 | | 4,497.68 | | 6,257.68 | |
| 6,036.90 | | 3,487.00 | | 2,360.00 | |
| 34,084.73 | | 22,246.41 | | 18,781.56 | |
| 11,629.65 | | 2,667.87 | | 2,477.12 | |
| 34,465.60 | | 10,087.45 | | 12,183.11 | |
| 27,108.39 | 5,622.10 | 14,468.33 | 16,702.84 | 11,943.41 | 16,563.12 |
| 17,698.00 | | 11,207.00 | | 9,299.00 | |
| 8,940.95 | | 6,582.16 | | 5,572.16 | |
| 68,357.75 | | 42,589.02 | | 42,578.02 | |
| 5,875.40 | | 97.55 | | 1,627.17 | |
| 10,896.20 | | 3,188.69 | | 2,795.37 | |
| 23,792.51 | | 5,148.28 | | 5,835.77 | |
| 20,654.34 | | 15,091.72 | | 12,806.01 | |
| 27,603.42 | | 19,485.69 | | 15,258.00 | |
| 78,586.02 | | 44,619.85 | | 48,891 90 | |
| 116,410.72 | | 68,418.53 | | 87,577.31 | |
| 3,276.65 | | 1,881.64 | | 1,512.75 | |
| 43,530.88 | 6,046.96 | 14,503.42 | 450.00 | 15,395.45 | 143.90 |
| 13,200.52 | | 3,381.85 | | 2,821.85 | |
| 12,027.00 | | | | | |
| 3,685.27 | | 1,500.00 | | 1,500.00 | |
| 31,727.50 | | 23,741.93 | | 19,970.11 | |
| 232.00 | | | | | |
| 8,756.00 | | 9,465.25 | | 9,860.08 | |
| 19,737.18 | | 9,679.42 | | 9,397.84 | |
| 12,081.44 | | 8,115.85 | | 7,185.85 | |

## TABLE No. VI—

## Showing RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES December 31, 1903, by Fire and Marine

COMPANIES OF OTHER

| Name of Company. | Risks Written | |
|---|---|---|
| | Fire and Tornado. | Marine and Inland. |
| Pennsylvania Fire | $ 1,246,349.00 | $ |
| Phenix of Brooklyn | 2,353,353.00 | |
| Phœnix of Hartford | 2,615,667.00 | |
| Queen Insurance Company | 1,663,493.00 | |
| Rochester German | 337,600.17 | |
| St. Paul Fire and Marine | 1,117,356.00 | |
| Springfield Fire and Marine | 2,376,089.00 | |
| Stuyvesant Fire Insurance Company | 114,366.00 | |
| Sun of New Orleans | 450,677.00 | |
| Teutonia | 787,720.00 | |
| Traders of Chicago | 1,054,646.00 | |
| United States Fire | 913,579.00 | |
| Virginia Fire and Marine | 4,121,226.00 | |
| Virginia State | 1,508,520.00 | |
| Westchester Fire | 1,407,203.00 | |
| Totals | 79,197,972.36 | 2,622,782.00 |

COMPANIES OF

| | | |
|---|---|---|
| British America | 641,035.00 | |
| *Cologne Re-insurance | 497,125.00 | |
| Commercial Union | 3,714,366.00 | |
| Caledonian | | |
| Hamburg-Bremen | 1,541,599.00 | |
| Law Union and Crown | 38,351.00 | |
| Liverpool and London and Globe | 3,228,543.00 | |
| London Assurance | 845,773.00 | 1,961,289.00 |
| London and Lancashire | 2,475,330.00 | |
| Manchester | 391,567.00 | |
| *Moscow Fire | 121,907.00 | |
| *Munich Re-insurance | | |
| North British and Mercantile | 3,067,890.00 | |
| Northern Assurance | 2,060,423.00 | |
| Norwich Union | 2,459,034.00 | |
| Palatine of London | 480,163.00 | |
| Phœnix of London | 1,000,598.00 | |
| Prussian National | 560,770.00 | |
| Royal Insurance Company | 2,381,094.00 | |
| Royal Exchange Assurance | 2,118,247.00 | |
| *Salamandra | 457,418.00 | |
| Scottish Union and National | 1,108,931.00 | |
| *Skandia | 79,519.00 | |
| Sun Insurance Office | 654,792.00 | |
| Union Assurance Society | 2,262,597.00 | |
| Western Assurance | 1,999,588.00 | |
| Totals | 34,236,660.00 | 1,961,289.00 |

RECAPIT

| | | |
|---|---|---|
| Home Companies | 18,760,363.83 | |
| Companies of other States | 79,197,972.36 | 2,622,782.00 |
| Foreign Companies | 34,236,660.00 | 1,961,289.00 |
| Grand totals | 132,195,096.19 | 4,584,071.00 |

*Re-insurance only.

## NORTH CAROLINA BUSINESS

### INCURRED, LOSSES PAID in North Carolina for the year ending Insurance Companies licensed in this State.

STATES—CONTINUED.

| Premiums Received. | | Losses Incurred. | | Losses Paid. | |
|---|---|---|---|---|---|
| Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. | Fire and Tornado. | Marine and Inland. |
| $ 23,595.48 | $ | $ 10,104.74 | $ | $ 10,203.57 | $ |
| 47,865.37 | | 30,524.92 | | 24,572.35 | |
| 23,043.85 | | 6,936.77 | | 11,192.76 | |
| 28,853.36 | | 5,700.80 | | 6,461.80 | |
| 10,202.38 | | 5,278.76 | | 3,801.81 | |
| 16,410.15 | | 8,826.27 | | 8,626.27 | |
| 21,675.22 | | 12,100.08 | | 12,145.13 | |
| 1,680.00 | | | | | |
| 8,689.93 | | 4,400.18 | | 5,993.87 | |
| 14,925.99 | | 7,433.03 | | 7,433.03 | |
| 19,114.87 | | 12,928.19 | | 16,390.28 | |
| 15,599.84 | | 7,309.72 | | 7,135.17 | |
| 89,162.12 | | 42,877.28 | | 49,157.28 | |
| 31,590.03 | | 15,798.46 | | 16,780.30 | |
| 22,551.27 | | 10,175.49 | | 10,220.40 | |
| 1,159,354.34 | 11,669.06 | 589,912.16 | 17,152.84 | 610,062.73 | 16,607.17 |

OTHER COUNTRIES.

| | | | | | |
|---|---|---|---|---|---|
| 16,424.06 | | 11,292.19 | | 9,901.89 | |
| 7,549.25 | | 2,447.31 | | 2,547.31 | |
| 20,980.84 | | 8,164.61 | | 10,625.18 | |
| 32,800.90 | | 13,617.28 | | 11,102.28 | |
| 387.98 | | 2.73 | | 2.73 | |
| 52,989.87 | | 28,369.74 | | 32,784.74 | |
| 18,257.78 | 8,368.64 | 9,801.02 | 8,591.92 | 9,497.02 | 8,591.92 |
| 20,505.26 | | 13,265.52 | | 13,140.52 | |
| 9,390.82 | | 2,764.03 | | 3,694.33 | |
| 2,252.98 | | 1,298.41 | | 2,227.41 | |
| 19,956.35 | | 17,140.32 | | 17,343.88 | |
| 16,546.12 | | 9,041.91 | | 8,799.03 | |
| 18,479.31 | | 7,462.83 | | 8,754.67 | |
| 6,456.03 | | 3,979.63 | | 6,865.91 | |
| 9,901.50 | | 6,355.75 | | 12,478.75 | |
| 6,924.64 | | 2,471.06 | | 5,007.68 | |
| 23,245.00 | | 9,628.00 | | 13,903.00 | |
| 25,863.39 | | 2,953.52 | | 1,551.52 | |
| 8,388.86 | | 6,196.98 | | 2,157.98 | |
| 14,345.33 | | 9,209.45 | | 12,961.98 | |
| 1,687.00 | | 584.00 | | 1,668.00 | |
| 13,122.60 | | 10,761.50 | | 11,701.37 | |
| 26,879.27 | | 14,915.73 | | 14,112.23 | |
| 25,905.18 | | 21,784.00 | | 18,093.39 | |
| 399,245.21 | 8,368.64 | 214,507.52 | 8,591.92 | 230,912.80 | 8,591.92 |

ULATION.

| | | | | | |
|---|---|---|---|---|---|
| 369,320.45 | | 190,892.27 | | 179,966.04 | |
| 1,159,354.34 | 11,669.06 | 589,912.16 | 17,152.84 | 610,062.73 | 16,607.12 |
| 399,245.21 | 8,368.64 | 214,507.52 | 8,591.92 | 230,912.80 | 8,591.92 |
| 1,927,920.00 | 20,037.70 | 995,311.95 | 25,744.76 | 1,020,941.57 | 25,199.04 |

# STATISTICAL TABLES

## RELATING TO LIFE INSURANCE COMPANIES.

## TABLE No. VII—

### Showing the Character of the ASSETS of Life Insurance year ending

| Name of Company. | Real Estate. | Mortgage Loans. | Collateral Loans. | Premium Notes and Policy Loans. |
|---|---|---|---|---|
| *Ætna Life Insurance Company | $ 620,945.24 | $29,894,208.23 | $ 1,181,769.19 | $ 3,305,536.60 |
| Bankers Life Insurance Company | | 83,250.00 | 700.00 | 84,351.85 |
| Connecticut Mutual Life | 11,251,610.60 | 24,836,415.06 | 30,000.00 | 577,521.21 |
| Contentnea Life | | | | |
| Eastern Life | | 3,100.00 | | 264.29 |
| Equitable Life Assurance Society | 37,215,875.67 | 74,345,110.94 | 20,333,509.00 | 18,834,127.74 |
| Fidelity Mutual Life | 1,368,550.00 | 268,203.77 | 123,567.11 | 768,862.39 |
| Germania Life | 3,116,145.50 | 14,898,030.00 | | 1,831,464.89 |
| Hartford Life | 238,130.00 | 373,525.00 | 10,407.50 | 105,015.01 |
| Home Life of New York | 1,758,450.16 | 4,435,244.19 | 25,150.00 | 1,361,600.09 |
| Illinois Life | 852,730.00 | 1,153,914.84 | 57,998.80 | 1,130,021.85 |
| Life Insurance Company of Virginia | 102,750.00 | 948,249.96 | 89,476.93 | 13,778.18 |
| Manhattan Life Insurance Company | 5,522,982.71 | 5,801,410.00 | 630,849.04 | 1,374,316.83 |
| Maryland Life | 187,250.00 | 146,350.00 | 78,600.00 | 151,185.23 |
| Massachusetts Mutual Life | 398,872.15 | 14,148.092.97 | | 3,980,680.38 |
| Metropolitan Life | 14,835,140.61 | 31,814,193.06 | | 1,850,144.14 |
| Michigan Mutual Life | 386,567.19 | 6,634,307.17 | 7,500.00 | 816,709.12 |
| Mutual Benefit Life of Newark | 3,154,117.41 | 44,423,316.11 | 2,242,450.00 | 12,744,684.94 |
| Mutual Life of New York | 34,312,133.60 | 89,224,920.14 | 14,217,500.00 | 18,926,100.94 |
| National Life of Vermont | 1,435,144.13 | 11,424,871.22 | 22,000.00 | 3,827,334.15 |
| New York Life | 12,725,000.00 | 24,531,774.34 | 5,280,000.00 | 31,641,357.14 |
| Northwestern Mutual Life | 3,611,897.42 | 85,718,617.07 | | 14,063,564.54 |
| *Pacific Mutual Life | 430,046.51 | 1,215,746.23 | 257,350.00 | 273,246.33 |
| Penn Mutual Life | 3,078,240.71 | 22,727,551.43 | 4,924,348.71 | 6,260,727.88 |
| Phœnix Mutual Life | 723,167.31 | 9,968,748.15 | | 1,095,448.70 |
| Provident Savings Life Assurance Society | 2,200,000.00 | 583,125.44 | 8,500.00 | 2,276,296.69 |
| Prudential Insurance Company of America | 12,063,757.29 | 13,138,291.49 | 5,761,775.00 | 1,614,325.08 |
| Security Life and Annuity | | 15,000.00 | 9,067.08 | 12,402.34 |
| Security Mutual Life | 102,800.00 | 343,079.21 | 43,200.00 | 598,240.05 |
| Security Trust and Life | 1,488,000.00 | 139,998.69 | 6,208.50 | 187,501.25 |
| South Atlantic Life | | | 25,250.00 | 13,150.51 |
| Southern Loan and Trust Life | 20,909.21 | 388,920.41 | | 327.44 |
| State Mutual Life | 1,691,150.00 | 3,386,343.00 | 551,032.00 | 1,942,760.00 |
| State Life of Indiana | 3,351.24 | 1,353,376.98 | 13,100.00 | 455,017.40 |
| Sun Life of Canada | 1,102,098.23 | 2,732,488.57 | 156,595.00 | 1,315,604.16 |
| Travelers | 790,138.54 | 8,079,606.06 | 990,737.20 | 2,423,835.03 |
| Union Central Life | 495,471.81 | 31,054,239.43 | | 4,852,640.66 |
| Union Mutual Life | 1,282,002.93 | 1,151,622.22 | 647,056.11 | 269,274.77 |
| Washington Life | 6,518,739.75 | 7,768,750.00 | 28,000.00 | 1,473,246.78 |
| Totals | 166,105,165.92 | 569,159,892.38 | 67,758,688.17 | 142,352,468.28 |

*Assets of Accident Department included..

## ASSETS.

### Companies (licensed to do business in this State) for the December 31, 1903.

| Stocks and Bonds Owned. | Cash in Office, Banks and Deposits with Trust Companies. | Interest and Rents Due and Accrued. | Unpaid and Deferred Premiums. | All Other Items. | Total Assets. |
|---|---|---|---|---|---|
| $ 25,485,877.63 | $ 6,087,987.20 | $ 855,358.18 | $ 636,280.38 | $---------- | $ 68,067,862.65 |
| 791,746.25 | 114,728.10 | 1,460.11 | 96,493.00 | ---------- | 1,172,729.31 |
| 25,906,460.94 | 608,928.69 | 930,053.09 | 343,326.44 | 433,232.81 | 64,917,548.84 |
| ---------- | 25,275.69 | ---------- | ---------- | ---------- | 25,275.69 |
| 4,120.00 | 6,323.38 | 165.00 | 6,562.53 | 2,176.36 | 22,711.56 |
| 193,146,945.00 | 25,625,769.16 | 2,540,824.07 | 6,171,033.00 | ---------- | 378,213,185.58 |
| 2,602,677.35 | 304,669.89 | 35,820.36 | 411,574.41 | ---------- | 5,883,925.28 |
| 10,775,189.14 | 863,046.47 | 355,262.13 | 636,977.56 | ---------- | 32,476,115.69 |
| 551,391.00 | 524,310.97 | 14,753.97 | 141,982.88 | 1,339,002.62 | 3,298,518.95 |
| 6,944,560.82 | 254,149.67 | 74,353.85 | 249,331.82 | ---------- | 15,102,840.60 |
| 1,343,036.92 | 190,000.28 | 62,022.52 | 222,233.45 | 3,700.00 | 5,015,658.66 |
| 193,548.50 | 135,424.19 | 19,371.80 | 53,769.91 | 9,044.86 | 1,565,414.33 |
| 3,662,406.90 | 270,040.15 | 153,413.27 | 267,185.71 | 5,000.00 | 17,687,604.61 |
| 1,697,648.89 | 31,487.41 | 13,034.38 | 35,580.37 | 2,753.70 | 2,343,889.98 |
| 13,105,596.25 | 703,522.21 | 467,552.25 | 786,683.18 | ---------- | 33,590,999.39 |
| 48,175,913.27 | 5,301,220.90 | 679,298.32 | 2,705,050.30 | ---------- | 105,360,960.60 |
| 28,750.00 | 205,559.09 | 124,624.73 | 139,747.27 | 11,313.47 | 8,355,078.04 |
| 21,297,733.83 | 1,037,439.38 | 1,481,698.00 | 957,672.66 | ---------- | 87,340,112.33 |
| 214,713,238.37 | 22,426,588.73 | 2,968,301.04 | 5,032,889.14 | ---------- | 401,821,661.66 |
| 9,733,205.00 | 821,221.00 | 478,737.43 | 512,742.34 | 3,977.78 | 28,259,233.05 |
| 247,994,383.06 | 22,126,134.05 | 2,185,672.00 | 6,167,726.98 | ---------- | 352,652,047.57 |
| 67,468,362.43 | 2,466,819.84 | 2,618,608.38 | 2,252,755.52 | ---------- | 178,200,625.20 |
| 3,454,375.00 | 170,248.83 | 82,005.21 | 326,767.34 | 175,627.45 | 6,385,412.90 |
| 20,620,302.55 | 991,276.89 | 526,897.99 | 1,323,875.26 | 20,000.00 | 60,473,221.42 |
| 4,277,071.60 | 455,921.37 | 201,218.85 | 239,232.13 | ---------- | 16,960,808.11 |
| 796,096.89 | 433,957.45 | 81,263.79 | 448,729.00 | 124,918.00 | 6,952,887.26 |
| 29,400,535.50 | 7,610,148.22 | 488,593.45 | 2,317,333.77 | ---------- | 72,394,759.80 |
| ---------- | 6,820.17 | 291.15 | 4,580.39 | 100,000.00 | 148,161.13 |
| 568,400.00 | 169,653.80 | 29,274.15 | 134,222.80 | ---------- | 1,988,870.01 |
| 291,800.00 | 46,095.81 | 21,322.82 | 98,082.12 | 44,716.84 | 2,323,726.03 |
| 193,545.00 | 40,382.89 | 1,315.23 | 10,438.60 | 256.36 | 284,338.59 |
| 150,480.09 | 124,112.88 | ---------- | 82.78 | 18,099.44 | 702,932.25 |
| 14,242,311.00 | 455,332.11 | 286,458.07 | 479,993.62 | 158,750.00 | 23,194,129.80 |
| ---------- | 187,242.16 | 19,928.83 | 173,619.25 | ---------- | 2,205,635.86 |
| 9,363,256.48 | 150,379.47 | 231,624.32 | 414,090.25 | 6,607.36 | 15,473,743.84 |
| 17,796,580.64 | 1,108,632.30 | 268,423.77 | 739,497.83 | ---------- | 32,197,451.37 |
| 10,775.00 | 384,539.00 | 1,244,508.75 | 583,153.11 | 5,000.00 | 38,630,327.76 |
| 6,382,633.47 | 179,842.55 | 71,962.44 | 209,863.40 | 2,101.46 | 10,196,359.35 |
| 369,705.58 | 426,073.09 | 128,671.83 | 250,698.62 | ---------- | 16,963,885.65 |
| 992,529,906.25 | 103,051,705.44 | 19,732,144.53 | 35,583,259.12 | 2,465,378.51 | 2,098,738,608.60 |

## TABLE No. VIII—

### Showing the Character of the LIABILITIES of Life Insurance year ending December

| Name of Company. | Net Reserve. | Present Value of Matured Endowment and Installment Policies. | Losses and Claims. | |
|---|---|---|---|---|
| | | | Adjusted and Unadjusted. | Resisted. |
| *Ætna Life Insurance Company | $57,586,021.00 | $ 70,805.00 | $ 198,275.00 | $ 24,000.00 |
| Bankers Life Insurance Company | 985,161.00 | 3,250.89 | 4,200.00 | 14,200.00 |
| Connecticut Mutual Life | 57,897,907.00 | 159,657.00 | 487,469.93 | 3,500.00 |
| Contentnea Life | 41.80 | | | |
| Eastern Life | 10,579.00 | | | |
| Equitable Life Assurance Society | 302,120,311.00 | 1,408,114.00 | 2,217,667.76 | 27,500.00 |
| Fidelity Mutual Life | 4,816,281.43 | 120,096.12 | 71,443.90 | 4,000.00 |
| Germania Life | 27,628,440.00 | 33,302.05 | 161,175.86 | 3,500.00 |
| Hartford Life | 691,910.00 | | 244,949.80 | 6,000.00 |
| Home Life of New York | 13,866,408.00 | 30,464.00 | 38,619.19 | 3,000.00 |
| Illinois Life | 4,692,593.00 | 7,756.78 | 32,241.24 | 13,500.00 |
| Life Insurance Company of Virginia | 1,193,178.00 | | 14,455.00 | |
| Manhattan Life Insurance Company | 15,825,508.00 | 3,223.00 | 29,836.19 | 11,000.00 |
| Maryland Life | 1,983,140.00 | | 15,329.66 | |
| Massachusetts Mutual Life | 30,314,692.00 | 216,978.05 | 58,404.00 | 1,500.00 |
| Metropolitan Life | 92,535,568.00 | 26,512.00 | 311,182.81 | 55,147.50 |
| Michigan Mutual Life | 7,868,104.05 | 12,290.67 | 6,650.00 | |
| Mutual Benefit Life of Newark | 78,410,970.21 | 321,989.98 | 510,431.98 | 5,295.00 |
| Mutual Life of New York | 336,246,040.00 | 1,008,980.49 | 1,980,935.53 | 96,665.00 |
| National Life of Vermont | 24,717,437.00 | 70,891.05 | 63,935.44 | 50,000.00 |
| New York Life | 300,090,347.00 | 1,111,856.96 | 2,575,473.11 | 5,000.00 |
| Northwestern Mutual Life | 145,035,854.00 | 602,341.94 | 615,904.52 | 40,900.00 |
| *Pacific Mutual Life | 5,221,939.94 | 9,934.00 | 33,065.18 | 7,995.00 |
| Penn Mutual Life | 50,993,291.00 | 955,262.00 | 227,306.25 | 90,000.00 |
| Phœnix Mutual Life | 15,972,836.00 | 25,139.00 | 55,117.48 | |
| Provident Savings Life Assurance Society | 5,962,479.00 | 91,847.27 | 97,816.00 | 54,072.00 |
| Prudential Insurance Company of America | 61,130,614.00 | 116,006.05 | 396,882.24 | 52,796.93 |
| Security Life and Annuity | 33,357.00 | 14,671.00 | | |
| Security Mutual Life | 1,284,578.00 | 62,543.29 | 23,253.00 | 3,000.00 |
| Security Trust and Life | 1,653,037.00 | 23,363.00 | 29,133.89 | 2,699.56 |
| South Atlantic Life | 85,275.00 | | | |
| Southern Loan and Trust Life | 998.00 | | | |
| State Mutual Life | 20,708,787.44 | 55,332.00 | 68,456.00 | 4,500.00 |
| State Life of Indiana | 1,759,657.00 | | 35,500.00 | 10,000.00 |
| Sun Life of Canada | 14,262,214.36 | 40,772.24 | 111,836.35 | 956.00 |
| Travelers | 29,027,948.00 | 1,702,367.00 | 79,155.51 | 3,000.00 |
| Union Central Life | 31,999,244.00 | 143,348.00 | 66,023.00 | 39,000.00 |
| Union Mutual Life | 9,508,437.00 | 29,233.00 | 90,507.69 | 3,500.00 |
| Washington Life | 16,173,047.00 | | 143,147.63 | |
| Totals | 1,770,194,231.23 | 8,478,907.83 | 11,095,781.15 | 635,226.99 |

* Liabilities accident department included.

## LIABILITIES.

Companies (licensed to do business in this State) for the
31, 1903.

| Unpaid Dividends. | All Other Liabilities. | Total as to Policy-holders. | Capital Stock. | Surplus as to Policy-holders. | Total Liabilities. |
|---|---|---|---|---|---|
| $ 827,665.23 | $ 3,689,339.87 | $ 62,396,106.10 | $ 2,000,000.00 | $ 3,671,756.55 | $ 68,067,862.65 |
| ---------- | 2,446.63 | 1,009,258.52 | 100,000.00 | 63,470.79 | 1,172,729.31 |
| 1,352,028.05 | 387,174.31 | 60,287,736.29 | ---------- | 4,629,812.55 | 64,917,548.84 |
| ---------- | 148.25 | 190.05 | 25,000.00 | 85.64 | 25,275.69 |
| ---------- | ---------- | 10,579.00 | 10,000.00 | 2,132.56 | 22,711.56 |
| 456,687.08 | 304,090.66 | 306,534,370.50 | 100,000.00 | 71,578,815.08 | 378,213,185.58 |
| 799.64 | 53,241.77 | 5,065,862.86 | ---------- | 818,062.42 | 5,883,925.28 |
| 1,807,495.35 | 100,951.60 | 29,734,864.86 | 200,000.00 | 2,541,250.83 | 32,476,115.69 |
| 18,810.35 | 1,449,099.38 | 2,410,769.53 | 500,000.00 | 387,749.42 | 3,298,518.95 |
| 5,970.68 | 31,609.00 | 13,976,070.87 | 125,000.00 | 1,001,769.73 | 15,102,840.60 |
| 41,920.90 | 21,446.44 | 4,809,458.36 | 100,000.00 | 106,200.30 | 5,015,658.66 |
| ---------- | 27,908.02 | 1,235,541.02 | 150,000.00 | 179,873.31 | 1,565,414.33 |
| 18,262.88 | 39,964.31 | 15,927,794.38 | 100,000.00 | 1,659,810.23 | 17,687,604.61 |
| 4,829.42 | 2,886.72 | 2,006,185.80 | 100,000.00 | 237,704.18 | 2,343,889.98 |
| 312,472.17 | 39,461.79 | 30,943,508.01 | ---------- | 2,647,491.38 | 33,590,999.39 |
| 47,230.95 | 1,693,446.78 | 94,669,088.04 | 2,000,000.00 | 8,691,872.56 | 105,360,960.60 |
| 544.53 | 13,408.95 | 7,900,998.20 | 250,000.00 | 204,079.84 | 8,355,078.04 |
| 283,703.11 | 1,129,815.04 | 80,662,205.32 | ---------- | 6,677,907.01 | 87,340,112.33 |
| 131,045.51 | 363,151.47 | 339,826,818.00 | ---------- | 61,994,843.66 | 401,821,661.66 |
| 10,226.76 | 434,491.61 | 25,346,981.86 | ---------- | 2,912,251.19 | 28,259,233.05 |
| 350,960.64 | 1,413,863.24 | 305,547,000.95 | ---------- | 47,105,046.62 | 352,652,047.57 |
| 26,182,183.87 | 108,576.97 | 172,585,861.30 | ---------- | 5,614,763.90 | 178,200,625.20 |
| ---------- | 275,577.85 | 5,548,511.97 | 500,000.00 | 336,900.93 | 6,385,412.90 |
| 160,125.66 | 4,778,568.80 | 57,204,553.71 | ---------- | 3,268,667.71 | 60,473,221.42 |
| 13,162.00 | 185,538.00 | 16,251,792.48 | ---------- | 709,015.63 | 16,960,808.11 |
| 2,456.23 | 21,525.23 | 6,230,195.73 | 100,000.00 | 622,691.53 | 6,952,887.26 |
| 45,244.34 | 459,818.07 | 62,201,361.63 | 2,000,000.00 | 8,193,398.17 | 72,394,759.80 |
| ---------- | ---------- | 48,028.00 | 100,000.00 | 133.13 | 148,161.13 |
| ---------- | 23,781.65 | 1,397,155.94 | ---------- | 591,714.07 | 1,988,870.01 |
| ---------- | 67,280.86 | 1,775,514.31 | 500,000.00 | 48,211.72 | 2,323,726.03 |
| ---------- | 2,202.88 | 87,477.88 | 196,860.71 | ---------- | 284,338.59 |
| ---------- | 492,689.80 | 493,687.80 | 200,000.00 | 9,244.45 | 702,932.25 |
| 122,637.00 | 49,339.00 | 21,009,051.44 | ---------- | 2,185,078.36 | 23,194,129.80 |
| 1,006.74 | 6,895.04 | 1,815,058.88 | ---------- | 390,576.98 | 2,205,635.86 |
| 35,198.36 | 21,384.14 | 14,472,361.35 | 105,000.00 | 896,382.49 | 15,473,743.84 |
| ---------- | 42,359.06 | 30,854,829.57 | ---------- | 1,342,621.80 | 32,197,451.37 |
| 21,024.64 | 336,714.23 | 32,605,353.87 | 100,000.00 | 5,924,973.89 | 38,630,327.76 |
| 5,334.23 | 4,149.52 | 9,641,161.44 | ---------- | 555,197.91 | 10,196,359.35 |
| ---------- | 8,531.30 | 16,324,725.93 | 125,000.00 | 514,159.72 | 16,963,885.65 |
| 32,259,026.31 | 18,072,877.24 | 1,840,736,040.75 | 9,686,860.71 | 248,315,707.34 | 2,098,738,608.60 |

## TABLE No. IX.—

## Showing INCOME of Life Insurance Companies

| Name of Company. | Premiums. |
|---|---|
| *Ætna Life Insurance Company | $ 11,733,253.87 |
| Bankers Life Insurance Company | 727,726.68 |
| Connecticut Mutual Life | 5,325,082.06 |
| Contentnea Life | 1,282.60 |
| Eastern Life | 15,966.46 |
| Equitable Life Assurance Society | 58,637,889.63 |
| Fidelity Mutual Life | 3,145,652.32 |
| Germania Life | 4,172,164.38 |
| Hartford Life | 2,397,397.93 |
| Home Life of New York | 2,747,783.03 |
| Illinois Life | 1,158,274.85 |
| Life Insurance Company of Virginia | 1,509,463.41 |
| Manhattan Life Insurance Company | 2,459,224.05 |
| Maryland Life | 269,450.38 |
| Massachusetts Mutual Life | 6,015,010.75 |
| Metropolitan Life | 45,656,960.57 |
| Michigan Mutual Life | 1,448,729.95 |
| Mutual Benefit Life of Newark | 12,672,873.35 |
| Mutual Life of New York | 60,151,019.66 |
| National Life of Vermont | 5,224,447.87 |
| New York Life | 73,382,174.10 |
| Northwestern Mutual Life | 26,155,649.60 |
| *Pacific Mutual Life | 2,310,633.18 |
| Penn Mutual Life | 11,848,666.89 |
| Phœnix Mutual Life | 2,969,605.94 |
| Provident Savings Life Assurance Society | 3,646,220.86 |
| Prudential Insurance Company of America | 36,028,402.20 |
| Security Life and Annuity | 83,457.24 |
| Security Mutual Life | 1,211,808.34 |
| Security Trust and Life | 845,929.90 |
| South Atlantic Life | 97,984.63 |
| Southern Loan and Trust (Life) | 7,776.68 |
| State Mutual Life | 3,698,285.22 |
| State Life of Indiana | 1,665,922.91 |
| Sun Life of Canada | 3,297,494.27 |
| Travelers | 4,303,999.65 |
| Union Central Life | 6,667,073.27 |
| Union Mutual Life | 1,978,288.65 |
| Washington Life | 2,789,089.08 |
| Totals | 408,458,176.41 |

*Premium income accident department included.

## INCOME.

### for the year ending December 31, 1903.

| Interest and Dividends. | Rents. | All Other. | Total Income. |
|---|---|---|---|
| $ 2,766,362.83 | $ 46,335.33 | $ 12,922.53 | $ 14,558,874.56 |
| 40,967.87 | | 12,112.21 | 780,806 76 |
| 2,404,603.60 | 531,940.25 | 545.38 | 8,262,171.29 |
| | | 1,500.00 | 2,782.60 |
| | | | 15,966 46 |
| 12,935,856.56 | 1,881,000.96 | 263,603.78 | 73,718,350.93 |
| 188,674.58 | 83,594.21 | 48,765.04 | 3,466,686.15 |
| 1,220,722.02 | 239,494.55 | 24,014.81 | 5,656,395.76 |
| 88,481.72 | 13,177.49 | 34,354.16 | 2,533,411.30 |
| 571,157 64 | 103,153.19 | 13,435.00 | 3,435,528.86 |
| 190,766.08 | 20,973.71 | 714,300.11 | 2,084,314.75 |
| 54,508.39 | 5,557.32 | | 1,569,529.12 |
| 606,327.49 | 251,879.77 | 4,075.39 | 3,321,506 70 |
| 91,997,49 | 8,616.67 | 2,715.85 | 372,780.39 |
| 1,380,710.65 | 13,786.25 | 224,707.96 | 7,634,215.61 |
| 3,462,684.09 | 656,195.22 | 111,964.23 | 49,887,804.11 |
| 382,787.43 | 20,117.04 | 1,564.62 | 1,853,199.04 |
| 3,714,328.75 | 200,336.99 | 15,894.84 | 16,603,433.93 |
| 14,625,307.97 | 1,584,776.31 | 972,608.82 | 77,333,712.76 |
| 1,128,363,24 | 122,962.25 | 4,689.98 | 6,480,463.34 |
| 13,370,363.57 | 930,947.39 | 586,046.35 | 88,269,531.41 |
| 7,010,017.44 | 434,731.48 | 234,875.14 | 33,835,273.66 |
| 248,593.70 | 21,432.78 | 51,335.25 | 2,631,994.91 |
| 2,542,427.34 | 196,869.08 | 252,755.19 | 14,840,718.50 |
| 750,893.52 | 35,842.59 | 26,533.98 | 3,782,876 03 |
| 193,684.06 | 214,655 52 | 150,521.47 | 4,205,081.91 |
| 2,088,561.46 | 773,357.36 | 134,807.23 | 39,025,128.25 |
| 606.75 | | 12,716.00 | 96,779.99 |
| 47,644.65 | 4,975.22 | 567,050.11 | 1,831,478.32 |
| 35,925.74, | 206,974.95 | 3,433.75 | 1,092,264.34 |
| 9,340.78 | | 909.69 | 108,235.10 |
| 703.11 | | 126,758.88 | 135,238.67 |
| 880,780.69 | 110,293.94 | 107,505.65 | 4,796,865.50 |
| 82,305.42 | | 261.94 | 1,748,490.27 |
| 622,058.39 | 25,247.67 | 41,339.17 | 3,986,139.50 |
| 1,357,963.32 | 74,615.26 | 485,057.59 | 6,221,635.82 |
| 2,090,826.78 | 21,468.48 | 25,602.32 | 8,804,970.85 |
| 344,123.89 | 56,602.76 | 7,611.83 | 2,386,627.13 |
| 512,555.79 | 374,285,50 | 325.44 | 3,676,255.81 |
| 78,043,984.80 | 9,256,196.99 | 5,439,199.69 | 501,197,557.89 |

## TABLE No. X—

## Showing DISBURSEMENTS of Life Insurance

| Name of Company. | Death and Endowment Claims. | Paid Annuitants. | Policies Surrendered. |
|---|---|---|---|
| *Ætna Life | $ 4,433,100.92 | $ 814.99 | $ 491,654.57 |
| Bankers Life | 300,834.41 | | 29,322.30 |
| Connecticut Mutual Life | 4,696,075.85 | 11,203.57 | 579,799.99 |
| Contentnea Life | 237.35 | | |
| Eastern Life | 500.00 | | |
| Equitable Life Assurance Society | 20,949,979.68 | 883,278.00 | 7,434,119.04 |
| Fidelity Mutual Life | 1,043,657.15 | 922 11 | 56,173.39 |
| Germania Life | 2,007,684.30 | 32,241.68 | 333,137.39 |
| Hartford Life | 1,578,132.33 | | 6,531.86 |
| Home Life of New York | 1,133,832.66 | 31,833.55 | 151,932.13 |
| Illinois Life | 397,311.01 | 1,800.00 | 331,696.38 |
| Life Insurance Company of Virginia | 449,992.87 | 1,165.35 | 23,905.74 |
| Manhattan Life | 1,437,859.67 | 10,109.45 | 263,943.82 |
| Maryland Life | 165,934.58 | 3,817.45 | 17,211.05 |
| Massachusetts Mutual Life | 1,987,934.50 | | 487,901.97 |
| Metropolitan Life | 13,003,870.60 | 70,467.98 | 501,136.77 |
| Michigan Mutual Life | 626,685.78 | | 125,769.97 |
| Mutual Benefit Life of Newark | 6,024,960.88 | 110,152.30 | 1,325,432.60 |
| Mutual Life of New York | 23,576,194.26 | 2,121,305.67 | 3,963,060.88 |
| National Life of Vermont | 1,231,982.36 | 91,395.43 | 571,290.20 |
| New York Life | 21,166,023.06 | 1,686,696.07 | 6,412,235.60 |
| Northwestern Mutual Life | 8,133,547.29 | 45,885.30 | 2,470,613.96 |
| *Pacific Mutual Life | 432,516.10 | 6,931.96 | 122,694.68 |
| Penn Mutual Life | 3,579,285.00 | 168,484.74 | 882,464.02 |
| Phœnix Mutual Life | 1,184,658.67 | 10,047.79 | 256,398.71 |
| Provident Savings Life Assurance Society | 1,371,902.40 | 10,327.68 | 244,153.67 |
| Prudential Insurance Company of America | 9,842,693.25 | 39,036.69 | 882,689.89 |
| Security Life and Annuity | 14,716.00 | 18,340.00 | |
| Security Mutual Life | 384,563.96 | | 24,609.99 |
| Security Trust and Life | 364,516.43 | | 51,754.66 |
| South Atlantic Life | 10,235.17 | | |
| Southern Loan and Trust (Life) | | | |
| State Mutual Life of Massachusetts | 1,345,392.34 | | 391,133.67 |
| State Life of Indiana | 238,288.16 | | 99,901.47 |
| Sun Life of Canada | 881,674.11 | 69,902.26 | 184,408.30 |
| Travelers | 2,092,505.21 | 20,087.92 | 186,589.66 |
| Union Central Life | 1,794,171.47 | 21,162.90 | 436,035.20 |
| Union Mutual Life | 772,292.84 | 1,268.95 | 113,530.78 |
| Washington Life of New York | 1,869,155.96 | 58,372.28 | 230,070.33 |
| Totals | 140,431,038.58 | 5,527,052.07 | 29,683,704.64 |

* Disbursements Accident Department included.

## DISBURSEMENTS.

### Companies for the year ending December 31, 1903.

| Dividends to Policy-holders. | Dividends to Stockholders. | Commissions. | Salaries, Medical and Employees' Fees. | All Other Expenditures. | Total Disbursements. |
|---|---|---|---|---|---|
| $ 679,155.94 | $ 193,750.00 | $ 1,014,900.91 | $ 335,751.97 | $ 2,716,873.89 | $ 9,866,003.19 |
| 25,827.44 | ---------- | 117,968.10 | 94,458.33 | 71,452.63 | 639,863.21 |
| 1,359,811.44 | ---------- | 399,220.84 | 217,519.41 | 969,802.62 | 8,233,433.72 |
| ---------- | ---------- | 819.04 | 467.90 | 786.09 | 2,310.38 |
| ---------- | ---------- | 5,642.82 | 3,803.26 | 6,752.04 | 16,698.12 |
| 5,682,295.55 | 7,000.00 | 8,288,405.22 | 2,949,259.26 | 3,298,674.40 | 49,493,011.15 |
| 45,320.49 | ---------- | 496,464.39 | 393,585.50 | 246,184.85 | 2,282,307.88 |
| 197,558.64 | 24,000.00 | 531,139.03 | 389,755.65 | 350,730.30 | 3,866,246.99 |
| 65,372.15 | ---------- | 419,171.62 | 162,313.81 | 111,454.21 | 2,382,975.98 |
| 230,750.14 | 15,000.00 | 386,954.20 | 281,995.05 | 197,354.91 | 2,429,652.64 |
| 32,289.26 | 7,000.00 | 255,253.12 | 125,291.64 | 104,047.68 | 1,256,189.09 |
| 11,798.91 | 24,000.00 | 406,936.77 | 307,424.47 | 109,120.38 | 1,334,344.49 |
| 76,983.48 | 16,000.00 | 389,330.67 | 293,229.00 | 336,070.48 | 2,823,526.57 |
| 11,966.93 | 6,000.00 | 29,563.93 | 33,831.50 | 16,413.59 | 284,739.03 |
| 987,274.39 | ---------- | 684,430.25 | 301,633.00 | 383,022.35 | 4,832,196.46 |
| 603,255.28 | 140,000.00 | 8,466,967.66 | 6,499,096.13 | 2,495,099.76 | 31,779,894 18 |
| 31,033.28 | 25,000.00 | 223,236.83 | 129,528.05 | 119,456.80 | 1,280,710.71 |
| 1,837,243.12 | ---------- | 1,283,324.65 | 500,063.21 | 845,610.96 | 11,926,787.72 |
| 2,994,643.12 | ---------- | 8,421,225.79 | 3,474,290.85 | 4,256,895.42 | 48,807,615.99 |
| 162,407.86 | ---------- | 715,074.20 | 293,497.69 | 323,368.79 | 3,389,016.53 |
| 5,339,292.23 | ---------- | 9,696,673.03 | 5,359,984.53 | 3,222,554.93 | 52,883,459.45 |
| 4,456,172.04 | ---------- | 2,928,173.34 | 663,896.44 | 2,338,256.78 | 21,036,545.15 |
| 127,998.95 | 35,000.00 | 418,350.83 | 150,293.97 | 605,058.58 | 1,898,845.07 |
| 785,330.89 | ---------- | 1,491,566.90 | 474,093.74 | 788,363 79 | 8,169,589.08 |
| 265,365.32 | ---------- | 376,156 96 | 203,289.04 | 219,894.32 | 2,515,810.81 |
| 138,706.33 | 6,972.00 | 595,301.04 | 551,944.58 | 434,360.43 | 3,553,668.13 |
| 780,479.64 | 200,000.00 | 7,254,024.08 | 4,848,591.03 | 2,801,609.65 | 26,649,124.23 |
| ---------- | ---------- | 18,329.17 | 4,929.87 | 5,685.91 | 62,000.95 |
| 4,585.00 | ---------- | 315,211.40 | 214,184.05 | 126,845.59 | 1,069,999.99 |
| 943.50 | ---------- | 138,361.86 | 72,256 29 | 228,977.91 | 856,810.65 |
| ---------- | ---------- | 31,057.18 | 28,196.73 | 15,682.32 | 85,171.40 |
| ---------- | ---------- | 1,657.28 | 3,480.08 | 90,937.51 | 96,074.87 |
| 455,514.12 | ---------- | 454,335.16 | 174,253.66 | 283,254.02 | 3,103,882.97 |
| 40,216.09 | ---------- | 448,375.76 | 186,674.71 | 80,077.26 | 1,093,533.45 |
| 50,396.58 | 15,750.00 | 494,815.46 | 277,281.47 | 164,752.05 | 2,138,980.23 |
| ---------- | ---------- | 481,104.67 | 205,721.95 | 310,448.10 | 3,296,457.51 |
| 449,866.11 | 10,000.00 | 874,911.45 | 266,983.14 | 461,076.61 | 4,314,206.88 |
| 73,590.75 | ---------- | 292,359.85 | 228,898.59 | 211,861.97 | 1,693,803.73 |
| 156,450.57 | 8,750.00 | 380,909.31 | 362,932.35 | 367,566.93 | 3,434,207.73 |
| 28,149,895.54 | 734,222.00 | 59,624,815.07 | 31,064,521.60 | 29,706,436.81 | 324,921,686.31 |

## TABLE

### Exhibit of Policies of Life

| Name of Company. | Policies in Force at Beginning of Year. | | Policies Issued During Year. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Ætna Life | 123,002 | $ 211,182,065.00 | 15,157 | $ 26,212,085.00 |
| Bankers Life | 11,435 | 22,154,031.00 | 1,588 | 3,123,343.00 |
| Connecticut Mutual Life | 69,539 | 165,203,925.00 | 3,641 | 9,644,665.00 |
| Contentnea Life | | | 1,477 | 43,980.00 |
| Eastern Life | 210 | 321,000.00 | 307 | 358,000.00 |
| Equitable Life Assurance Society | 446,681 | 1,259,049,580.00 | 95,724 | 227,841,415.00 |
| Fidelity Mutual Life | 43,664 | 90,097,572.00 | 11,598 | 21,396,061.00 |
| Germania Life | 54,485 | 91,670,014.00 | 7,710 | 13,782,605.00 |
| Hartford Life | 39,075 | 69,771,799.00 | 6,478 | 11,256,497.00 |
| Home Life of New York | 34,619 | 63,313,144.00 | 6,863 | 12,062,961.00 |
| Illinois Life | 17,968 | 30,143,975.00 | 2,614 | 4,212,520.00 |
| Life Insurance Company of Virginia | 308,630 | 34,393,231.00 | 117,034 | 13,687,905.00 |
| Manhattan Life | 29,584 | 64,977,795.00 | 5,099 | 12,671,949.00 |
| Maryland Life | 4,047 | 7,878,268.00 | 413 | 773,136.00 |
| Massachusetts Mutual Life | 66,145 | 155,802,882.00 | 10,118 | 20,474,999.00 |
| Metropolitan Life | 268,991 | 229,995,733.00 | 101,805 | 76,410,648.00 |
| Metropolitan Life (Industrial) | 6,698,291 | 981,676,306.00 | 1,788,828 | 297,968,863.00 |
| Michigan Mutual Life | 32,042 | 42,062,881.00 | 7,621 | 7,591,782.00 |
| Mutual Benefit Life of Newark | 128,652 | 308,048,169.00 | 19,813 | 41,445,681.00 |
| Mutual Life of New York | 543,194 | 1,340,748,659.00 | 97,915 | 212,777,607.00 |
| National Life of Vermont | 57,073 | 114,872,957.00 | 10,037 | 18,314,286.00 |
| New York Life | 704,567 | 1,553,628,026.00 | 171,118 | 316,532,447.00 |
| Northwestern Mutual Life | 262,094 | 620,681,283.00 | 29,884 | 71,201,065.00 |
| Pacific Mutual Life | 22,411 | 38,205,973.00 | 11,430 | 13,907,109.00 |
| Penn Mutual Life | 111,826 | 268,891,773.00 | 18,683 | 40,843,489.00 |
| Phœnix Mutual Life | 41,825 | 69,394,064.00 | 6,294 | 10,838,379.00 |
| Provident Savings Life Assurance Society | 36,737 | 90,589,188.00 | 14,392 | 27,790,291.00 |
| Prudential Insurance Company of America | 215,009 | 251,563,574.00 | 90,026 | 97,955,595.00 |
| Prudential Insurance Company of America (Industrial) | 4,692,182 | 550,464,265.00 | 1,317,996 | 156,858,513.00 |
| Security Life and Annuity | 591 | 1,477,000.00 | 332 | 876,500.00 |
| Security Mutual Life | 19,594 | 36,336,866.00 | 6,945 | 10,128,441.00 |
| Security Trust and Life | 8,665 | 16,250,771.00 | 2,147 | 3,203,573.00 |
| South Atlantic Life | 1,490 | 2,517,000.00 | 889 | 1,144,000.00 |
| Southern Loan and Trust (Life) | | | 120 | 243,180.00 |
| State Mutual Life of Massachusetts | 34,811 | 92,958,982.00 | 5,324 | 13,123,959.00 |
| State Life of Indiana | 11,719 | 36,049,252.00 | 6,497 | 15,396,652.00 |
| Sun Life of Canada | 56,137 | 65,266,105.00 | 12,065 | 13,773,216.00 |
| Travelers | 49,928 | 123,160,821.00 | 7,269 | 16,887,769.00 |
| Union Central Life | 96,997 | 175,726,902.00 | 16,179 | 29,515,016.00 |
| Union Mutual Life | 36,678 | 54,118,625.00 | 6,129 | 8,402,352.00 |
| Washington Life of New York | 31,882 | 61,030,887.00 | 4,665 | 8,656,430.00 |
| Totals | 15,412,470 | 9,391,675,343.00 | 4,050,234 | 1,889,338,964.00 |

## No. XI.

## Insurance Companies for 1903.

| Policies Terminated During Year. | | Policies in Force at End of Year. | | Increase. | | Decrease. | |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| 8,125 | $ 14,511,050.00 | 130,098 | $ 223,302,877.00 | 7,096 | $ 12,120,812.00 | | |
| 2,766 | 3,571,645.00 | 10,379 | 21,805,329.00 | | | 1,056 | $348,702.00 |
| 3,241 | 8,975,877.00 | 69,959 | 165,925,486.00 | 420 | 721,561.00 | | |
| 679 | 21,620.00 | 798 | 22,360.00 | | | | |
| 35 | 53,500.00 | 482 | 625,500.00 | 272 | 304,500.00 | | |
| 43,148 | 119,379,982.00 | 499,947 | 1,370,648,232.00 | 53,266 | 111,598,652.00 | | |
| 6,137 | 12,378,928.00 | 49,699 | 100,340,547.00 | 6,035 | 10,242,975.00 | | |
| 4,414 | 7,514,154.00 | 57,828 | 98,117,604.00 | 3,343 | 6,347,590.00 | | |
| 5,920 | 9,366,905.00 | 39,841 | 72,034,524.00 | 766 | 2,262,725.00 | | |
| 3,497 | 6,238,034.00 | 38,105 | 69,410,582.00 | 3,486 | 6,097,438.00 | | |
| 4,752 | 8,286,693.00 | 22,177 | 35,550,136.00 | 4,209 | 4,406,161.00 | | |
| 90,160 | 8,761,995.00 | 338,874 | 39,705,381.00 | 30,244 | 5,312,150.00 | | |
| 3,035 | 8,348,992.00 | 31,818 | 69,809,117.00 | 2,234 | 4,831,322.00 | | |
| 328 | 667,703.00 | 4,141 | 7,995,951.00 | 94 | 117,683.00 | | |
| 4,366 | 9,587,792 00 | 71,950 | 167,050,306.00 | 5,805 | 11,247,424.00 | | |
| 52,124 | 37,511,753.00 | 325,109 | 273,310,244.00 | 56,118 | 43,314,511.00 | | |
| 1,299,774 | 219,769,342.00 | 7,187,345 | 1,059,875,827.00 | 489,054 | 78,199,521.00 | | |
| 7,415 | 7,420,621 00 | 32,421 | 42,366,900.00 | 379 | 303,019.00 | | |
| 9,088 | 19,895,702.00 | 139,487 | 329,853,542.00 | 10,835 | 21,805,373.00 | | |
| 43,087 | 110,622,626.00 | 598,972 | 1,445,228,681.00 | 55,777 | 104,480,022.00 | | |
| 5,165 | 10,288,812.00 | 62,029 | 123,074,377.00 | 4,946 | 8,201,420.00 | | |
| 64,508 | 138,290,161.00 | 812,711 | 1,745,212,899.00 | 108,144 | 191,584,863.00 | | |
| 15,769 | 38,071,501.00 | 280,443 | 662,851,194.00 | 18,349 | 42,175,911.00 | | |
| 5,501 | 6,337,825.00 | 28,515 | 46,093,384.00 | 6,104 | 7,887,411.00 | | |
| 10,367 | 23,884,810.00 | 125,057 | 298,330,358.00 | 13,231 | 29,438,585.00 | | |
| 3,054 | 5,200,799 00 | 45,110 | 75,143,735.00 | 3,285 | 5,749,671.00 | | |
| 10,995 | 20,973,385.00 | 40,365 | 97,942,197.00 | 3,628 | 7,353,009.00 | | |
| 39,045 | 37,063,319.00 | 270,851 | 317,322,903.00 | 55,842 | 65,759,329.00 | | |
| 983,956 | 126,914,649.00 | 5,176,456 | 613,935,910.00 | 484,274 | 63,471,645.00 | | |
| 141 | 332,000.00 | 784 | 2,040,900.00 | 193 | 563,900.00 | | |
| 4,838 | 5,201,120.00 | 22,071 | 42,386,784,00 | 2,477 | 6,049,918.00 | | |
| 1,477 | 2,608,034.00 | 9,472 | 17,154,338.00 | 807 | 903,627.00 | | |
| 395 | 594,250.00 | 1,994 | 3,078,062.00 | 504 | 561,062.00 | | |
| | | 120 | 243,180.00 | | | | |
| 2,628 | 7,151,852.00 | 37,539 | 99,081,378.00 | 4,728 | 6,122,396.00 | | |
| 4,989 | 12,305,424.00 | 15,475 | 44,972,596.00 | 3,756 | 8,923,344.00 | | |
| 6,997 | 5,985,706.00 | 61,477 | 73,766,272.00 | 5,340 | 8,500,167.00 | | |
| 3,299 | 7,477,084.00 | 53,955 | 132,761,412.00 | 4,027 | 9,600,591.00 | | |
| 7,259 | 14,296,096.00 | 106,245 | 191,750,059.00 | 9,268 | 16,023,157.00 | | |
| 3,550 | 5,165,366.00 | 39,327 | 57,385,197.00 | 2,649 | 3,266,572.00 | | |
| 5,839 | 12,328,382.00 | 33,821 | 63,777,367.00 | 1,939 | 2,746,480.00 | | |
| 2,772,863 | 1,093,325,489.00 | 16,873,246 | 10,301,283,628.00 | 1,462,924 | 908,596,497.00 | 1,056 | 348,702.00 |

## TABLE

## Showing CEASED POLICIES OF LIFE COMPANIES

| Name of Company. | By Death or Maturity. | | By Expiry. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Ætna Life | 2,897 | $ 4,412,557.00 | 157 | $ 331,900.00 |
| Bankers Life | 169 | 302,300.00 | 19 | 44,500.00 |
| Connecticut Mutual Life | 1,904 | 4,921,164.00 | | 2,480.00 |
| Contentnea Life | 1 | | 5 | |
| Eastern Life | 1 | | 500 | |
| Equitable Life Assurance Society | 5,973 | 21,113,317.00 | 3,289 | 11,310,560.00 |
| Fidelity Mutual Life | 479 | 1,029,793.00 | 130 | 327,564.00 |
| Germania Life | 1,273 | 2,048,011.00 | 59 | 118,513.00 |
| Hartford Life | 761 | 1,590,442.00 | | |
| Home Life of New York | 592 | 1,159,100.00 | 23 | 54,355.00 |
| Illinois Life | 219 | 381,714.00 | 1,967 | 3,514,095.00 |
| Life Insurance Company of Virginia | | | | |
| Manhattan Life | 565 | 1,471,149.00 | 20 | 127,221.00 |
| Maryland Life | 78 | 163,660.00 | 2 | 8,790.00 |
| Massachusetts Mutual Life | 733 | 1,978,784.00 | 12 | 17,500.00 |
| Metropolitan Life | 2,585 | 2,116,650.00 | 66 | 103,729.00 |
| Metropolitan Life (Industrial) | 106,585 | 10,887,221.00 | 285 | 20,103.00 |
| Michigan Mutual Life | 444 | 669,397.00 | 20 | 72,500 00 |
| Mutual Benefit Life of Newark | 2,208 | 6,111,429.00 | 1,063 | 2,338,294.00 |
| Mutual Life of New York | 8,226 | 25,227,692.00 | 262 | 998,067.00 |
| National Life of Vermont | 638 | 294,659.00 | 280 | 643,396 00 |
| New York Life | 8,083 | 21,227,263.00 | 42,381 | 74,358,042.00 |
| Northwestern Mutual Life | 3,258 | 2,174,953.00 | 10 | 1,443,165 00 |
| Pacific Mutual Life | 219 | 432,516 00 | 4 | 5,000.00 |
| Penn Mutual Life | 1,440 | 3,603,445.00 | 410 | 1,035,639.00 |
| Phœnix Mutual Life | 683 | 1,216,125.00 | 105 | 180,735.00 |
| Provident Savings Life Assurance Society | 503 | 1,342,621.00 | 6,809 | 15,347,687.00 |
| Prudential Insurance Company of America | 1,867 | 2,887,563.00 | 9,366 | 12,907,716.00 |
| Prudential Insurance Company of America (Industrial) | 72,429 | 7,443,194.00 | 144 | 10,240.00 |
| Security Life and Annuity | 6 | 17,200.00 | | |
| Security Mutual Life | 175 | 374,038.00 | | |
| Security Trust and Life | 146 | 307,536.00 | 20 | 27,350.00 |
| South Atlantic Life | 10 | 10,250.00 | | |
| Southern Loan and Trust (Life) | | | | |
| State Mutual Life of Massachusetts | 455 | 1,411,570.00 | 37 | 164,730.00 |
| State Life of Indiana | 90 | 270,902.00 | 1,445 | 2,499,000.00 |
| Sun Life of Canada | 694 | 802,103.00 | 22 | 46,669.00 |
| Travelers | 822 | 2,028,569.00 | 225 | 584,005.00 |
| Union Central Life | 994 | 1,966,156.00 | 246 | 509,150.00 |
| Union Mutual Life | 449 | 771,200.00 | 463 | 750,308.00 |
| Washington Life of New York | 1,161 | 2,436,182.00 | | |
| Totals | 229,815 | 126,601,930.00 | 70,341 | 129,703,003.00 |

## No. XII.

## for the year 1903—Mode of Termination.

| By Surrender. | | By Lapse. | | By Change and Decrease. | | Not Taken. | | Total Ceased and not Taken. | |
|---|---|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| 1,258 | $2,265,408.00 | 3,777 | $7,324,652.00 | 36 | $ 176,533.00 | ----- | $---------- | 8,125 | $ 14,511,050.00 |
| 273 | 704,500.00 | 2,305 | 2,520,345.00 | ------- | ---------- | ----- | ---------- | 2,766 | 3,571,645.00 |
| 621 | 1,669,371.00 | 716 | 1,793,010.00 | ------- | 589,852.00 | ----- | ---------- | 3,241 | 8,975,877.00 |
| ------- | ---------- | 678 | 21,615.00 | ------- | ---------- | ----- | ---------- | 679 | 21,620.00 |
| ------- | ---------- | 34 | 53,000.00 | ------- | ---------- | ----- | ---------- | 35 | 53,500.00 |
| 7,680 | 28,633,283.00 | 26,206 | 58,322,822.00 | ------- | ---------- | ----- | ---------- | 43,148 | 119,379,982.00 |
| 96 | 169,570.00 | 5,409 | 10,437,889.00 | 23 | 414,113.00 | ----- | ---------- | 6,137 | 12,378,929.00 |
| 781 | 1,283,371.00 | 2,301 | 3,638,095.00 | ------- | 426,164.00 | ----- | ---------- | 4,414 | 7,514,154.00 |
| 22 | 44,212.00 | 5,099 | 7,472,212.00 | 38 | 260,039.00 | ----- | ---------- | 5,920 | 9,366,905.00 |
| 416 | 767,922.00 | 2,466 | 3,967,345.00 | ------- | 289,312.00 | ----- | ---------- | 3,497 | 6,238,034.00 |
| 1,116 | 1,794,987.00 | 1,265 | 2,387,500.00 | 185 | 208,396.00 | ----- | ---------- | 4,752 | 8,286,693.00 |
| ------- | ---------- | ---------- | ---------- | ---------- | ---------- | ----- | ---------- | 90,160 | 8,761,995.00 |
| 540 | 949,414.00 | 1,856 | 5,321,280.00 | 44 | 479,928.00 | ----- | ---------- | 3,035 | 8,348,992.00 |
| 21 | 43,338.00 | 218 | 421,435.00 | 9 | 30,480.00 | ----- | ---------- | 328 | 668,703.00 |
| 1,178 | 2,282,744.00 | 2,443 | 4,544,958.00 | ------- | 763,806.00 | ----- | ---------- | 4,366 | 9,587,792.00 |
| 4,713 | 4,424,989.00 | 44,760 | 30,866,385.00 | ------- | ---------- | ----- | ---------- | 52,124 | 37,511,753.00 |
| 54,896 | 8,400,990.00 | 1,137,744 | 200,451,711.00 | 264 | 9,317.00 | ----- | ---------- | 1,299,774 | 219,769,342.00 |
| 336 | 758,369.00 | 6,043 | 5,182,313.00 | ------- | 66,831.00 | 572 | 671,209.00 | 7,415 | 7,420,621,00 |
| 3,292 | 7,538,736.00 | 2,525 | 3,808,912.00 | ------- | 98,331.00 | ----- | ---------- | 9,088 | 19,895,702.00 |
| 5,938 | 15,492,944.00 | 28,661 | 62,012,378.00 | ------- | 6,891,546.00 | ----- | ---------- | 43,087 | 110,622,626.00 |
| 1,278 | 2,514,506.00 | 2,969 | 5,723,023.00 | ------- | 113,228.00 | ----- | ---------- | 5,165 | 10,288,812.00 |
| 11,124 | 27,496,208.00 | 2,920 | 7,005,544.00 | ------- | 8,203,104.00 | ----- | ---------- | 64,508 | 138,290,161.00 |
| 3,272 | 7,117,380.00 | 5,611 | 10,992,355.00 | 3,618 | 10,058,314.00 | ----- | ---------- | 15,769 | 38,071,501.00 |
| 215 | 449,567.00 | 5,063 | 5,323,642.00 | ------- | 127,100,00 | ----- | ---------- | 5,501 | 6,337,825.00 |
| 1,458 | 3,644,464.00 | 6,797 | 13,767,774.00 | 262 | 1,833,488.00 | ----- | ---------- | 10,367 | 23,884,810.00 |
| 636 | 1,135,384.00 | 1,630 | 2,585,621.00 | ------- | 82,934.00 | ----- | ---------- | 3,054 | 5,200,799.00 |
| 327 | 950,404.00 | 3,356 | 2,619,127.00 | ------- | 713,546.00 | ----- | ---------- | 10,995 | 20,973,385.00 |
| 1,277 | 1,680,790.00 | 26,500 | 19,308,824.00 | 35 | 278,426.00 | ----- | ---------- | 39,045 | 37,063,319.00 |
| 34,041 | 6,508,521.00 | 871,409 | 112,809,414.00 | 5,933 | 143,280.00 | ----- | ---------- | 983,956 | 126,914,649.00 |
| ------- | ---------- | 135 | 307,800.00 | 8 | 7,000.00 | ----- | ---------- | 141 | 332,000.00 |
| 66 | 138,874.00 | 4,597 | 4,439,249.00 | ------- | 248,959.00 | ----- | ---------- | 4,838 | 5,201,120.00 |
| 158 | 368,131.00 | 1,142 | 1,877,517.00 | 11 | 27,500.00 | ----- | ---------- | 1,477 | 2,608,034.00 |
| ------- | ---------- | 384 | 582,500.00 | 1 | 1,500.00 | ----- | ---------- | 395 | 594,250.00 |
| ------- | ---------- | ---------- | ---------- | ---------- | ---------- | ----- | ---------- | ---------- | ---------- |
| 761 | 1,660,035.00 | 1,346 | 3,047,455 00 | 29 | 868,062.00 | ----- | ---------- | 2,628 | 7,151,852.00 |
| 369 | 1,444,251.00 | 1,094 | 2,985,155.00 | 1,991 | 5,106,116.00 | ----- | ---------- | 4,989 | 12,305,424.00 |
| 880 | 1,341,643.00 | 5,401 | 3,651,244.00 | ------- | 144,047.00 | ----- | ---------- | 6,997 | 5,985,706.00 |
| 541 | 1,488,686.00 | 1,711 | 3,306,576.00 | ------- | 69,248.00 | ----- | ---------- | 3,299 | 7,477,084.00 |
| 414 | 1,025,739.00 | 5,240 | 9,903,870.00 | 365 | 874,568.00 | ----- | ---------- | 7,259 | 14,296 096 00 |
| 303 | 499,900.00 | 2,335 | 3,084,435.00 | ------- | 59,522.00 | ----- | ---------- | 3,550 | 5,165,371.00 |
| 451 | 1,010,453.00 | 4,227 | 8,881,747.00 | ------- | ---------- | ----- | ---------- | 5,839 | 12,328,382.00 |
| 140,784 | 137,519,083.00 | 2,231,373 | 632,750,749.00 | 11,852 | 39,664,589.00 | 572 | 671,209.00 | 2,772,263 | 1,093,355,495.00 |

## TABLE No. XIII—BUSINESS

## Showing BUSINESS IN NORTH CAROLINA of Life

| Name of Company. | Policies in Force December 31, 1902 | | Policies Issued During 1903. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Ætna Life | 2,936 | $ 4,486,974.00 | 370 | $ 567,776.00 |
| Bankers Life | 469 | 1,509,770.00 | 70 | 287,824.00 |
| Connecticut Mutual Life | 323 | 759,371.00 | 1 | 1,000.00 |
| Contentnea Life | | | 1,477 | 43,980.00 |
| Eastern Life | 210 | 321,000.00 | 354 | 435,500.00 |
| Equitable Life Assurance Society | 4,488 | 9,316,908.00 | 1,008 | 1,573,014.00 |
| Fidelity Mutual Life | 1,002 | 1,749,483.00 | 441 | 607,663.00 |
| Germania Life | 90 | 123,500.00 | 156 | 261,500.00 |
| Hartford Life | 591 | 1,328,110.00 | 244 | 399,441.00 |
| Home Life of New York | 216 | 296,982.00 | 200 | 252,532.00 |
| Illinois Life | 489 | 1,260,847.00 | 79 | 87,991.00 |
| Life Insurance Company of Virginia | 68,424 | 7,475,642.00 | 33,437 | 3,965,693.00 |
| Manhattan Life | 183 | 273,746.00 | 108 | 120,564.00 |
| Maryland Life | 258 | 378,140.00 | 36 | 41,728.00 |
| Massachusetts Mutual Life | 224 | 379,598.00 | 80 | 124,000.00 |
| Metropolitan Life | 66 | 143,081.00 | 419 | 385,740.00 |
| Metropolitan Life (Industrial) | 977 | 132,995.00 | 8,121 | 1,327,215.00 |
| Michigan Mutual Life | 388 | 437,348.43 | 254 | 271,578.10 |
| Mutual Benefit Life of Newark | 3,859 | 6,373,533.00 | 934 | 1,359,089.00 |
| Mutual Life of New York | 4,212 | 10,445,546.00 | 1,603 | 2,680,405.00 |
| National Life of Vermont | 72 | 116,552.00 | 66 | 90,830.00 |
| New York Life | 4,075 | 8,398,582.00 | 1,051 | 1,684,417.00 |
| Northwestern Mutual Life | 1,572 | 3,318,962.00 | 304 | 443,500.00 |
| Pacific Mutual Life | 233 | 281,186.00 | 249 | 277,691.00 |
| Penn Mutual Life | 3,200 | 5,859,847.00 | 732 | 1,340,904.00 |
| Phœnix Mutual Life | 1,222 | 1,704,643.00 | 420 | 571,050.00 |
| Provident Savings Life Assurance Society | 1,191 | 2,767,113.00 | 462 | 821,728.00 |
| Prudential Insurance Company of America | 809 | 1,458,830.00 | 1,116 | 1,728,029.00 |
| Security Life and Annuity | 591 | 1,477,000.00 | 313 | 839,500.00 |
| Security Mutual Life | 304 | 462,773.00 | 283 | 320,180.00 |
| Security Trust and Life | 216 | 459,905.00 | 137 | 59,230.00 |
| South Atlantic Life | 122 | 216,500.00 | 385 | 514,000.00 |
| Southern Loan and Trust (Life) | | | 114 | 231,817.00 |
| State Mutual Life of Massachusetts | 542 | 901,928.00 | 121 | 215,177.00 |
| State Life of Indiana | 732 | 1,385,650.00 | 376 | 600,000.00 |
| Sun Life of Canada | 1,008 | 552,732.20 | 1,212 | 401,474.05 |
| Travelers | 571 | 1,740,993.00 | 125 | 246,438.00 |
| Union Central Life | 3,190 | 4,411,911.00 | 386 | 501,913.00 |
| Union Mutual Life | 85 | 137,825.76 | 33 | 53,429.75 |
| Washington Life of New York | 466 | 555,279.00 | 218 | 264,718.00 |
| Totals | 109,586 | 83,479,766 39 | 57,453 | 26,000,258.90 |

## IN NORTH CAROLINA.

## Insurance Companies for the year ending December 31, 1903.

| Policies Ceased During 1903. | | Policies in Force December 31, 1903. | | Losses. | | | Premiums Received 1903. |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | Unpaid December 31, 1902. | Incurred During 1903. | Paid During 1903. | |
| 236 | $ 403,474.00 | 3,070 | $ 4,651,176.00 | $ 1,559.00 | $ 73,931.00 | $ 73,867.00 | $ 142,981.77 |
| 108 | 342,300.00 | 431 | 1,455,294.00 | ---------- | 25,000.00 | 25,000.00 | 42,264.89 |
| 4 | 12,000.00 | 320 | 748,371.00 | ---------- | 9,000.00 | 9,000.00 | 4,455.15 |
| 679 | 21,620.00 | 798 | 22,360.00 | ---------- | 237.35 | 237.35 | 1,282.60 |
| 82 | 131,000.00 | 482 | 625,500.00 | ---------- | 500.00 | 500.00 | 15,966.46 |
| 503 | 910,925.00 | 4,993 | 9,978,997.00 | 1,281.00 | 180,468.00 | 166,221.00 | 343,554.71 |
| 160 | 356,984.00 | 1,283 | 2,000,162.00 | ---------- | 21,642.00 | 15,642.00 | 66,129.56 |
| 22 | 29,500.00 | 224 | 355,500.00 | ---------- | ---------- | ---------- | 13,415.88 |
| 178 | 395,849.00 | 657 | 1,331,702.00 | 6,000.00 | 30,000.00 | 22,000.00 | 45,068.82 |
| 65 | 118,000.00 | 351 | 431,514.00 | ---------- | 1,000.00 | 1,000.00 | 17,504.32 |
| 270 | 695,655.00 | 298 | 653,183.00 | ---------- | 5,093.00 | 5,093.00 | 11,715.31 |
| 25,266 | 2,537,925.00 | 76,595 | 8,903,410.00 | ---------- | 87,866.40 | 83,852.40 | 325,899.53 |
| 33 | 33,475.00 | 258 | 360,835.00 | ---------- | 150.00 | 150.00 | 12,090.47 |
| 33 | 46,650.00 | 261 | 373,218.00 | ---------- | 8,350.00 | 8,350.00 | 12,536.41 |
| 22 | 30,500.00 | 282 | 473,098.00 | ---------- | ---------- | ---------- | 17,295.13 |
| 79 | 112,113.00 | 406 | 416,708.00 | ---------- | 2,500.00 | 2,500.00 | 29,755.66 |
| 4,427 | 664,316.00 | 4,671 | 795,894.00 | ---------- | 675.88 | 675.88 | |
| 163 | 153,297.25 | 479 | 555,629.28 | ---------- | 2,135.00 | 2,135.00 | 16,333.81 |
| 330 | 465,020.00 | 4,463 | 7,266,602.00 | 21,466.00 | 62,297.00 | 68,975.00 | 256,981.67 |
| 332 | 660,596.00 | 5,483 | 12,465,355.00 | ---------- | 51,364.00 | 51,364.00 | 328,893.41 |
| 42 | 62,000.00 | 96 | 145,382.00 | ---------- | ---------- | ---------- | 5,208.21 |
| 329 | 690,981.00 | 4,797 | 9,392,018.00 | 8,347.20 | 111,762.82 | 99,950.02 | 321,144.17 |
| 75 | 152,422.00 | 1,801 | 3,610,040.00 | 1,196.00 | 27,802.00 | 26,998.00 | 125,823.52 |
| 123 | 123,806.00 | 359 | 435,061.00 | ---------- | 4,052.60 | 2,081.00 | 16,120.29 |
| 392 | 557,830.00 | 3,540 | 6,642,921.00 | 13,000.00 | 40,792.00 | 52,706.00 | 231,673.32 |
| 275 | 407,158.00 | 1,367 | 1,868,535.00 | ---------- | 33,710.00 | 33,710.00 | 71,050.20 |
| 269 | 540,930.00 | 1,384 | 3,047,911.00 | 3,000.00 | 57,500.00 | 34,000.00 | 189,609.41 |
| 214 | 289,693.00 | 1,711 | 2,897,166.00 | ---------- | 13,250.00 | 7,250.00 | 110,153.45 |
| 141 | 332,000.00 | 763 | 1,984,500.00 | ---------- | 14,716.00 | 2,000.00 | 81,971.72 |
| 106 | 137,852.00 | 481 | 645,101.00 | ---------- | 2,000.00 | 2,000.00 | 19,200.57 |
| 43 | 54,076.00 | 310 | 465,059.00 | ---------- | 4,000.00 | 4,000.00 | 21,546.10 |
| 113 | 166,750.00 | 394 | 563,750.00 | ---------- | 6,000.00 | 6,000.00 | 19,025.34 |
| ---------- | ---------- | 114 | 231,817.00 | ---------- | ---------- | ---------- | 7,776.68 |
| 49 | 69,778.00 | 614 | 1,047,327.00 | 1,025.34 | 7,228.82 | 2,254.16 | 35,571.17 |
| 258 | 424,750.00 | 850 | 1,560,900.00 | 2,500.00 | 9,500.00 | 12,000.00 | 46,348.36 |
| 439 | 226,132.50 | 1,781 | 728,073.75 | ---------- | 4,416.72 | 4,416.72 | 24,492.52 |
| 45 | 111,675.00 | 651 | 1,875,756.00 | ---------- | 16,808.58 | 14,808.58 | 51,756.34 |
| 245 | 348,455.00 | 3,331 | 4,565,369.00 | 9,000.00 | 20,946.69 | 29,946.69 | 146,030.98 |
| 25 | 42,446.10 | 93 | 148,809.41 | ---------- | ---------- | ---------- | 4,185.29 |
| 158 | 186,182.00 | 526 | 633,815.00 | 400.00 | 3,000.00 | 3,400.00 | 23,743.08 |
| 36,313 | 12,036,135.85 | 131,168 | 98,374,228.44 | 67,774.54 | 929,596.86 | 853,983.80 | 3,256,388.60 |

# STATISTICAL TABLES

## RELATING TO ASSESSMENT LIFE ASSOCIATIONS.

## TABLE No. XIV—ASSESS

### Showing INCOME and DISBURSEMENTS 1903 and ASSETS

| Name of Association. | Income. | | |
|---|---|---|---|
| | From Members. | All Other Sources. | Total. |
| Carolina Benevolent | $ 1,578.95 | $---------- | $ 1,578.95 |
| Farmers Life of North Carolina | ---------- | ---------- | ---------- |
| Industrial Life and Health | 293,763.25 | 5,970.00 | 299,733.25 |
| Knights Templar and Masonic Mutual Aid | ---------- | ---------- | ---------- |
| North Carolina Mutual and Provident | 10,255.00 | 75.00 | 10,330.00 |
| North Carolina Mutual Aid and Home Protective | 4,027.20 | 134.60 | 4,161.80 |
| Peoples Benevolent and Relief | 33,490.38 | ---------- | 33,490.38 |
| Peoples Mutual Benevolent | 13,588.00 | ---------- | 13,588.00 |
| Piedmont Mutual Life | 188.25 | ---------- | 188.25 |
| State Mutual Life and Annuity | 89,144.10 | 4,996.54 | 94,140.64 |
| Totals | 446,035.13 | 11,176.14 | 457,211.27 |

## MENT LIFE ASSOCIATIONS.

### and LIABILITIES for the year ending December 31, 1903.

| Disbursements. | | | Assets. | | | Total Liabilities. | Balance to Protect Contracts. |
|---|---|---|---|---|---|---|---|
| To Members. | All Other Payments. | Total. | Ledger Assets. | Non-Ledger Assets. | Total. | | |
| $ 752.90 | $ 699.33 | $ 1,452.23 | $ 227.14 | $---------- | $ 227.14 | $---------- | $---------- |
| 83,421.90 | 214,341.52 | 297,763.42 | 12,750.57 | 570.00 | 13,320.57 | ---------- | 13,320.57 |
| 4,779.00 | 5,013.56 | 9,792.56 | 2,850.00 | 200.00 | 3,050.00 | ---------- | 3,050.00 |
| 1,093.20 | 2,226.60 | 3,319.80 | 842.00 | ---------- | 842.00 | ---------- | 842.00 |
| 24,765.75 | 8,280.35 | 33,046.10 | 906.10 | ---------- | 906.10 | ---------- | 906.10 |
| 1,967.00 | 11,621.00 | 13,588.00 | 399.46 | ---------- | 399.46 | ---------- | 399.46 |
| 54.75 | 166.33 | 221.08 | 143.17 | ---------- | 143.17 | ---------- | 143.17 |
| 18,539.65 | 68,307.38 | 86,847.03 | 190,517.25 | 9,026.95 | 199,544.20 | 104,703.20 | 94,841.00 |
| 135,374.15 | 310,656.07 | 446,030.22 | 208,635.69 | 9,796.95 | 218,432.64 | 104,703.20 | 113,502.30 |

## TABLE No. XV—EXHIBIT OF POLICIES

### Life Associations for the

| Name of Association. | Certificates in Force December 31, 1902. | | Certificates Written During 1903. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Carolina Benevolent | 248 | $ 248,000.00 | 4 | $ 4,000.00 |
| Farmers Life of North Carolina | | | | |
| Industrial Life and Health | 54,666 | 2,733,300.00 | 92,133 | 4,606,650.00 |
| Knights Templar and Masonic Mutual Aid | | | | |
| North Carolina Mutual and Provident | 5,000 | 150,000.00 | 10,000 | 300,000.00 |
| North Carolina Mutual Aid Home Protective | | | 593 | |
| Peoples Benevolent and Relief | 30,000 | 1,050,000.00 | 17,137 | 599,795.00 |
| Peoples Mutual Benevolent | 8,736 | | 1,964 | |
| Piedmont Mutual Life | | | | |
| State Mutual Life and Annuity | 2,387 | 4,706,750.00 | 480 | 963,000.00 |
| Totals | 101,037 | 8,888,050.00 | 122,311 | 6,473,445.00 |

## OR CERTIFICATES OF ASSESSMENTS

### year ending December 31, 1903.

| Certificates Terminated During 1903. | | Certificates in Force December 31, 1903. | | Increase. | | Decrease. | |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| 93 | $ 93,000.00 | 159 | $ 159,000.00 | ---------- | $---------- | 89 | $89,000.00 |
| 80,352 | 4,017,600.00 | 66,447 | 3,322,350.00 | 11,781 | 589,050.00 | ---------- | ---------- |
| 5,874 | 176,220.00 | 9,126 | 273,780.00 | 4,126 | 123,780.00 | ---------- | ---------- |
| 97 | ---------- | 496 | ---------- | ---------- | ---------- | ---------- | ---------- |
| 11,125 | 389,375.00 | 36,012 | 1,260,420.00 | 6,012 | 210,420.00 | ---------- | ---------- |
| 2,348 | ---------- | 8,352 | ---------- | ---------- | ---------- | 384 | ---------- |
| ---------- | ---------- | 300 | 250.00 | ---------- | ---------- | ---------- | ---------- |
| 1,491 | 2,579,250.00 | 1,376 | 3,090,500.00 | ---------- | ---------- | 1,011 | 616,250.00 |
| 101,380 | 7,257,445.00 | 122,268 | 8,106,300.00 | 21,919 | 923,250.00 | 1,484 | 705,250.00 |

## TABLE No. XVI.—BUSINESS OF

### Showing Business in North Carolina

| Name of Association. | Certificates in Force December 31, 1902. | | Certificates Issued During 1903. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Carolina Benevolent | 248 | $248,000.00 | 4 | $ 4,000.00 |
| Farmers Life of North Carolina | | | | |
| Industrial Life and Health | 8,761 | 175,220.00 | 24,499 | 733,970.00 |
| Knights Templar and Masonic Mutual Aid | | | | |
| North Carolina Mutual and Provident | 5,000 | 150,000.00 | 10,000 | 300,000.00 |
| North Carolina Mutual Aid and Home Protective | | | 593 | |
| Peoples Benevolent and Relief | 10,000 | 35,000.00 | 5,744 | 201,040.00 |
| Peoples Mutual and Benevolent | 8,736 | | 1,964 | |
| Piedmont Mutual Life | | | | |
| State Mutual Life and Annuity | 27 | 51,000.00 | 9 | 21,000.00 |
| Totals | 32,772 | 659,220.00 | 42,814 | 1,260,010.00 |

## LIFE ASSESSMENT ASSOCIATIONS.

### for the year ending December 31, 1903.

| Certificates Terminated During 1903. | | Certificates in Force December 31, 1903. | | Premiums or Assessments Received. | Losses Incurred. | Losses Paid. |
|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | | | |
| 93 | $ 93,000.00 | 159 | $ 159,000.00 | $ 1,578.95 | $ 752.90 | $ 752.90 |
| 19,743 | 592,290.00 | 13,517 | 316,000.00 | 37,009.60 | 12,706.90 | 12,706.90 |
| 5,874 | 176,220.00 | 9,126 | 273,780.00 | 10,255.00 | 4,731.00 | 4,731.00 |
| 97 | | | | 1,431.00 | 1,431.00 | 1,085.00 |
| 3,709 | 129,815.00 | 12,035 | 106,125.00 | 11,373.17 | 4,220.32 | 4,220.32 |
| 2,348 | | 8,352 | | 6,828.00 | 1,964.00 | 1,964.00 |
| | | 300 | 250.00 | 150.00 | 54.75 | |
| 22 | 45,500.00 | 14 | 26,500.00 | 849.44 | | |
| 31,886 | 1,036,825.00 | 43,503 | 882,555.00 | 69,475.16 | 25,860.87 | 25,460.12 |

# STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES.

## TABLE No. XVII—

## Showing ASSETS of Fidelity and Casualty Companies (licensed to

| Name of Company. | Real Estate. | Loans on Mortgages. | Loans on Collaterals. |
|---|---|---|---|
| Ætna Indemnity | $ | $ | $ |
| *Ætna Life (Accident) | | | |
| American Bonding | 72,602.22 | 52,523.48 | 150,990.00 |
| American Credit-Indemnity of New York | | | |
| American Surety of New York | 3,000,000.00 | 2,500.00 | |
| City Trust, Safe Deposit and Surety | 630,100.00 | 33,000.00 | 1,361,966.56 |
| Employers Liability Assurance Corporation | | | |
| Employers Indemnity of Philadelphia | | 42,100.00 | |
| Fidelity and Casualty | 619,613.01 | | 175,000.00 |
| Fidelity and Deposit of Maryland | 670,000.00 | | |
| Federal Union Surety | | 12,600.00 | |
| Hartford Steam-boiler and Inspection | 19,090.00 | 717,520.00 | |
| Lloyds Plate-glass | 265,000.00 | | |
| Metropolitan Plate-glass | | | |
| Maryland Casualty | 255,500.00 | | |
| National Surety | 136,000.00 | 4,916.35 | |
| New York Plate Glass | | | |
| Ocean Accident and Guarantee Corporation | | | |
| Park Region Mutual Hail | | | |
| Pennsylvania Casualty | | | |
| Peoples Mutual Accident and Sick Benefit | | | |
| Preferred Accident | | | |
| *Pacific Mutual (Accident) | | | |
| Standard Life and Accident | 44,470.00 | 529,877.00 | |
| Title Guaranty and Trust | 91,733.03 | 155,963.85 | 744,300.45 |
| Tobacco Planters Mutual Hail and Fire | | | |
| Travelers (Accident) | | | |
| Union Surety and Guaranty | | | |
| United States Fidelity and Guaranty | 445,611.92 | 22,650.00 | 23,535.00 |
| United States Casualty | 5,000.00 | 5,000.00 | |
| Wachovia Loan and Trust | | | |
| Totals | 6,254,720.18 | 1,578,650.68 | 2,455,792.01 |

*Assets shown in Life Statement.

## ASSETS.

do business in this State) for the year ending December 31, 1903.

| Bonds and Stocks. | Cash in Office and Banks. | Interest and Rents Due and Accrued. | Uncollected Premiums. | Other Items. | Total Assets. |
|---|---|---|---|---|---|
| $ 589,825.66 | $ 284,695.44 | $ 4,765.41 | $ 60,419.79 | $ 878.69 | $ 940.184.99 |
| 1,326,854.75 | 281,685.55 | 20,321.13 | 106,138.36 | 131,715.63 | 2,142,831.12 |
| 1,667,675.63 | 264,444.36 | 11,822.90 | 44,895.00 | 145,230.04 | 2,134,067.93 |
| 1,996,787.08 | 462,411.15 | 26,410.87 | 139,845.51 | | 5,627,954.61 |
| 353,170.50 | 297,662.75 | 11,787.00 | 9,198.37 | 459,540.63 | 3,156,425.81 |
| 1,909,508.75 | 2,719.06 | 15,561.66 | 400,725.36 | 46,686.57 | 2,375,201.40 |
| 193,530.25 | 11,397.97 | 3,230.92 | 10,682.23 | | 260,941.37 |
| 4,177,610.00 | 229,698.69 | 9,616.16 | 558,650.01 | 22,165.88 | 5,792,353.75 |
| 4,670,483.00 | 351,276.86 | | 95,507.36 | | 5,787,267.22 |
| 230,505.47 | 45,717.93 | 1,936.08 | 9,379.23 | | 300,138.71 |
| 2,017,149.00 | 133,814.30 | 17,814.14 | 216,777.66 | | 3,122,165.10 |
| 400,406.96 | 32,100.26 | | 71,591.95 | | 769,099.17 |
| 497,855.00 | 29,606.79 | 3,416.65 | 50,181.17 | 2,570.69 | 583,630.30 |
| 2,246,723.16 | 50,100.56 | 11,496.25 | 295,001.80 | 100,000.00 | 2,958,821.77 |
| 1,040,334.75 | 318,243.03 | 6,701.39 | 90,434.01 | 14,926.18 | 1,611,555.71 |
| 462,000.00 | 50,815.29 | | 91,078.70 | | 603,893.99 |
| 1,957,576.50 | 141,675.51 | 19,010.40 | 161,543.21 | 18,701.64 | 2,298,507.26 |
| | 2,138.52 | | | 52,110.18 | 54,248.70 |
| 217,400.00 | 55,507.05 | 2,160.00 | 40,064.93 | 6,312.67 | 321,444.65 |
| 879,446.25 | 144,405.78 | 7,138.71 | 121,339.07 | | 1,152,329.81 |
| 905,075.00 | 107,410.93 | 18,836.13 | 292,477.51 | | 1,898,146.57 |
| 905,240.00 | 225,863.93 | 12,091.07 | 22,000.26 | 1,789.10 | 2,179,791.69 |
| | 372.95 | | | 307.95 | 680.90 |
| 7,399,045.31 | 458,693.14 | 50,659.57 | | | 7,908,398.02 |
| 1,890,523.80 | 257,183.43 | 24,719.08 | 408,357.44 | 115,090.69 | 3,187,671.36 |
| 1,450,429.30 | 58,895.23 | 12,812,62 | 122,143.06 | | 1,654,280.21 |
| 39,385,156.12 | 4,308,536.46 | 292,308.14 | 3,418,431.99 | 1,118,026.54 | 58,811,622.12 |

## TABLE No. XVIII—

## Showing LIABILITIES of Fidelity and Casualty Companies

| Name of Company. | Total Claims Unpaid, including Resisted | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Liability. | Fidelity and Surety. | Burglary. | Health. | Steam-boiler. |
| Ætna Indemnity | $ | $ | $ 14,547.00 | $4,890.35 | $ | $ |
| *Ætna Life (Accident) | | | | | | |
| American Bonding | | | 72,395.44 | | | |
| American Credit-Indemnity of New York | | | | | | |
| American Surety of New York | | | 349,085.01 | | | |
| City Trust, Safe Deposit and Surety | | | 107,526.13 | | | |
| Employers Liability Assurance Corporation | 58,005.00 | 453,700.00 | 9,340.00 | | 3,350.00 | |
| Employers Indemnity of Philadelphia | | 10,500.00 | | | | |
| Fidelity and Casualty | 237,840.00 | 650,503.50 | 56,067.55 | 26,285.61 | 8,232.00 | 39,617.35 |
| Fidelity and Deposit of Maryland | | | 288,761.91 | | | |
| Federal Union Surety | | | 745.00 | | | |
| Hartford Steam-boiler and Inspection | | | | | | 20,415.03 |
| Lloyds Plate-glass | | | | | | |
| Metropolitan Plate-glass | | | | | | |
| Maryland Casualty | 41,717.02 | 439,217.43 | | 2,838.00 | 2,092.78 | 8,075.00 |
| National Surety | | | 102,781.49 | | | |
| New York Plate-glass | | | | | | |
| Ocean Accident and Guarantee Corporation | 25,197.00 | 252,147.00 | | 4,980.00 | | 1,045.00 |
| Park Region Mutual Hail | | | | | | |
| Pennsylvania Casualty | 5,511.18 | 850.00 | | | 2,126.36 | |
| Peoples Mutual Accident and Sick Benefit | | | | | | |
| Preferred Accident | 113,804.88 | | | | 3,200.00 | |
| *Pacific Mutual Life (Accident) | | | | | | |
| Standard Life and Accident | 94,500.00 | 191,480.00 | | | 4,550.00 | |
| Title Guaranty and Trust | | | 3,686.28 | | | |
| Tobacco Planters Mutual Hail and Fire | | | | | | |
| Travelers (Accident) | 200,558.00 | 866,153.64 | | | | |
| Union Surety and Guaranty | | | | | | |
| United States Fidelity and Guaranty | | | 113,812.95 | 3,000.51 | | |
| United States Casualty | 27,312.00 | 71,224.00 | | | 3,743.00 | 774.00 |
| Wachovia Loan and Trust | | | | | | |
| Totals | 804,445.08 | 2,935,655.57 | 1,118,748.76 | 41,994.47 | 27,294.14 | 69,926.38 |

*Liabilities shown in Life Statement.

## LIABILITIES.

## (licensed to do business in this State) for the year ending December 31, 1903.

| and all Known or Reported. | | | | Unearned Premiums. | Other Liabilitiey. | Cash Capital. | Net Surplus. | Total Liabilities, including Cash Capital and Net Surplus. |
|---|---|---|---|---|---|---|---|---|
| Credit. | Plate-glass. | Sprinkler. | Total. | | | | | |
| $---------- | $1,109.67 | $--------- | $ 20,547.02 | $ 166, 3 .52 | $ 17,395.38 | $ 713,100.00 | $ 22,792.07 | $ 940,184.99 |
| ---------- | ---------- | ---------- | 72,395.44 | 332,548 .95 | 604,639.52 | 1,000,000.00 | 133,247.21 | 2,142,831.12 |
| 264,623.80 | ---------- | ---------- | 264,623.80 | 750,783.28 | 4,500.00 | 1,000,000.00 | 114,160.85 | 2,134,067.93 |
| ---------- | ---------- | ---------- | 349,085.01 | 750,031.04 | 29,539.04 | 2,500,000.00 | 1,999,299.52 | 5,627,954.61 |
| ---------- | ---------- | ---------- | 107,526.13 | 113,309.07 | 2,236,346.75 | 500,000.00 | 199,243.86 | 3,156,425.81 |
| ---------- | ---------- | ---------- | 524,395.00 | 932,531.94 | 204,546.18 | 200,000.00 | 513,728.28 | 2,375,201.40 |
| ---------- | ---------- | ---------- | 10,500.00 | 56,736.54 | 7,059.28 | 100,000.00 | 86,645.55 | 260,941.37 |
| ---------- | 10,021.60 | ---------- | 1,028,567.61 | 2,562,567.06 | 537,425.77 | 500,000.00 | 1,163,793.31 | 5,792,353.75 |
| ---------- | ---------- | ---------- | 288,761.91 | 701,278.18 | ---------- | 2,000,000.00 | 2,797,227.13 | 5,787,267.22 |
| ---------- | ---------- | ---------- | 745.00 | 26,342.64 | 1,283.00 | 250,000.00 | 21,768.07 | 300,138.71 |
| ---------- | ---------- | ---------- | 20,415.03 | 1,851,355.78 | 32,516.64 | 500,000.00 | 717,877.65 | 3,122,165.10 |
| ---------- | 3,155.21 | ---------- | 3,155.21 | 239,466.41 | 28,711.92 | 250,000.00 | 247,765.63 | 769,099.17 |
| ---------- | 4,479.97 | ---------- | 4,479.97 | 177,990.17 | 16,727.06 | 200,000.00 | 184,440.10 | 583,630.30 |
| ---------- | 6,358.22 | 2,300.00 | 502,598.45 | 782,830.24 | 100,000.00 | 750,000.00 | 823,393.08 | 2,958,821.77 |
| ---------- | ---------- | ---------- | 102,781.49 | 443,977.90 | 342,829.49 | 500,000.00 | 221,966.83 | 1,611,555.71 |
| ---------- | 4,372.33 | ---------- | 4,372.33 | 226,482.00 | 41,762.09 | 100,000.00 | 231,277.57 | 603,893.99 |
| 4,968.00 | ---------- | ---------- | 288,337.00 | 600,050.81 | 72,864.29 | 200,000.00 | 1,037,255.16 | 2,298,507.26 |
| ---------- | ---------- | ---------- | ---------- | ---------- | 739.87 | ---------- | ---------- | 739.87 |
| ---------- | ---------- | ---------- | 8,487.54 | 58,743.43 | 13,988.90 | 200,000.00 | 40,224.78 | 321,444.65 |
| ---------- | ---------- | ---------- | 117,004.88 | 488,932.48 | 106,783.27 | 200,000.00 | 239,609.18 | 1,152,329.81 |
| ---------- | ---------- | ---------- | 290,530.00 | 665,776.18 | 297,456.97 | 250,000.00 | 384,183.42 | 1,898,146.57 |
| ---------- | ---------- | ---------- | 3,686.28 | 50,013.46 | 1,063,169.65 | 761,900.00 | 301,022.30 | 2,179,791.69 |
| ---------- | ---------- | ---------- | 1,066,711.64 | 2,224,265.72 | 645,726.36 | 1,000,000.00 | 2,886,694.30 | 7,908,398.02 |
| ---------- | ---------- | ---------- | 116,813.46 | 984,158.48 | 90,755.06 | 1,700,000.00 | 295,944.36 | 3,187,671.36 |
| ---------- | ---------- | 504.00 | 103,557.00 | 489,414.06 | 111,309.15 | 300,000.00 | 650,000.00 | 1,654,280.21 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| 269,591.80 | 28,497.00 | 2,804.00 | 5,298,957.20 | 15,775,936.34 | 6,614,075.64 | 15,675,000.00 | 15,403,873.21 | 58,767,842.39 |

## TABLE No. XIX—

### Showing INCOME of Fidelity and Casualty Companies (licensed

| Name of Company. | Premiums | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Liability. | Fidelity and Surety. | Burglary. | Health. | Steam-boiler. |
| Ætna Indemnity | $ | $ | $ 178,337.59 | $45,904.65 | $ | $ |
| Ætna Life (Accident) | 1,515,704.23 | 1,188,340.02 | | | 132,756.79 | |
| American Bonding | | | 652,120.63 | | | |
| American Credit-Indemnity of New York | | | | | | |
| American Surety of New York | | | 1,296,808.01 | | | |
| City Trust, Safe Deposit and Surety | | | 192,556.27 | | | |
| Employers Liability Assurance Corporation | 237,069.76 | 1,915,226.18 | 57,660.49 | | 27,870.09 | |
| Employers Indemnity of Philadelphia | 876.66 | 115,896.12 | | | | |
| Fidelity and Casualty | 1,286,286.32 | 1,903,006.76 | 291,709.78 | 415,311.91 | 446,352.00 | 335,501.74 |
| Fidelity and Deposit of Maryland | | | 1,308,024.37 | | | |
| Federal Union Surety | | | 49,172.46 | | | |
| Hartford Steam-boiler and Inspection | | | | | | 1,304,254.36 |
| Lloyds Plate-glass | | | | | | |
| Metropolitan Plate-glass | | | | | | |
| Maryland Casualty | 236,533.33 | 1,329,996.04 | | 58,777.01 | 27,876.72 | 81,665.23 |
| National Surety | | | 848,508.84 | | | |
| New York Plate-glass | | | | | | |
| Ocean Accident and Guarantee Corporation | 100,966.08 | 949,903.14 | | 90,187.03 | | 40,575.07 |
| Park Region Mutual Hail | | | | | | |
| Pennsylvania Casualty | 38,630.16 | 14,498.18 | | | 23,201.46 | 6,364.99 |
| Peoples Mutual Accident and Sick Benefit | | | | | | |
| Preferred Accident | 992,641.82 | | | | 158,954.04 | |
| Pacific Mutual Life (Accident) | 543,578.90 | | | | | |
| Standard Life and Accident | 781,614.13 | 645,265.09 | | | 86,112.99 | |
| Title Guaranty and Trust | | | 70,852.78 | | | |
| Tobacco Planters Mutual Hail and Fire | | | | | | |
| Travelers (Accident) | 2,373,093.58 | 2,519,968.66 | | | 196,255.11 | |
| Union Surety and Guaranty | | | | | | |
| United States Fidelity and Guaranty | | | 1,507,675.05 | 329,148.04 | | |
| United States Casualty | 469,200.56 | 444,929.40 | | | 85,654.47 | 39,523.50 |
| Wachovia Loan and Trust | | | | | | |
| Totals | 8,676,195.53 | 11,127,029.59 | 6,453,426.27 | 939,329.64 | 1,185,033.67 | 1,847,884.89 |

## INCOME.

to do business in this State) for the year ending December 31, 1903.

| Received. | | | | | | Total Premium Income. | Interest, Dividends and Rents. | All Other. | Total Income. |
|---|---|---|---|---|---|---|---|---|---|
| Credit. | Plate-glass. | Sprinkler | Elevator | Hail. | Title. | | | | |
| $ ---------- | $ 70,186.64 | $-------- | $------- | $--------- | $------ | $ 294,428.88 | $ 25,222.68 | $ 21,310.00 | $ 340,961.56 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 2,836,801.04 | 2,812,698.16 | 8,458.53 | 5,657,957.73 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 652,120.63 | 63,656.29 | 129,380.26 | 845,157.18 |
| 1,474,257.54 | ---------- | --------- | --------- | ---------- | -------- | 1,474,257.54 | 43,653.85 | 332,450.00 | 1,850,361.39 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 1,296,808.01 | 331,111.70 | 58.20 | 1,627,977.91 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 192,556.27 | 128,095.71 | 11,486.71 | 332,138.69 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 2,237,826.52 | 55,353.08 | 207.50 | 2,293,387.10 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 116,772.78 | 6,736.67 | ---------- | 123,503.45 |
| ---------- | 270,892.67 | --------- | --------- | ---------- | -------- | 4,949,061.18 | 234,153.95 | 101,131.25 | 5,284,346.38 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 1,308,024.37 | 240,708.20 | 7,883.05 | 1,556,615.62 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 49,172.46 | 11,991.14 | ---------- | 61,163.60 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 1,304,254.36 | 131,811.44 | 28,247.83 | 1,464,313.63 |
| ---------- | 433,525.09 | --------- | --------- | ---------- | -------- | 433,525.09 | 29,164.08 | ---------- | 462,689.17 |
| ---------- | 343,156.30 | --------- | --------- | ---------- | -------- | 343,156.30 | 18,291.71 | ---------- | 361,448.01 |
| ---------- | 105,848.58 | 54,915.58 | --------- | ---------- | -------- | 1,885,612.49 | 97,998.20 | 60,746 69 | 2,054,357.38 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 848,508.84 | 43,828.10 | 20,518.76 | 912,855.70 |
| ---------- | 447,932.99 | --------- | --------- | ---------- | -------- | 447,932.99 | 18,380.13 | 6,861.51 | 473,174.63 |
| 392,639.68 | ---------- | --------- | --------- | ---------- | -------- | 1,574,271.00 | 65,682.60 | 18,231.77 | 1,658,185 37 |
| ---------- | ---------- | --------- | --------- | 52,108.60 | -------- | 52,108.60 | ---------- | 45,993.80 | 98,102.40 |
| ---------- | 2,891.04 | --------- | 2,496.05 | ---------- | -------- | 88,081.88 | 5,265.29 | 52,303.38 | 145,650.55 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 1,151,595.86 | 26,116.60 | ---------- | 1,177,712.46 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 543,578.90 | ---------- | ---------- | 543,578.90 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 1,512,992.21 | 60,650.92 | 2,337.34 | 1,575,980.47 |
| ---------- | ---------- | --------- | --------- | ---------- | 444.64 | 71,297.42 | 108,356.12 | 38,827.05 | 218,480.59 |
| ---------- | ---------- | --------- | --------- | 50,132.55 | -------- | 50,132.55 | ---------- | ---------- | 50,132.55 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 5,089,317.35 | 328,072.22 | 31,864.60 | 5,449,254.17 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | 1,836,823.09 | 78,241.38 | 120,120.32 | 2,035,184.79 |
| ---------- | ---------- | 24,960.37 | --------- | ---------- | -------- | 1,064,268.30 | 48,317.80 | ---------- | 1,112,586.10 |
| ---------- | ---------- | --------- | --------- | ---------- | -------- | ---------- | ---------- | ---------- | ---------- |
| 1,869,866.22 | 1,674,433.31 | 79,875.95 | 2,496.05 | 102,241.15 | 444.64 | 33,755,286.91 | 5,013,552.02 | 1,038,418.55 | 39,807,257.48 |

## TABLE No. XX—

### Showing DISBURSEMENTS of Fidelity and Casualty for the year ending

| Name of Company. | Losses | |
|---|---|---|
| | Accident. | Liability. |
| Ætna Indemnity | $ | $ |
| Ætna Life (Accident) | 692,116.66 | 210,319.03 |
| American Bonding | | |
| American Credit-Indemnity of New York | | |
| American Surety of New York | | |
| City Trust, Safe Deposit and Surety | | |
| Employers Liability Assurance Corporation | 117,780.70 | 727,606.15 |
| Employers Indemnity of Philadelphia | | 41,621.04 |
| Fidelity and Casualty | 434,066.19 | 849,782.58 |
| Fidelity and Deposit of Maryland | | |
| Federal Union Surety | | |
| Hartford Steam-boiler and Inspection | | |
| Lloyds Plate-glass | | |
| Metropolitan Plate-Glass | | |
| Maryland Casualty | 131,134.00 | 444,167.54 |
| National Surety | | |
| New York Plate-glass | | |
| Ocean Accident and Guarantee Corporation | 44,842.29 | 338,054.11 |
| Park Region Mutual Hail | | |
| Pennsylvania Casualty | 12,034.00 | 7,431.48 |
| Peoplés Mutual Accident and Sick Benefit | | |
| Preferred Accident | 403,791.87 | |
| Pacific Mutual Life (Accident) | 222,706.70 | |
| Standard Life and Accident | 350,048.79 | 229,318.65 |
| Title Guaranty and Trust | | |
| Tobacco Planters Mutual Hail and Fire | | |
| Travelers (Accident) | 945,514.45 | 621,312.31 |
| Union Surety and Guaranty | | |
| United States Fidelity and Guaranty | | |
| United States Casualty | 136,988.15 | 212,205.59 |
| Wachovia Loan and Trust | | |
| Totals | 3,491,023.91 | 3,681,816.48 |

## DISBURSEMENTS.

### Companies (licensed to do business in this State) December 31, 1903.

Paid.

| Fidelity and Surety. | Burglary. | Health. | Steam-boiler. | Credit. | Plate-glass. | Sprinkler. |
|---|---|---|---|---|---|---|
| $ 21,213.30 | $ 9,326.25 | $ | $ | $ | $ 25,581.18 | $ |
| | | 55,805.93 | | | | |
| 271,728.24 | | | | | | |
| | | | | 778,405.70 | | |
| 353,229.65 | | | | | | |
| 85,295.07 | | | | | | |
| 11,862.82 | | 11,317.62 | | | | |
| | | | | | | |
| 64,041.66 | 164,517.47 | 189,652.94 | 28,689.40 | | 83,008.48 | |
| 466,352.87 | | | | | | |
| 1,396.77 | | | | | | |
| | | | 157,154.67 | | | |
| | | | | | 138,613.41 | |
| | | | | | 116,041.48 | |
| | 6,719.47 | 18,947.10 | 6,373.96 | | 46,305.36 | 11,294.82 |
| 256,488.27 | | | | | | |
| | | | | | 164,187.30 | |
| | 50,584.22 | | 22,060.44 | 136,377.66 | | |
| | | 17,094.58 | | | 1,119.59 | |
| | | 65,231.56 | | | | |
| | | 35,186.32 | | | | |
| 357.02 | | | | | | |
| | | 68,624.31 | | | | |
| 574,103.87 | 114,155.35 | | | | | |
| | | 19,357.87 | 2,546.65 | | | 5,376.60 |
| 2,106,069.54 | 345,302.76 | 481,219.23 | 216,825.12 | 914,783.36 | 574,856.80 | 16,671.42 |

## TABLE No. XX—

### Showing DISBURSEMENTS of Fidelity and Casualty for the year ending

| Name of Company. | Losses Paid. | |
|---|---|---|
| | Elevator. | Hail. |
| Ætna Indemnity | $ | $ |
| Ætna Life (Accident) | | |
| American Bonding | | |
| American Credit Indemnity of New York | | |
| American Surety of New York | | |
| City Trust, Safe Deposit and Surety | | |
| Employers Liability Assurance Corporation | | |
| Employers Indemnity of Philadelphia | | |
| Fidelity and Casualty | | |
| Fidelity and Deposit of Maryland | | |
| Federal Union Surety | | |
| Hartford Steam-boiler and Inspection | | |
| Lloyds Plate-glass | | |
| Metropolitan Plate-glass | | |
| Maryland Casualty | | |
| National Surety | | |
| New York Plate-glass | | |
| Ocean Accident and Guarantee Corporation | | |
| Park Region Mutual Hail | | 22,998.45 |
| Pennsylvania Casualty | 268.00 | |
| Peoples Mutual Accident and Sick Benefit | | |
| Preferred Accident | | |
| Pacific Mutual Life Accident | | |
| Standard Life and Accident | | |
| Title Guaranty and Trust | | |
| Tobacco Planters Mutual Hail and Fire | | 29,778.25 |
| Travelers (Accident) | | |
| Union Surety and Guaranty | | |
| United States Fidelity and Guaranty | | |
| United States Casualty | | |
| Wachovia Loan and Trust | | |
| Totals | 268.00 | 52,776.70 |

## DISBURSEMENTS.

### Companies (licensed to do business in this State) December 31, 1903—*Continued.*

| Total Losses Paid. | Dividends. | Commissions. | Investigation and Adjustment of Claims. | Salaries of Officers and Agents. | All Other Expenditures. | Total Disbursements. |
|---|---|---|---|---|---|---|
| $ 56,120.73 | $---------- | $ 67,783.39 | $---------- | $ 114,295.32 | $ 95,808.80 | $ 334,008.24 |
| 958,241.62 | 43,750.00 | 839,086.58 | 41,885.69 | 102,731.20 | 185,759.89 | 2,171,454.98 |
| 271,728.24 | 80,000.00 | 144,402.85 | ---------- | 108,337.96 | 261,829.50 | 866,298.55 |
| 778,405.70 | 130,000.00 | 462,971.41 | ---------- | 90,421.70 | 263,953.50 | 1,725,752.31 |
| 353,229.65 | 200,000.00 | 76,744.94 | 15,849.78 | 505,677.57 | 299,704.51 | 1,451,206.45 |
| 85,295.07 | 30,087.00 | 14,221.07 | 14,156.57 | 112,404.66 | 130,738.43 | 386,902 80 |
| 868,567.29 | 156,497.14 | 581,615.39 | 177,890.02 | 56,692.18 | 130,990.34 | 1,972,252.36 |
| 41,621.04 | 3,000.00 | 16,929.03 | ---------- | 16,472.86 | 22,563.57 | 100,586.50 |
| 1,813,758.72 | 77,500.00 | 1,313,480.20 | 245,817.42 | 541,346.68 | 481,295.33 | 4,473,198.35 |
| 466,352.87 | 279,998.25 | 356,613.64 | ---------- | 162,632.63 | 250,561.25 | 1,516,158.64 |
| 1,396.77 | ---------- | 6,863.48 | ---------- | 17,272.21 | 11,002.67 | 36,535.13 |
| 157,154.67 | 60,000.00 | 336,503.68 | ---------- | 196,148.85 | 563,335.67 | 1,313,142.87 |
| 138,613.41 | 40,000.00 | 142,705.83 | ---------- | 52,175.88 | 39,726.22 | 413,221.34 |
| 116,041.48 | 20,000.00 | 120,669.91 | ---------- | 47,118.19 | 34,887.52 | 338,717.10 |
| 664,942.25 | 93,750.00 | 512,252.67 | 230,409.09 | 174,844.47 | 141,964.19 | 1,818,162.67 |
| 256,488.27 | 50,000.00 | 138,367.18 | 37,236.13 | 185,877.78 | 131,320.91 | 799,290.27 |
| 164,187.30 | 10,000.00 | 151,360.33 | ---------- | 41,658.74 | 29,116.66 | 396,323.03 |
| 591,918.72 | 100,000.00 | 385,541.39 | 141,467.89 | 140,055.00 | 108,545.35 | 1,467,528.35 |
| 22,998.45 | ---------- | 13,764.35 | 2,406.53 | 2,365.85 | 55,406.64 | 96,941.82 |
| 37,947.76 | ---------- | 29,417.42 | 3,762.10 | 14,697.51 | 17,276.26 | 103,101.05 |
| 469,023.43 | 12,000.00 | 403,970.07 | 16,526.34 | 170,761.30 | 119,417.01 | 1,191,698.15 |
| 222,706.70 | ---------- | 196,716.10 | 4,437.34 | 45,412.93 | 46,113.75 | 515,386.82 |
| 614,553.76 | 25,000.00 | 408,002.04 | 55,532.91 | 134,012.77 | 100,441.69 | 1,337,543.17 |
| 357.02 | 15,214.00 | 15,866.68 | ---------- | 18,800.45 | 150,557.57 | 200,795.72 |
| 29,778.25 | ---------- | 7,720.13 | 1,509.96 | 4,681.00 | 5,762.31 | 49,451.65 |
| 1,635,451.07 | 250,000.00 | 1,364,016.29 | 306,459.82 | 457,093.28 | 512,852.44 | 4,525,872.90 |
| 688,259.22 | 118,832.00 | 506,820.95 | 39,803.64 | 262,075.54 | 310,616.45 | 1,936,184.40 |
| 376,474.86 | ---------- | 290,380.45 | 25,596.62 | 146,024.94 | 105,421.64 | 943,898.51 |
| 11,881,614.32 | 1,795,628.39 | 8,824,787.45 | 1,360,747.85 | 4,021,868.05 | 4,696,970.07 | 32,581,616.13 |

## TABLE No. XXI—

### Showing PREMIUMS of Fidelity and Casualty Companies (licensed

| Name of Company. | Accident. | Liability. | Fidelity. | Surety. |
|---|---|---|---|---|
| Ætna Indemnity | $ | $ | $ 53,044.38 | $ 139,308.42 |
| Ætna Life (Accident) | 981,176.03 | 974,170.77 | | |
| American Bonding | | | | 665,097.91 |
| American Credit Indemnity of New York | | | | |
| American Surety of New York | | | 575 279.30 | 900,492.29 |
| City Trust, Safe Deposit and Surety | | | 62,886.16 | 162,480.03 |
| Employers Liability Assurance Corporation | 218,374.26 | 1,531,212.12 | 59,477.70 | |
| Employers Mutual Indemnity of Philadelphia | 937.00 | 112,536.08 | | |
| Fidelity and Casualty | 1,316,690.49 | 1,555,231.93 | 292,646.85 | |
| Fidelity and Deposit of Maryland | | | 909,121.53 | 493,434.83 |
| *Federal Union Surety | | | 50,758.39 | |
| Hartford Steam Boiler and Inspection | | | | |
| Lloyds Plate-glass | | | | |
| Metropolitan Plate Glass | | | | |
| Maryland Casualty | 191,004.04 | 941,481.26 | | |
| National Surety | | | 411,789.49 | 476,166.31 |
| New York Plate Glass | | | | |
| Ocean Accident and Guarantee Corporation | 102,158.41 | 564,654.68 | | |
| Park Region Mutual Hail | | | | |
| Pennsylvania Casualty | 50,633.55 | 17,796.43 | | |
| Peoples Mutual Accident and Sick Benefit | | | | |
| Preferred Accident | 827,750.46 | | | |
| Pacific Mutual Life (Accident) | 428,002.10 | | | |
| Standard Life and Accident | 713,533.15 | 531,515.20 | | |
| Title Guaranty and Trust | | | | 98,809.04 |
| Tobacco Planters Mutual Hail and Fire | | | | |
| Travelers (Accident) | 1,650,230.64 | 1,803,912.25 | | |
| Union Surety and Guaranty | | | | |
| *United States Fidelity and Guaranty | | | 1,566,256.46 | |
| United States Casualty | 371,019.14 | 363,554.94 | | |
| Wachovia Loan and Trust | | | | |
| Totals | 6,851,509.27 | 8,396,065.66 | 3,921,260.26 | 2,935.788.83 |

*Surety included with Fidelity.

## EXHIBIT OF PREMIUMS.

to do business in this State) for the year ending December 31, 1903.

| Burglary. | Health. | Steam-boiler. | Credit. | Plate-glass. | Sprinkler. | Elevator. | Hail. | Title. |
|---|---|---|---|---|---|---|---|---|
| $ 66,385.31 | $ | $ | $ | $ 70,382.26 | $ | $ | $ | $ |
| | 125,508.53 | | | | | | | |
| | | | 1,501,566.57 | | | | | |
| | 30,743.90 | | | | | | | |
| 451,373.95 | 525,367.93 | 646,432.16 | | | | | | |
| | | | | 272,779.67 | | | | |
| | | 3,522,147.31 | | | | | | |
| | | | | 473,339.94 | | | | |
| | | | | 355,980.34 | | | | |
| 70,781.29 | 25,197.03 | 147,856.55 | | 108,902.36 | 57,534.24 | | | |
| | | | | 453,824.52 | | | | |
| 90,871.45 | | 73,026.64 | 375,000.91 | | | | 3,402,582.00 | |
| | 26,324.45 | 13,191.64 | | 4,306.84 | | 3,761.25 | | |
| | 150,114.50 | | | | | | | |
| | 86,504.02 | | | | | | | 1,217.18 |
| | | | | | | | 1,023,735.50 | |
| | 171,017.90 | | | | | | | |
| 394,492.17 | | | | | | | | |
| | 96,225.56 | 83,634.47 | | | 24,074.93 | | | |
| 1,073,904.17 | 1,237,003.82 | 4,486,288.77 | 1,876,567.48 | 1,739,515.93 | 81,609.17 | 3,761.25 | 4,426,317.50 | 1,217.18 |

## TABLE No. XXII—BUSINESS

## Showing PREMIUMS COLLECTED, LOSSES INCURRED and LOSSES PAID the year ending

| Name of Company. | Accident. | Losses Incurred. | Losses Paid. | Liability. | Losses Incurred. | Losses Paid. |
|---|---|---|---|---|---|---|
| Ætna Indemnity | $ | $ | $ | $ | $ | $ |
| Ætna Life (Accident) | 21,405.47 | 19,048.77 | 19,868.66 | 6,844.23 | 1,365.75 | 1,165.75 |
| *American Bonding | | | | | | |
| American Credit-Indemnity of New York | | | | | | |
| American Surety Company of New York | | | | | | |
| City Trust, Safe Deposit and Surety | | | | | | |
| Employers Liability Assurance | 2,007.16 | 164.00 | 184.00 | 9,527.15 | 2,823.74 | 2,568.74 |
| Employers Mutual Indemnity of Philadelphia | | | | 876.60 | 93.91 | 93.91 |
| Fidelity and Casualty | 9,795.75 | 3,996.56 | 3,996.56 | 9,244.72 | 5,444.38 | 5,444.38 |
| Fidelity and Deposit of Maryland | | | | | | |
| Federal Union Surety | | | | | | |
| Hartford Steam-boiler and Inspection | | | | | | |
| Lloyds Plate-glass | | | | | | |
| Metropolitan Plate-glass | | | | | | |
| Maryland Casualty | 8,105.44 | 3,603.70 | 3.603.70 | 6,882.89 | 2,933.47 | 2,933.47 |
| National Surety | | | | | | |
| New York Plate-glass | | | | | | |
| Ocean Accident and Guarantee | 722.84 | 96,40 | 96.40 | 4,563.48 | 3,900.81 | 905.81 |
| Park Region Mutual Hail | | | | | | |
| Pennsylvania Casualty | 1,085.94 | 304.04 | 334.04 | 1,489.76 | 1,065.00 | 1,115.00 |
| Peoples Mutual Accident and Sick Benefit | | | | | | |
| Preferred Accident | 5,517.00 | 848.91 | | | | |
| Pacific Mutual Life (Accident) | 1,126.24 | 674.55 | 674.55 | | | |
| Standard Life and Accident | 14,099.26 | 9,769.76 | 9,769.76 | | | |
| Title Guaranty and Trust Co. | | | | | | |
| Tobacco Planters Mutual Hail | | | | | | |
| Travelers (Accident) | 10,207.46 | 12,379.42 | 9,879.42 | 9,951.07 | 5,571.18 | 5,571.18 |
| Union Surety and Guaranty | | | | | | |
| *United States Fidelity and Guaranty | | | | | | |
| United States Casualty | 3,349.64 | 216.92 | 216.92 | 194.84 | 848.96 | 848.96 |
| Wachovia Loan and Trust | | | | | | |
| Totals | 77,422.20 | 51,103.03 | 48,624.01 | 49,574.74 | 24,047.20 | 20,647.20 |

*Surety included with Fidelity.

## IN NORTH CAROLINA.

**of Fidelity and Casualty Companies (licensed to do business in this State) for December 31, 1903.**

| Fidelity. | Losses Incurred. | Losses Paid. | Surety. | Losses Incurred. | Losses Paid. | Burglary. | Losses Incurred. | Losses Paid. |
|---|---|---|---|---|---|---|---|---|
| $ 230.00 | $ | $ | $ 610.00 | $ | $ | $ | $ | $ |
| 10,857.28 | 6,954.22 | 5,229.22 | | | | | | |
| 3,169.78 | | 2,570.30 | 1,001.91 | 63.47 | 63.47 | | | |
| 38.75 | | | 33.80 | 357.76 | 211.83 | | | |
| 34.30 | | | | | | 2,622.37 | 3,531.33 | 3,531.33 |
| 2,790.29 | | 291.00 | 3,143.25 | 232.95 | 232.95 | | | |
| 7,138.14 | 1,639.94 | 1,264.94 | | | | 1,954.98 | 659.75 | 659.75 |
| | | | | | | 2,091.44 | 444.27 | 404.27 |
| 18,092.97 | 820.45 | | | | | 699.98 | 390.00 | 390.00 |
| 42,351.51 | 9,414.61 | 9,355.46 | 4,788.96 | 654.18 | 508.25 | 7,368.77 | 5,025.35 | 4,985.35 |

## TABLE No. XXII—BUSINESS

## Showing PREMIUMS COLLECTED, LOSSES INCURRED and LOSSES PAID

the year ending

| Name of Company. | Health. | Losses Insurred. | Losses Paid. | Steam-boiler. | Losses Incurred. | Losses Paid. |
|---|---|---|---|---|---|---|
| Ætna Indemnity | $ | $ | $ | $ | $ | $ |
| Ætna Life (Accident) | 2,901.40 | 2,042.72 | 1,841.63 | | | |
| *American Bonding | | | | | | |
| American Credit-Indemnity of New York | | | | | | |
| American Surety Company of New York | | | | | | |
| City Trust, Safe Deposit and Surety | | | | | | |
| Employers Liability Assurance | 4,577.63 | 1,483.72 | 1,723.72 | | | |
| Employers Mutual Indemnity of Philadelphia | | | | | | |
| Fidelity and Casualty | 4,390,14 | 1,177.83 | 1,177.83 | 3,786.94 | | |
| Fidelity and Deposit of Maryland | | | | | | |
| Federal Union Surety | | | | | | |
| Hartford Steam-boiler and Inspection | | | | 21,677.27 | | |
| Lloyds Plate-glass | | | | | | |
| Metropolitan Plate-glass | | | | | | |
| Maryland Casualty | 1,629.74 | 2,389.44 | 2,389.44 | 853.30 | 125.23 | 125.23 |
| National Surety | | | | | | |
| New York Plate-glass | | | | | | |
| Ocean Accident and Guarantee | | | | 146.00 | | |
| Park Region Mutual Hail | | | | | | |
| Pennsylvania Casualty | 1,521.50 | 2,053.00 | 2,748.25 | | | |
| Peoples Mutual Accident and Sick Benefit | | | | | | |
| Preferred Accident | 2,177.00 | 1,082.04 | 1,057.04 | | | |
| Pacific Mutual Life (Accident) | | | | | | |
| Standard Life and Accident | 1,434.42 | 754.23 | 754.23 | | | |
| Title Guaranty and Trust Company | | | | | | |
| Tobacco Planters Mutual Hail | | | | | | |
| Travelers (Accident) | 2,434.21 | 1,668.40 | 1,668.40 | | | |
| Union Surety and Guaranty | | | | | | |
| *United States Fidelity and Guaranty | | | | | | |
| United States Casualty | 6,103.51 | 1,185.20 | 1,185.20 | | | |
| Wachovia Loan and Trust | | | | | | |
| Totals | 27,169.55 | 13,832.58 | 14,545.74 | 26,463.51 | 125.23 | 125.23 |

## IN NORTH CAROLINA.

**of Fidelity and Casualty Companies (licensed to do business in this State) for December 31, 1903**—*Continued.*

| Credit. | Losses Incurred. | Losses Paid. | Plate-glass. | Losses Incurred. | Losses Paid. | Ele-vator. | Losses Incurred. | Losses Paid. | Hail. | Losses Incurred. | Losses Paid. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 9,425.00 | 5,926.68 | 5,926.68 | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | 1,603.99 | 844.42 | 844.42 | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | 269.83 | 46.70 | 46.70 | | | | | | |
| | | | 159.97 | 74.66 | 74.66 | | | | | | |
| | | | 588.06 | 113.25 | 113.25 | | | | | | |
| | | | | | | | | | | | |
| | | | 539.45 | 155.45 | 155.45 | | | | | | |
| 4,275.00 | | | | | | | | | | | |
| | | | | | | | | | 28,463.33 | 18,242.95 | 18,242.95 |
| | | | 636.87 | 128.43 | 217.00 | 98.00 | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | 50,132.55 | 29,778.25 | 29,778.25 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 13,700.00 | 5,926.68 | 5,926.68 | 3,798.17 | 1,362.91 | 1,451.48 | 98.00 | | | 78,595.88 | 48,021.20 | 48,021.20 |

# STATISTICAL TABLES

## RELATING TO FRATERNAL ORDERS.

## TABLE No. XXIII.—FRATERNAL

### Income and Disbursements for 1903 and Assets

| Name of Order. | Income. | |
|---|---|---|
| | From Members. | Other Sources. |
| Afro-American Union Association | $ | $ |
| Atlantic Coast Line Relief Department | 156,149.52 | 34,903.70 |
| American Guild | 323,508.33 | 18,724.21 |
| American Union Benefit Association | 93.67 | |
| Ancient Order United Workmen | 78,651.30 | 37,692.25 |
| Eminent Household Columbian Woodmen | | |
| Endowment Rank Knights of Pythias | 1,979,372.68 | 59,544.89 |
| Funeral Benefit Association of the United States | 191,368.56 | 1,687.83 |
| Family Protective Union | 16,942.92 | 411.55 |
| Fraternities Accident Order | 63,698.13 | 210.06 |
| Grand Fraternity | 175,844.65 | 2,955.88 |
| Golden Rule Benevolent Association | | |
| Improved Order of Heptasophs | 1,301,074.06 | 11,944.16 |
| Independent Order of True Reformers | | |
| Independent Order of Odd Fellows (colored) | 6,742.90 | |
| Junior Order United American Mechanics | 97,384.06 | 438.57 |
| Knights of Gideon | 6,116.01 | 1,029.00 |
| Knights of Harmony | 80.40 | 36.67 |
| Knights of Honor | 3,066,629.46 | 7,143.45 |
| Knights and Ladies of Honor | 1,454,686.19 | 10,073.04 |
| Ladies of the Maccabees of the World | 1,027,370.49 | 14,495.15 |
| Lincoln Benefit Society | 115,10 | 51.00 |
| Masonic Benefit Fund (colored) | 2,525.00 | |
| Masonic Mutual Relief | 47,428.52 | 1,386.80 |
| Modern Puritans | 35,148.03 | 11,255.11 |
| National Union | 2,056,320.70 | 5,798.29 |
| National Fraternal Union | 10,448.86 | 13.89 |
| Order of Select Knights | 50,855.81 | |
| Ridgely Protective Union | 154,475.00 | 1,958.36 |
| Royal Arcanum | 7,721,227.82 | 88,546.95 |
| Royal Benefit Society | 89,855.84 | 127.50 |
| Royal Knights of King David | 1,450,00 | |
| Sovereign Camp Woodmen of the World | 3,095,477.73 | 63,953.38 |
| Supreme Ruling Fraternal Mystic Circle | 319,233.13 | 8,791.84 |
| Totals | 23,530,274.87 | 383,173.53 |

## INSURANCE ORDERS.

### and Liabilities ending December 31, 1903.

| Total Income. | Disbursements. | | | Total Assets. | Total Liabilities. |
|---|---|---|---|---|---|
| | To Members. | All Other Items. | Total Disbursements. | | |
| $ | $ | $ | $ | $ | $ |
| 191,053.22 | 147,971.71 | 9,694.19 | 157,665.90 | 44,782.05 | 15,077.22 |
| 342,232.54 | 233,618.58 | 152,809.02 | 386,427.60 | 163,345.53 | 87,667.56 |
| 93.67 | 2.00 | 76.67 | 78.67 | 15.00 | |
| 116,343.55 | 107,000.00 | 7,286.66 | 114,286.66 | 3,133.43 | |
| 2,038,917.57 | 1,442,697.35 | 326,848.23 | 1,769,545.58 | 724,415.21 | 161,301.50 |
| 193,056.39 | 178,500.05 | 10,463.85 | 188,963.90 | 48,227.87 | |
| 17,354.47 | 10,925.70 | 8,172.90 | 19,098.60 | 1,641.32 | 1,586.94 |
| 63,908.19 | 26,645.38 | 29,725.59 | 56,370.97 | 23,737.74 | 900.00 |
| 178,800.53 | 100,771.81 | 51,680.47 | 152,452.28 | 400,403.80 | 41,638.72 |
| 1,313,018.22 | 1,023,230.46 | 120,150.58 | 1,143,381.04 | 623,719.73 | 130,516.66 |
| 6,742.90 | 5,700.00 | 627.00 | 6,327.00 | 415.00 | |
| 97,822.63 | 80,003.20 | 10,273.17 | 90,276.37 | 21,015.18 | 1,190.20 |
| 7,145.01 | 3,771.00 | 3,120.86 | 6,891.86 | 253.15 | |
| 117.07 | | 94.50 | 94.50 | 106.17 | |
| 3,073,772.91 | 2,986,549.20 | 99,973.57 | 3,086,522.77 | 437,994.36 | 571,061.70 |
| 1,464,759.23 | 1,150,620.00 | 145,917.28 | 1,296,537.28 | 458,162.91 | 153,817.53 |
| 1,041,865.64 | 577,273.53 | 201,566.61 | 778,840.14 | 986,624.24 | 126,904.53 |
| 166.10 | | 942.07 | 942.07 | 474.03 | 375.00 |
| 2,525.00 | 2,425.00 | | 2,425.00 | 100.00 | |
| 48,815.32 | 29,110.15 | 12,125.51 | 41,235.66 | 34,459.06 | 22,031.00 |
| 46,403.14 | 1,649.50 | 37,685.58 | 39,335.08 | 30,453.71 | 8,311.44 |
| 2,062,118.99 | 1,824,109.00 | 117,124.31 | 1,941,233.31 | 524,274.81 | 171,000.00 |
| 10,462.75 | 1,960.21 | 7,692.45 | 9,652.66 | 1,319.80 | |
| 50,855.81 | 36,369.26 | 15,046.19 | 52,015.45 | 11,337.89 | 6,705.86 |
| 156,433.36 | 75,444.55 | 68,753.23 | 144,197.78 | 72,365.45 | |
| 7,809,774.77 | 7,320,551.14 | 213,195.87 | 7,533,747.01 | 3,506,773.28 | 818,391.84 |
| 89,983.34 | 38,903.93 | 48,264.24 | 87,168.17 | 7,627.90 | 2,325.00 |
| 1,450.00 | 450.00 | 595.00 | 1,045.00 | 543.00 | 75.00 |
| 3,159,431.11 | 2,055,737.07 | 417,317.49 | 2,473,054.56 | 1,788,117.08 | 425,106.97 |
| 328,024.97 | 233,714.01 | 57,829.69 | 291,543.70 | 150,246.69 | 40,127.96 |
| 23,913,448.40 | 19,695,703.79 | 2,175,052.78 | 21,870,756.57 | 10,734,974.39 | 2,786,112.63 |

## TABLE No. XXIV—

## Showing EXHIBITS OF CERTIFICATES

| Name of Order. | Certificates in Force December 31, 1902. | | Certificates Issued During 1903. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Afro-American Union Association | | $ | | $ |
| Atlantic Coast Line Relief Department | 8,000 | 4,000,000.00 | Not | given |
| American Guild | 15,462 | 17,587,000.00 | 5,660 | 5,967,500.00 |
| American Union Benefit Association | | | 69 | 3,553.00 |
| Ancient Order United Workmen | 2,503 | 4,649,000.00 | 313 | 562,000.00 |
| Eminent Household Columbian Woodmen | | | | |
| Endowment Rank Knights of Pythias | 60,710 | 103,711,000.00 | 10,784 | 13,002,000.00 |
| Funeral Benefit Association of the U. S. | | | | |
| Family Protective Union | 2,006 | 1,471,000.00 | 512 | 348,000.00 |
| Fraternities Accident Order | 8,545 | 22,280,500.00 | 4,850 | 11,478,500.00 |
| Grand Fraternity | 3,130 | 4,694,200.00 | 6,010 | 7,975,324.00 |
| Golden Rule Benevolent Association | | | | |
| Improved Order of Heptasophs | 53,002 | 84,724,500.00 | 9,060 | 9,426,000.00 |
| Independent Order of True Reformers | | | | |
| Independent Order Odd Fellows (colored) | | | 2,357 | 235,700.00 |
| Junior Order United American Mechanics | 39,760 | 10,381,250.00 | 27,382 | 7,061,750.00 |
| Knights of Gideon | 4,660 | Not given. | 2,825 | Not given. |
| Knights of Harmony | 49 | 26.00 | | Not Given. |
| Knights of Honor | 53,580 | 91,866,000.00 | 4,292 | 4,091,500.00 |
| Knights and Ladies of Honor | 60,875 | 66,962,000.00 | 18,985 | 17,458,500.00 |
| Ladies of the Maccabees of the World | 89,579 | 78,029,791.00 | 29,190 | 19,721,500.00 |
| Lincoln Benefit Society | | | 65 | 10,100.00 |
| Masonic Benefit Fund (colored) | | | | |
| Masonic Mutual Relief | 1,432 | 1,439,250.00 | 364 | 392,250.00 |
| Modern Puritans | 680 | 1,976,000.00 | 727 | 1,975,100.00 |
| National Union | 64,960 | 150,341,000.00 | 7,667 | 10,729,000.00 |
| National Fraternal Union | 726 | 728,573.00 | 668 | 609,500.00 |
| Order of Select Knights | 4,808 | 4,105,750.00 | 2,139 | 1,501,250.00 |
| Ridgely Protective Association | 14,108 | 1,434,500.00 | 4,332 | 433,200.00 |
| Royal Arcanum | 254,322 | 615,329,000.00 | 39,581 | 59,766,000.00 |
| Royal Benefit Society | 7,082 | 1,195,904.00 | 7,435 | 1,250,353.00 |
| Royal Knights of King David | 1,000 | Not given. | 200 | Not given. |
| Sovereign Camp Woodmen of the World | 176,028 | 275,557,300.00 | 57,958 | 72,107,300.00 |
| Supreme Ruling Fraternal Mystic Circle | 13,501 | 20,112,200.00 | 2,223 | 1,951,350.00 |
| Totals | 940,508 | 1,562,574,744.00 | 245,668 | 246,057,230.00 |

## FRATERNAL INSURANCE ORDERS.

### for the year ending December 31, 1903.

| Certificates Terminated During 1903. | | Certificates in Force December 31, 1903. | | Increase. | | Decrease. | |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| | $ | | $ | | $ | | $ |
| | | 8,291 | 4,145,500.00 | 291 | 145,500.00 | | |
| 4,679 | 6,686,000.00 | 16,443 | 16,868,500.00 | 981 | | | 718,500.00 |
| | None. | 69 | 3,553.00 | | | | |
| 613 | 1,089,000.00 | 2,203 | 4,122,000.00 | | | 300 | 527,000.00 |
| 7,933 | 10,977,000.00 | 63,561 | 105,736,000.00 | 2,851 | 2,025,000.00 | | |
| 894 | 637,750.00 | 1,624 | 1,181,250.00 | | | 382 | 289,750.00 |
| 5,011 | 11,567,000.00 | 8,384 | 22,192,000.00 | | | 161 | 88,500.00 |
| 796 | 2,245,050.00 | 8,344 | 10,424,474.00 | 5,214 | 5,730,274.00 | | |
| 4,331 | 5,338,500.00 | 57,731 | 88,812,000.00 | 4,729 | 4,087,500.00 | | |
| 345 | 34,500.00 | 2,012 | 201,200.00 | | | | |
| 7,189 | 1,845,500.00 | 59,953 | 15,597,500.00 | 20,193 | 5,216,250.00 | | |
| | Not given. | 7,485 | Not given. | | | | |
| | Not given. | | Not given. | | | | |
| 6,266 | 8,671,000.00 | 51,606 | 87,286,500.00 | | | 1,974 | 4,579,500.00 |
| 9,109 | 8,688,000.00 | 70,751 | 75,732,500.00 | 9,876 | 8,770,500.00 | | |
| 6,518 | 5,301,805.00 | 112,251 | 92,449,485.00 | 22,572 | 14,419,695.00 | | |
| | None. | 65 | 10,100.00 | | | | |
| 343 | 342,000.00 | 1,453 | 1,489,500.00 | 21 | 50,250.00 | | |
| 295 | 723,100.00 | 1,112 | 3,228,000.00 | 432 | 1,252,000.00 | | |
| 5,106 | 8,954,000.00 | 67,521 | 152,116,000.00 | 2,561 | 1,775,000.00 | | |
| 397 | 233,373.00 | 997 | 1,104,700.00 | 271 | 366,127.00 | | |
| 3,092 | 2,309,500.00 | 3,855 | 3,297,500.00 | | | 953 | 807,650.00 |
| 4,668 | 468,400.00 | 13,772 | 1,399,300.00 | | | 336 | 35,200.00 |
| 10,814 | 21,766,000.00 | 283,089 | 653,319,000.00 | 28,767 | 38,000,000.00 | | |
| 6,812 | 1,144,857.00 | 7,705 | 1,301,400.00 | 623 | 105,496.00 | | |
| 250 | Not given. | 950 | Not given. | | | 50 | Not given. |
| 26,810 | 34,186,000.00 | 207,176 | 313,478,600.00 | 31,148 | 37,921,300.00 | | |
| 3,640 | 4,693,916.00 | 12,084 | 17,369,633.00 | | | 1,417 | 2,742,566.00 |
| 115,911 | 126,902,251.00 | 1,080,487 | 1,693,066,195.00 | 130,630 | 119,864,892.00 | 5,573 | 9,788,666.00 |

## TABLE No. XXV.—FRATERNAL

### Business in North Carolina for

| Name of Order. | Certificates in Force December 31, 1902. | | Certificates Issued During 1903. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Afro-American Union Association | | $ | | $ |
| Atlantic Coast Line Relief Department | | | | |
| American Guild | 180 | 320,500.00 | 7 | 9,500.00 |
| American Union Benefit Association | | | 69 | 3,553.00 |
| Ancient Order United Workmen | 218 | 384,000.00 | 30 | 54,000.00 |
| Eminent Household Columbian Woodmen | | | | |
| Endowment Rank Knights of Pythias | 1,808 | 3,113,000.00 | 408 | 538,500.00 |
| Funeral Benefit Association of the United States | | | | |
| Family Protective Union | 236 | 195,000.00 | 70 | 48,500.00 |
| Fraternities Accident Order | 20 | 81,000.00 | 1 | 1,000.00 |
| Grand Fraternity | | | | |
| Golden Rule Benevolent Association | | | | |
| Improved Order of Heptasophs | 887 | 1,651,000,00 | 194 | 219,000.00 |
| Independent Order of True Reformers | | | | |
| Independent Order Odd Fellows (colored) | | | 2,357 | 235,700.00 |
| Junior Order United American Mechanics | 1,824 | 505,250.00 | 2,774 | 698,500.00 |
| Knights of Gideon | 2,800 | Not given. | 777 | Not given. |
| Knights of Harmony | | | | |
| Knights of Honor | 790 | 1,405,000.00 | 16 | 12,500.00 |
| Knights and Ladies of Honor | 301 | 457,000.00 | 13 | 12,500.00 |
| Ladies of the Maccabees of the World | | | 42 | 37,750.00 |
| Lincoln Benefit Society | | | 65 | 10,100.00 |
| Masonic Benefit Fund (colored) | | | | |
| Masonic Mutual Relief | 139 | 139,000.00 | 154 | 160,000.00 |
| Modern Puritans | 470 | | | |
| National Union | 715 | 1,206,000.00 | 137 | 168,000.00 |
| National Fraternal Union | 263 | 250,500.00 | 91 | 63,200.00 |
| Order of Select Knights | 1,231 | 899,000.00 | 664 | 447,500.00 |
| Ridgely Protective Association | 95 | 9,500.00 | 49 | 4,900.00 |
| Royal Arcanum | 2,611 | 6,566,000.00 | 414 | 711,500.00 |
| Royal Benefit Society | 2,077 | 343,505.00 | 1,806 | 285,000.00 |
| Royal Knights of King David | 1,000 | | 200 | |
| Sovereign Camp Woodmen of the World | 1,623 | 2,668,800.00 | 554 | 719,900.00 |
| Supreme Ruling Fraternal Mystic Circle | 321 | 642,700.00 | 100 | 89,300.00 |
| Totals | 19,609 | 20,836,755.00 | 9,992 | 4,530,403.00 |

## INSURANCE ORDERS.

### year ending December 31, 1903.

| Certificates Terminated During 1903. | | Certificates in Force December 31, 1903. | | No. | Assessments Collected. | Losses Incurred. | Losses Paid. |
|---|---|---|---|---|---|---|---|
| No. | Amount. | No. | Amount. | | | | |
| | $ | | $ | | $ | $ | $ |
| | | | | 12 | | 57,250.00 | 53,568.05 |
| 32 | 120,000.00 | 155 | 210,000,00 | 12 | 5,500.76 | 1,052.84 | 1,052.84 |
| | | 69 | 3,553.00 | | | | |
| 51 | 82,000.00 | 197 | 356,000.00 | 12 | | 8,000.00 | 6,000.00 |
| 267 | 393,500.00 | 949 | 3,258,000.00 | 12 | 54,596.23 | 37,000.00 | 34,000.00 |
| 50 | 32,000.00 | 256 | 211,000.00 | 9 | 1,240.52 | 1,022.29 | 688.96 |
| 4 | 14,000.00 | 17 | 68,000.00 | 4 | 174.25 | 170.85 | 170.85 |
| 78 | 103,000.00 | 1,003 | 1,767,000.00 | 12 | 24,302.69 | 19,500.00 | 21,500.00 |
| 345 | 34,500.00 | 2,012 | 201,200.00 | | 6,742.90 | 5,700.00 | 100.00 |
| 507 | 130,500.00 | 4,091 | 1,073,250.00 | 12 | 5,639.10 | 2,750.00 | 2,750.00 |
| 50 | Not given. | 3,527 | Not given. | | 2,194.00 | 2,194.00 | 2,194.00 |
| 43 | 76,500.00 | 763 | 1,341,000.00 | 12 | 47,553.25 | 39,000.00 | 41,000.00 |
| 12 | 15,000.00 | 302 | 454,500.00 | 12 | | 9,000.00 | 10,000.00 |
| 3 | 500.00 | 39 | 37,250.00 | 10 | 110.25 | | |
| | | 65 | 10,100.00 | | | | |
| 54 | 54,000.00 | 239 | 254,000.00 | | 3,614.11 | 1,000.00 | 1,000.00 |
| 117 | | 353 | 837,400.00 | 12 | *9,757.75 | | |
| 142 | 205,000.00 | 710 | 1,169,000.00 | | | 25,000.00 | 25,000.00 |
| 189 | 151,300.00 | 165 | 162,400.00 | | 109.15 | | |
| 1,549 | 1,101,000.00 | 346 | 245,500.00 | 12 | 4,928.27 | 500.00 | 500.00 |
| 23 | 2,300.00 | 121 | 12,100.00 | 8 | 577.50 | 300.00 | 300.00 |
| 85 | 186,000.00 | 2,940 | 7,091,500.00 | 12 | 85,671.54 | 87,500.00 | 88,500.00 |
| 1,626 | 253,105.00 | 2,257 | 375,400.00 | 12 | 17,895.50 | 3,385.00 | 3,035.00 |
| 250 | | 950 | | | 700.00 | 450.00 | 25.00 |
| 197 | 255,700.00 | 1,980 | 3,133,000.00 | 12 | 25,971.70 | 22,700.00 | 22,600.00 |
| 88 | 131,600.00 | 333 | 600,400.00 | 12 | 10,918.26 | 4,250.00 | 2,250.00 |
| 5,762 | 3,341,505.00 | 22,839 | 22,871,553.00 | 201 | 308,197.73 | 326,724.98 | 316,234.70 |

*All losses paid by monthly installments.

# REPORTS

OF

# INSURANCE COMPANIES.

# LIFE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS FILED IN THIS DEPARTMENT, SHOWING THEIR TRANSACTIONS FOR THE YEAR OF 1903 AND THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. J. L. ENGLISH, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

## CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $59,768,964.76 | |
| Increase of capital during the year | 250,000.00 | |
| Extended at | | $ 60,018,964.76 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $177.59 for first year's re-insurance | $ 1,109,846.34 | |
| Surrender values applied to pay first year's premiums | 6,902.87 | |
| Total first year's premiums on original policies | $ 1,116,749.21 | |
| Dividends applied to purchase paid-up additions and annuities | 15,011.81 | |
| Surrender values applied to purchase paid-up insurance and annuities | 290,710.76 | |
| Consideration for supplementary contracts involving life contingencies | 5,000.00 | |
| Total new premiums—Life business | $ 1,427,471.78 | |
| Renewal premiums without deduction for commissions or other expenses, less $8,778.75 for re-insurance on renewals | 6,982,364.23 | |
| Dividends applied to pay renewal premiums | 486,163.52 | |
| Surrender values applied to pay renewal premiums | 453.30 | |
| Total renewal premiums | $ 7,468,981.05 | |
| Total premium income—Life business | | 8,896,452.83 |
| Consideration for supplementary contracts not involving life contingencies | | 4,464.00 |
| Interest on mortgage loans | $ 1,414,461.23 | |
| Interest on collateral loans | 46,528.18 | |
| Interest on bonds and dividends on stocks | 1,036,889.42 | |
| Interest on premium notes, policy loans or liens | 205,082.86 | |
| Interest on other debts due the company and on deposits in bank | 62,383.62 | |
| Discount on claims paid in advance | 1,017.52 | |
| Rents from company's property, including $20,000.00 for company's own occupancy | 46,335.33 | |
| Total interest and rents | | 2,812,698.16 |
| Profit on sale or maturity of ledger assets | | 8,199.03 |
| From other sources, viz.: | | |
| Profit and loss | | 259.50 |
| Premium income—Accident, Health and Liability business | | 2,836,801.04 |
| Total income | | $ 14,558,874.56 |
| Sum of both amounts | | $ 74,577,839.32 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $5,563.00 re-insurance) | $ 2,825,461.92 | |
| For matured endowments | 1,607,639.00 | |
| Net amount paid for losses and matured endowments | $ 4,433,100.92 | |
| For annuities involving life contingencies | 814.99 | |

| | | |
|---|---|---|
| Surrender values paid in cash | $ 193,587.64 | |
| Surrender values applied to pay new premiums | 6,902.87 | |
| Surrender values to pay renewal premiums | 453.30 | |
| Surrender values applied to purchase paid-up insurance and annuities | 290,710.76 | |
| Dividends paid to policy-holders in cash | 177,980.61 | |
| Dividends applied to pay renewal premiums | 486,163.52 | |
| Dividends applied to purchase paid-up additions and annuities | 15,011.81 | |
| Total paid policy-holders | | $ 5,604,726.42 |
| Paid for claims on supplementary contracts not involving life contingencies | 6,345.00 | |
| Paid stockholders for interest or dividends | 193,750.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $607,758.28; renewal premiums, $407,142.63 | 1,014,900.91 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 33,477.02 | |
| Agency supervision, traveling and all other expenses | 19,531.01 | |
| Medical examiners' fees | 79,342.00 | |
| Inspection of risks | 16,440.03 | |
| Salaries and all other compensation of officers and Home Office employees | 186,961.91 | |
| Rents, including $20,000.00 for company's own occupancy | 48,868.08 | |
| Advertising, $12,571.66; printing and stationery, $25,666.16; postage, $38,140.05 | 76,377.87 | |
| Legal expenses | 26,842.33 | |
| Furniture, fixtures and safes | 8,047.24 | |
| Insurance taxes, licenses and department fees | 296,271.76 | |
| Taxes on real estate | 10,688.94 | |
| Repairs and expenses (other than taxes) on real estate | 23,051.89 | |
| All other disbursements | 48,925.80 | |
| Total disbursements—Accident, Health and Liability business | 2,171,454.98 | |
| Total disbursements | | $ 9,866,003.19 |
| Balance | | $ 64,711,836.13 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 620,945.24 | |
| Mortgage loans on real estate | 29,894,208.23 | |
| Loans secured by pledge of bonds, stocks or other collateral | 1,181,769.19 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 2,945,678.00 | |
| Premium notes on policies in force | 359,858.60 | |
| Book value of bonds and stocks | 23,561,648.67 | |
| Deposited in trust companies and banks on interest | 3,257,569.79 | |
| Cash in company's office | 131,659.86 | |
| Deposited in banks (not on interest) | 2,700,228.98 | |
| Bills receivable | 30,158.54 | |
| Agents' balances | 28,111.03 | |
| Total ledger assets | | $ 64,711,836.13 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 460,058.94 | |
| Interest due and accrued on bonds and stocks | 137,134.69 | |
| Interest due and accrued on collateral loans | 15,081.21 | |
| Interest due and accrued on premium notes, policy loans or liens | 240,667.27 | |
| Interest due and accrued on other assets | 154.07 | |
| Rents due and accrued on company's property or lease | 2,262.00 | |
| Total rents and interest due and accrued | | 855,358.18 |
| Market value of bonds and stocks over book value | | 1,924,228.96 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and reported on policies in force December 31, 1903 | $ 10,040.13 | $ 414,879.21 | |
| Gross deferred premiums on policies in force December 31, 1903 | 44,861.90 | 325,569.24 | |
| Totals | $ 54,902.03 | $ 140,448.45 | |
| Deduct loading, 20 per cent. | 10,980.41 | 148,089.69 | |
| Net amount of uncollected and deferred premiums | $ 43,921.62 | $ 592,358.76 | $ 636,280.38 |
| Gross assets | | | $ 68,127,703.65 |

DEDUCT ASSETS NOT ADMITTED

| | | |
|---|---|---|
| Agents' debit balances | $ 28,794.89 | |
| Bills receivable | 30,158.54 | |
| Premium notes or loans on policies in excess of net value of their policies | 887.57 | |
| Total | | 59,841.00 |
| Total admitted assets | | $ 68,067,862.65 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest on old business and on 3½ per cent. basis on business issued since January 1, 1901 | $57,622,073.00 | |
| Same for annuities (including those in reduction of premiums) | 15,000.00 | |
| Total | $57,637,073.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 51,052.00 | |
| Net reserve | | $ 57,586,021.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 62,863.00 |
| Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 7,942.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 97,429.00 | |
| Claims for death losses which have been reported and no proofs received | 55,754.00 | |
| Claims for matured endowments due and unpaid | 45.092.00 | |
| Claims for death losses and other policy claims resisted by the company | 24,000.00 | |
| Total policy claims | | 222,275.00 |
| Premiums paid in advance | | 34,764.67 |
| Commissions due to agents on premium notes when paid | | 1,992.52 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 10,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 86,506.12 |
| Dividends apportioned, payable to policy-holders during 1904 | | 338,559.97 |
| Dividends apportioned, payable to policy-holders subsequent to 1904 | | 402,599.14 |
| Special reserve in addition to reserve above given | | 2,186,188.00 |
| Total liabilities—Life business | | $ 60,939,711.42 |
| Total liabilities—Accident, Health and Liability business | | 1,456,394.68 |
| Total | | $ 62,396,106.10 |
| Capital stock | | 2,000,000.00 |
| Unassigned funds—surplus | | 3,671,756.55 |
| Total liabilities | | $ 68,067,862.65 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 43,420 | $69,131,384.00 | 69,382 | $119,335,553.00 | 10,200 | $22,715,128.00 | $ | 123,002 | $211,182,065.00 |
| Issued during year | 507 | 702,841.00 | 13,701 | 23,424,219.00 | 949 | 2,085,025.00 | | 15,157 | 26,212,085.00 |
| Revived during year | 4 | 5,611 00 | 53 | 85,000.00 | 7 | 18,000.00 | | 64 | 108,611.00 |
| Increased during year | | 6,799.00 | | 303,067.00 | | 1,300.00 | | | 311,166.00 |
| Totals before transfers | 43,931 | 69,846,635.00 | 83,136 | 143,147,839.00 | 11,156 | 24,819,453.00 | | | |
| Transfers, deductions | 2,343 | 4,143,212 00 | 248 | 459,200.00 | | | | | |
| Transfers, additions | | | 2,251 | 3,989,112.00 | 340 | 613,300.00 | | | |
| Balance of transfers | 2,343 | 4,143,212.00 | 2,003 | 3,529,912.00 | 340 | 613,300.00 | | | |
| Totals after transfers | 41,588 | 65,703,423.00 | 85,139 | 146,677,751.00 | 11,496 | 25,432,753.00 | | 138,223 | 237,813,927.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1,050 | 1,598,004.00 | 499 | 920,057.00 | 124 | 299,400.00 | | 1,673 | 2,817,461.00 |
| By maturity | | | 1,224 | 1,595,096.00 | | | | 1,224 | 1,595,096.00 |
| By expiry | | | | | 157 | 331,900.00 | | 157 | 331,900.00 |
| By surrender | 310 | 479,456.00 | 782 | 1,388,552.00 | 166 | 397,400.00 | | 1,258 | 2,265,408.00 |
| By lapse | 38 | 246,248.00 | 3,300 | 6,085,680.00 | 439 | 992,724.00 | | 3,777 | 7,324,652.00 |
| By decrease | 4 | 35,751.00 | 11 | 94,782.00 | 21 | 46,000.00 | | 36 | 176,533.00 |
| Total terminated | 1,402 | 2,359,459.00 | 5,816 | 10,084,167.00 | 907 | 2,067,424.00 | | 8,125 | 14,511,050.00 |
| Outstanding end of year | 40,186 | 63,343,964.00 | 79,323 | 136,593,584.00 | 10,589 | 23,365,329.00 | | 130,098 | 223,302,877.00 |
| Policies re-insured | 29 | 69,972.00 | 6 | 80,415.00 | 2 | 40,000.00 | | 37 | 190,387.00 |

NOTE.—Amounts of pure endowment granted with extended term insurance (not included above) in force December 31, 1903, $2,230.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 2,936 | $ 4,486,974.00 |
| Policies issued during the year | 370 | 567,776.00 |
| Total | 3,306 | $ 5,054,750.00 |
| Deduct ceased to be in force during the year | 236 | 403,574.00 |
| Policies in force December 31, 1903 | 3,070 | $ 4,651,176.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 1,559.00 |
| Losses and claims incurred during the year | 43 | 73,931.00 |
| Total | 46 | $ 75,490.00 |
| Losses and claims settled during the year, in cash | 43 | 73,867.00 |
| Losses and claims unpaid December 31, 1903 | 3 | 1,623.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 142,981.77 |

# BANKERS LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK.

Re-incorporated October 28, 1899. Commenced Business March, 1869.

FOSTER M. VOORHEES, President. FRANK G. COMBS, Secretary.

Home Office, 31 Nassau Street, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 994,580.24 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $1,080.61 for first year's re-insurance | $ 114,140.74 | |
| Dividends applied to purchase paid-up additions and annuities | 1,449.13 | |
| Surrender values applied to purchase paid-up insurance and annuities | 2,967.22 | |
| Total new premiums | $ 118,557.09 | |
| Renewal premiums without deduction for commissions or other expenses, less $1,650.08 for re-insurance on renewals | 589,359.25 | |
| Dividends applied to pay renewal premiums | 18,239.62 | |
| Surrender values applied to pay renewal premiums | 1,570.72 | |
| Total renewal premiums | $ 609,169.59 | |
| Total premium income | | 727,726.68 |
| Consideration for supplementary contracts not involving life contingencies | | 1,000.00 |
| Interest on mortgage loans | $ 3,775.95 | |
| Interest on collateral loans | 3.50 | |
| Interest on bonds and dividends on stocks | 30,502.44 | |
| Interest on premium notes, policy loans or liens | 3,841.35 | |
| Interest on other debts due the company | 2,844.63 | |
| Total interest | | 40,967.87 |
| Premiums received from applications on policies applied for | | 9,198.76 |

| | | |
|---|---|---|
| Advance payments | | $ 749.50 |
| All other | | 2,162.95 |
| Total income | | $ 780,806.76 |
| Sum of both amounts | | $ 1,775,387.00 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $300,707.98; health, $126.43 | $ 300,834.41 | |
| Premium notes voided by lapse | 3,254.53 | |
| Surrender values paid in cash | 21,529.83 | |
| Surrender values applied to pay renewal premiums | 1,570.72 | |
| Surrender values applied to purchase paid-up insurance and annuities | 2,967.22 | |
| Dividends paid to policy-holders in cash | 6,138.69 | |
| Dividends applied to pay renewal premiums | 18,239.62 | |
| Dividends applied to purchase paid-up additions and annuities | 1,449.13 | |
| Total paid policy-holders | $ 356,709.15 | |
| Paid for claims on supplementary contracts not involving life contingencies | 725.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $63,751.40; renewal premiums, $43,395.70 | 107,147.10 | |
| Commuting renewal commission | 10,821.00 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 17,487.33 | |
| Agency supervision, traveling and all other expenses | 6,721.58 | |
| Medical examiners' fees | 6,540.50 | |
| Inspection of risks | 671.62 | |
| Salaries and all other compensation of officers and Home Office employees | 63,037.30 | |
| Rents | 16,162.85 | |
| Advertising, $8,663.75; printing and stationery, $5,289.00; postage, $2,103.00 | 16,055.75 | |
| Legal expenses | 3,121.09 | |
| Insurance taxes, licenses and department fees | 11,614.66 | |
| All other disbursements | 23,773.28 | |
| Total disbursements | | 639,863.21 |
| Balance | | $ 1,135,523.79 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate | $ 83,250.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 700.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 69,871.70 | |
| Premium notes on policies in force | 16,470.34 | |
| Book value of bonds and stocks | 805,042.92 | |
| Deposited in trust companies and banks on interest | 110,192.56 | |
| Cash in company's office | 1,845.04 | |
| Deposited in banks (not on interest) | 2,690.50 | |
| Bills receivable | 1,210.73 | |
| Agents' balances | 32,524.11 | |
| All other | 11,725.89 | |
| Total ledger assets | | $ 1,135,523.79 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 965.44 | |
| Interest due and accrued on premium notes, policy loans or liens | 331.78 | |
| Interest due and accrued on other assets | 162.89 | |
| Total interest due and accrued | | 1,460.11 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 1,917.00 | $ 33,719.00 | |
| Gross deferred premiums on policies in force December 31, 1903 | 11,655.00 | 64,729.00 | |
| Totals | $ 13,572.00 | $ 98,448.00 | |
| Deduct loading, 60 and 7½ per cent. | 8,143.00 | 7,384.00 | |
| Net amount of uncollected and deferred premiums | $ 5,429.00 | $ 91,064.00 | $ 96,493.00 |
| Gross assets | | | $ 1,233,476.90 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Supplies, furniture, fixtures, etc. | $ 11,725.89 | |
| Agents' debit balances | 32,524.11 | |
| Bills receivable | 1,210.73 | |
| Premium notes or loans on policies in excess of net value of their policies | 1,990.19 | |
| Book value of ledger assets over market value, viz.: | | |
| Bonds and stocks | 13,296.67 | |
| Total | | 60,747.59 |
| Total admitted assets | | $ 1,172,729.31 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New York Insurance Department on the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest | $ 984,179.00 | |
| Same for reversionary additions | 982.00 | |
| Net reserve | | $ 985,161.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 3,075.00 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 175.89 |
| Claims for death losses which have been reported and no proofs received | $ 4,200.00 | |
| Claims for death losses and other policy claims resisted by the company | 14,200.00 | |
| Total policy claims | | 18,400.00 |
| Premiums paid in advance | | 562.00 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 556.17 |
| Premiums paid on policies applied for | | 438.71 |
| Agents' credit balances | | 889.75 |
| Total | | $ 1,009,258.52 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 63,470.79 |
| Total liabilities | | $ 1,172,729.31 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 7,579 | $13,004,595.00 | 709 | $ 937,400.00 | 3,147 | $ 8,212,000.00 | $ 36.00 | 11,435 | $ 22,154.031.00 |
| Issued during year | 1,061 | 2,061,204.00 | 352 | 635,922.00 | 175 | 424,000.00 | 2,217.00 | 1,588 | 3,123,343.00 |
| Revived during year | 106 | 60,800.00 | 5 | 2,800.00 | 11 | 36,000.00 | | 122 | 99,600.00 |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | 8,746 | 15,126,599.00 | 1,066 | 1,576,122.00 | 3,333 | 8,672,000.00 | 2,253.00 | 13,145 | 25,376,974.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 108 | 137,600.00 | 6 | 6,200.00 | 55 | 158,500.00 | | 169 | 302,300.00 |
| By maturity | | | | | | | | | |
| By expiry | 19 | 44,500.00 | | | | | | 19 | 44,500.00 |
| By surrender | 203 | 574,300.00 | 57 | 98,200 00 | 13 | 32,000.00 | | 273 | 704,500.00 |
| By lapse | 1,949 | 1,684,300.00 | 94 | 50,000.00 | 262 | 786,000.00 | 45.00 | 2,305 | 2,520,345.00 |
| By decrease | | | | | | | | | |
| Total terminated | 2,279 | 2,440,700.00 | 154 | 154,400.00 | 330 | 976,500.00 | 45.00 | 2,766 | 3,571,645.00 |
| Outstanding end of year | 6,467 | 12,685,899.00 | 909 | 1,421,722.00 | 3,003 | 7,695,500.00 | 2,208.00 | 10,379 | 21,805,329.00 |
| Policies re-insured | 36 | 245,000.00 | 6 | 37,000.00 | | | | 42 | 282,000.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 469 | $ 1,509,770.00 |
| Policies issued during the year | 70 | 287,824.00 |
| Total | 539 | $ 1,797,594.00 |
| Deduct ceased to be in force during the year | 108 | 342,300.00 |
| Policies in force December 31, 1903 | 431 | $ 1,455,294.00 |
| Losses and claims incurred during the year | 6 | 25,000.00 |
| Total | 6 | $ 25,000.00 |
| Losses and claims settled during the year in cash | 6 | 25,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 42,264.89 |

# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

Incorporated June 15, 1846. Commenced Business December 15, 1846.

JACOB L. GREEN, President. HERBERT H. WHITE, Secretary.

Home Office, No. 36 Pearl Street, Hartford, Conn.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 63,182,791.32 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 389,279.33 | |
| Surrender values applied to pay first year's premiums | 1,033.22 | |
| Total first year's premiums on original policies | $ 390,312.55 | |
| Surrender values applied to purchase paid-up insurance and annuities | 65,481.96 | |
| Consideration for original annuities involving life contingencies | 13,635.66 | |
| Total new premiums | $ 469,430.17 | |
| Renewal premiums without deduction for commissions or other expenses | 3,748,357.17 | |
| Dividends applied to pay renewal premiums | 1,101,132.25 | |
| Surrender values applied to pay renewal premiums | 6,162.47 | |
| Total renewal premiums | $ 4,855,651.89 | |
| Total premium income | | 5,325,082.06 |
| Premium notes, loans or liens restored by revival of policies | | 545.38 |
| Interest on mortgage loans | $ 1,231,033.70 | |
| Interest on collateral loans | 577.38 | |
| Interest on bonds and dividends on stocks | 1,122,339.11 | |
| Interest on premium notes, policy loans or liens | 36,942.02 | |
| Interest on other debts due the company | 11,224.09 | |

| | | |
|---|---|---|
| Discount on claims paid in advance | $ 2,486.97 | |
| Rents from company's property, including $35,000.00 for company's own occupancy | 531,940.25 | |
| Total interest and rents | | $ 2,936,543.85 |
| Total income | | $ 8,262,171.29 |
| Sum of both amounts | | $ 71,444,962.61 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 4,339,641.75 | |
| For pure endowments granted with extended term insurance | 356,434.10 | |
| Net amount paid for losses and pure endowments | $ 4,696,075.85 | |
| For annuities involving life contingencies | 11,203.57 | |
| Premium notes voided by lapse | 919.00 | |
| Surrender values paid in cash | 506,203.34 | |
| Surrender values applied to pay new premiums | 1,033.22 | |
| Surrender values applied to pay renewal premiums | 6,162.47 | |
| Surrender values applied to purchase paid-up insurance and annuities | 65,481.96 | |
| Dividends paid to policy-holders in cash | 258,679.19 | |
| Dividends applied to pay renewal premiums | 1,101,132.25 | |
| Total paid policy-holders | | $ 6,646,890.85 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $96,661.81; renewal premiums, $302,483.18; annuities (original), $75.85 | 399,220.84 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 15,100.00 | |
| Agency supervision, traveling and all other expenses | 13,924.48 | |
| Medical examiners' fees | 22,131.40 | |
| Salaries and all other compensation of officers and Home Office employees | 166,363.53 | |
| Rents, including $35,000.00 for company's own occupancy, less $571.40 received under sublease | 43,003.20 | |
| Advertising, $30,594.44; printing and stationery, $25,831.93; postage, $16,064.89 | 72,491.26 | |
| Legal expenses | 17,897.98 | |
| Insurance taxes, licenses and department fees | 217,637.32 | |
| Taxes on real estate | 205,007.96 | |
| Repairs and expenses (other than taxes) on real estate | 229,591.93 | |
| Loss on sale or maturity of ledger assets | 165,585.48 | |
| All other disbursements, viz.: | | |
| Express | 2,656.91 | |
| Telegraph | 1,263.58 | |
| Miscellaneous | 14,667.00 | |
| Total disbursements | | 8,233,433.72 |
| Balance | | $ 63,211,528.89 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Home Office property | $ 1,913,700.50 | |
| Book value of real estate | 9,337,910.10 | |
| Mortgage loans on real estate | 24,836,415.06 | |
| Loans secured by pledge of bonds, stocks or other collateral | 30,000.00 | |
| Premium notes on policies in force | 577,521.21 | |
| Book value of bonds and stocks | 25,906,460.94 | |
| Deposited in trust companies and banks on interest | 352,993.25 | |
| Deposited in banks (not on interest) | 255,935.44 | |
| Bills receivable | 482.06 | |
| Agents' balances | 110.33 | |
| Total ledger assets | | $ 63,211,528,89 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 517,137.68 | |
| Interest due and accrued on bonds and stocks | 263,309.84 | |
| Interest due and accrued on collateral loans | 437.50 | |
| Interest due and accrued on premium notes, policy loans or liens | 136,024.52 | |
| Rents due and accrued on company's property or lease | 13,143.55 | |
| Total rents and interest due and accrued | | $ 930,053.09 |
| Market value of bonds and stocks over book value | | 433,232.81 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 1,764.22 | $ 56,663.81 | |
| Gross deferred premiums on policies in force December 31, 1903 | 31,308.06 | 339,421.97 | |
| Totals | $ 33,072.28 | $ 396,085.78 | |
| Deduct loading, 20 per cent | 6,614.46 | 79,217.16 | |
| Net amount of uncollected and deferred premiums | $ 26,457.82 | $ 316,868.62 | 343,326.44 |
| Gross assets | | | $ 64,918,141.23 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 110.33 | |
| Bills receivable | 482.06 | |
| Total | | 592.39 |
| Total admitted assets | | $ 64,917,548.84 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Combined Experience and American Tables of Mortality, with 4 and 3 per cent. interest | $57,790,594.00 | |
| Same for annuities (including those in reduction of premiums) | 107,313.00 | |
| Net reserve | | $ 57,897,907.00 |
| Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 159,657.00 |
| Claims for death losses | $ 33,375.93 | |
| Claims for death losses in process of adjustment or adjusted and not due | 293,183.00 | |
| Claims for death losses which have been reported and no proofs received | 150,894.00 | |
| Claims for matured endowments due and unpaid | 10,017.00 | |
| Claims for death losses and other policy claims resisted by the company | 3,500.00 | |
| Total policy claims | | 490,969.93 |
| Premiums paid in advance | | 37,431.92 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 1,352,028.05 |
| Real estate contingent depreciation account | | 349,742.39 |
| Total | | $ 60,287,736.29 |
| Unassigned funds—surplus | | 4,629,812.55 |
| Total liabilities | | $ 64,917,548.84 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies, | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 61,043 | $146,073,814.00 | 7,710 | $17,058,951.00 | 786 | $ 2,071,160.00 | $ | 69,539 | $165,203,925.00 |
| Issued during year | 2,631 | 7,119,833.00 | 805 | 1,969,117.00 | 205 | 555,715.00 | | 3,641 | 9,644,665.00 |
| Revived during year | 18 | 30,008.00 | 1 | 1,000.00 | 1 | 1,000.00 | | 20 | 32,008.00 |
| Increased during year | | | | | | | | | |
| Totals before transfers | 63,692 | 153,240,066.00 | 8,516 | 19,033,422.00 | 992 | 2,627,875.00 | | | |
| Transfers, deductions | 2 | | | 14,000.00 | | | | | |
| Transfers, additions | | 9,000.00 | | | 2 | 5,000.00 | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | 63,690 | 153,249,066.00 | 8,516 | 19,019,422.00 | 994 | 2,632,875 | | 73,200 | 174,901,363.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1,698 | 4,407,375.00 | 51 | 132,232.00 | 10 | 24,500.00 | | 1,759 | 4,564,107.00 |
| By maturity | 3 | 1,460.00 | 142 | 355,597.00 | | | | 145 | 357,057.00 |
| By expiry | | 2,480.00 | | | | | | | 2,480.00 |
| By surrender | 494 | 1,317,032.00 | 64 | 171,339.00 | 63 | 181,000.00 | | 621 | 1,669,371.00 |
| By lapse | 483 | 1,182,800.00 | 113 | 318,000.00 | 120 | 292,210.00 | | 716 | 1,793,010.00 |
| By decrease | | 525,042.00 | | 64,810.00 | | | | | 589,852.00 |
| Total terminated | 2,678 | 7,436,189.00 | 370 | 1,041,978.00 | 193 | 497,710.00 | | 3,241 | 8,975,877.00 |
| Outstanding end of year | 61,102 | 145,812,877.00 | 8,146 | 17,977,444.00 | 801 | 2,135,165.00 | | 69,959 | 165,925,486.00 |
| Polices re-insured | | | | | | | | | |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number 41; representing in annual payments, $12,732.56.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 323 | $ 759,371.00 |
| Policies issued during the year | 1 | 1,000.00 |
| Total | 324 | $ 760,371.00 |
| Deduct ceased to be in force during the year | 4 | 12,000.00 |
| Policies in force December 31, 1903 | 320 | $ 748,371.00 |
| Losses and claims incurred during the year | 3 | 9,000.00 |
| Total | 3 | $ 9,000.00 |
| Losses and claims settled during the year, in cash | 3 | 9,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---------- | 4,455.15 |

# CONTENTNEA LIFE INSURANCE COMPANY, WILSON, N. C.

Incorporated July, 1903. Commenced Business September 1, 1903.

GEORGE W. CONNOR, President. JOSEPH E. JOHNSON, Secretary.

Home Office, 217 Nash Street, Wilson, N. C.

## CAPITAL STOCK.

Amount of capital paid up in cash, $25,000.00.

| | | |
|---|---|---|
| Extended at | | $ 25,000.00 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 1,282.60 | |
| Total premium income | | 1,282.60 |
| Surplus fund created to begin business | | 1,500.00 |
| Total income | | $ 2,782.60 |
| Sum of both amounts | | $ 27,782.60 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $5.00; health, $232.35 | $ 237.35 | |
| Total paid policy-holders | $ 237.35 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums | 819.04 | |
| Salaries and all other compensation of officers and Home Office employees | 467.90 | |
| Advertising, $43.50; printing and stationery, $287.50: postage, $10.85 | 341.85 | |
| Furniture, fixtures and safes | 72.57 | |
| All other disbursements | 371.67 | |
| Total disbursements | | 2,310.38 |
| Balance | | $ 25,472.22 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Deposited in banks (not on interest) | $ 25,275.69 | |
| Agents' balances | 196.53 | |
| Gross assets | | $ 25,472.22 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' debit balances | 196.53 |
| Total admitted assets | $ 25,275.69 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Table of Mortality, with four per cent. interest | $ 41.80 | |
| Net reserve | | $ 41.80 |
| Other liabilities, viz.: | | |
| Bills payable | | 148.25 |
| Total | | $ 190.05 |
| Capital stock | | 25,000.00 |
| Unassigned funds—surplus | | 85.64 |
| Total liabilities | | $ 25,275.69 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification, | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | | $ | | $ | | $ | $ | | $ |
| Issued during year | | | | | 1,477 | 43,980.00 | | 1,477 | 43,980.00 |
| Revived during year | | | | | | | | | |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Tranfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | | | | | 1,477 | 43,980.00 | | 1,477 | 43,980.00 |
| Deduct ceased : | | | | | | | | | |
| By death | | | | | 1 | 5.00 | | 1 | 5.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | | | | | | | | | |
| By lapse | | | | | 678 | 21,615.00 | | 678 | 21,615.00 |
| By decrease | | | | | | | | | |
| Total terminated | | | | | 679 | 21,620.00 | | 679 | 21,620.00 |
| Outstanding end of year | | | | | 798 | 22,360.00 | | 798 | 22,360.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies issued during the year | 1,477 | $ 43,980.00 |
| Total | 1,477 | $ 43,980.00 |
| Deduct ceased to be in force during the year | 679 | 21,620.00 |
| Policies in force December 31, 1903 | 798 | $ 22,360.00 |
| Losses and claims incurred during the year | 95 | 237.35 |
| Total | 95 | $ 237.35 |
| Losses and claims settled during the year, in cash | 95 | 237.35 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 1,282.60 |

# EASTERN LIFE INSURANCE COMPANY OF AMERICA.

Incorporated 1901. Commenced Business July 21, 1902.

D. T. TAYLOE, President. STEPHEN C. BRAGAW, Secretary.

Home Office, Market Street, Washington, N. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,669.19 | |
| Increase of capital during the year | 13,900.00 | |
| Extended at | | $ 16,569.19 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 10,095.95 | |
| Total new premiums | $ 10,095.95 | |
| Renewal premiums without deduction for commissions or other expenses | 5,870.51 | |
| Total renewal premiums | $ 5,870.51 | |
| Total premium income | | 15,966.46 |
| Total income | | $ 15,966.46 |
| Sum of both amounts | | $ 32,535.65 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 500.00 | |
| Total paid policy-holders | $ 500.00 | |
| Paid for claims on supplementary contracts not involving life contingencies | 150.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $5,187.74; renewal premiums, $455.08 | 5,642.82 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 792.40 | |
| Agency supervision, traveling and all other expenses | 92.85 | |
| Medical examiners' fees<br>Inspection of risks | 1,617.65 | |

| | | |
|---|---|---|
| Salaries and all other compensation of officers and Home Office employees | $ 1,300.36 | |
| Rent | 227.50 | |
| Advertising, printing, stationery and postage | 1,279.54 | |
| Legal expenses | 34.17 | |
| Furniture, fixtures and safes | 36.04 | |
| Insurance taxes, licenses and department fees | 198.52 | |
| All other disbursements | 4,826.27 | |
| Total disbursements | | $ 16,698.12 |
| Balance | | $ 15,837.53 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate | $ 3,100.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 264.29 | |
| Book value of bonds and stocks | 4,008.50 | |
| Deposited in banks (not on interest) | 6,323.38 | |
| Bills receivable | 625.00 | |
| Agents' balances | 1,551.36 | |
| Total ledger assets | | $ 15,872.53 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 120.00 | |
| Interest due and accrued on bonds and stocks | 45.00 | |
| Total interest due and accrued | | 165.00 |
| Market value of bonds and stocks over book value | | 111.50 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ | $ 6,825.72 | |
| Gross deferred premiums on policies in force December 31, 1903 | 1,340.06 | 1,030.95 | |
| Totals | $ 1,340.06 | $ 7,856.67 | |
| Deduct loading, ---- per cent. | 670.03 | 1,964.17 | |
| Net amount of uncollected and deferred premiums | $ 670.03 | $ 5,892.50 | 6,562.53 |
| All other assets | | | 1,000.00 |
| Gross assets | | | $ 23,711.56 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Supplies, furniture, fixtures, etc. | 1,000.00 |
| Total admitted assets | $ 22,711.56 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Actuary on the Actuaries' Table of Mortality, with 4 per cent. interest | $ 10,579.00 | |
| Net reserve | | $ 10,579.00 |
| Total | | $ 10,579.00 |
| Capital stock | | 10,000.00 |
| Unassigned funds—surplus | | 2,132.56 |
| Total liabiilties | | $ 22,711.56 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 134 | $ 214,500.00 | 1 | $ 2,500.00 | 75 | $ 104,000.00 | $ | 210 | $ 321,000.00 |
| Issued during year | 70 | 66,000.00 | 5 | 10,000.00 | 232 | 282,000.00 | | 307 | 358,000.00 |
| Revised during year | | | | | | | | | |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | 204 | 280,500.00 | 6 | 12,500.00 | 307 | 386.000.00 | | 517 | 679,000.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1 | 500.00 | | | | | | 1 | 500.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | | | | | | | | | |
| By lapse | 12 | 19,000.00 | | | 22 | 34,000.00 | | 34 | 53,000.00 |
| By decrease | | | | | | | | | |
| Total terminated | 13 | 19,500.00 | | | 22 | 34,000.00 | | 35 | 53,500.00 |
| Outstanding end of year | 191 | 261,000.00 | 6 | 12,500.00 | 285 | 352,000.00 | | 482 | 625,500.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 210 | $ 321,000.00 |
| Policies issued during the year | 354 | 435,500.00 |
| Total | 564 | $ 756,500.00 |
| Deduct ceased to be in force during the year | 82 | 131,000.00 |
| Policies in force December 31, 1903 | 482 | $ 625,500.00 |
| Losses and claims incurred during the year | | 500.00 |
| Losses and claims settled during the year, in cash | | 500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 15,966.49 |

# EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

Incorporated July 26, 1859. Commenced Business July 28, 1859.

JAMES W. ALEXANDER, President. WILLIAM ALEXANDER, Secretary.

Home Office, 120 Broadway, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 334,049,959.68

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 9,156,624.83 | |
| Dividends applied to purchase paid-up additions and annuities | 771,998.60 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,653,668.00 | |
| Consideration for original annuities involving life contingencies | 1,316,360.32 | |
| Consideration for supplementary contracts involving life contingencies, | 66,086.00 | |
| Total new premiums | $12,964,737.75 | |
| Renewal premiums without deduction for commissions or other expenses, less $46,740.82 for re-insurance on renewals | 45,673,151.88 | |
| Total renewal premiums | $45,673,151.88 | |
| Total premium income | | 58,637,889.63 |
| Consideration for supplementary contracts not involving life contingencies | | 253,954.00 |
| Interest on mortgage loans | $ 2,951,893.41 | |
| Interest on collateral loans | 341,629.49 | |
| Interest on bonds and dividends on stocks | 7,420,651.82 | |
| Interest on premium notes, policy loans or liens | 930,269.98 | |
| Interest on other debts due the company | 1,291,411.86 | |
| Rents from company's property, including $293,192.00 for company's own occupancy | 1,881,000.96 | |
| Total interest and rents | | 14,816,857.52 |
| Profit on sale or maturity of ledger assets | | 9,649.78 |
| Total income | | $ 73,718,350.93 |
| Sum of both amounts | | $ 407,768,310.61 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $264,968.00 re-insurance) $17,994,261.23; additions, $324,221.71 | $18,318,482.94 | |
| For matured endowments, $2,580,141.82; additions, $51,354.92 | 2,631,496.74 | |
| Net amount paid for losses and matured endowments | $20,949,979.68 | |
| For annuities involving life contingencies | 883,278.00 | |
| Surrender values paid in cash | 5,780,451.04 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,653,668.00 | |
| Dividends paid to policy-holders in cash | 4,910,296.95 | |
| Dividends applied to purchase paid-up additions and annuities | 771,998.60 | |
| Total paid policy-holders | $34,949,672 27 | |
| Paid for claims on supplementary contracts not involving life contingencies | 63,661.05 | |
| Paid stockholders for interest or dividends | 7,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $3,585,596.14; renewal premiums, $3,627,084.92; annuities, $38,959.29 | 7,251,640.35 | |
| Commuting renewal commission | 1,036,764.87 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 564,636.87 | |
| Agency surpervision, traveling and all other expenses | 464,697.94 | |
| Medical examiners' fees | 616,022.42 | |
| Inspection of risks | 214,933.81 | |
| Salaries and all other compensation of officers and Home Office employees | 1,088,968.22 | |
| Rents | 293,192.00 | |
| Advertising, $323,328.77; printing and stationery, $224,025.18; postage, $153,617.85 | 700,971.80 | |
| Legal expenses | 165,288 83 | |
| Furniture, fixtures and safes | 38,218.05 | |
| Insurance taxes, licenses and department fees | 667,483.34 | |
| Taxes on real estate | 363,148.90 | |
| Repairs and expenses (other than taxes) on real estate | 574,881.65 | |
| All other disbursements | 431,828.78 | |
| Total disbursements | | $ 49,493,011.15 |
| Balance | | $ 358,275,299.46 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $37,215,875.67 | |
| Mortgage loans on real estate | 74,345,110.94 | |
| Loans secured by pledge of bonds, stocks or other collateral | 20,333,500.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 18,834,127.74 | |
| Book value of bonds and stocks | 180,399,670.00 | |
| Deposited in trust companies and banks on interest | 25,617,667.81 | |
| Cash in company's office | 8,101.35 | |
| Agents' balances | 1,521,245.95 | |
| Total ledger assets | | $ 358,275,299.46 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | $ 360,349.28 |
| Interest due and accrued on bonds and stocks | 2,308,021.00 |
| Interest due and accrued on collateral loans | 19,808.00 |

| | | |
|---|---|---|
| Interest due and accrued on assets | $ 162,464.56 | |
| Rents due and accrued on company's property or lease | 150,942.37 | |
| Total | $ 3,001,585.21 | |
| Less paid in advance | 460,761.14 | |
| Total rents and interest due and accrued | | $ 2,540,824.07 |
| Market value of bonds and stocks over book value | | 12,747,275.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 83,770.00 | $ 4,611,979.00 | |
| Gross deferred premiums on policies in force December 31, 1903 | 260,395.00 | 2,757,648.00 | |
| Totals | $ 344,165.00 | $ 7,369,627.00 | |
| Deduct loading, 20 per cent. | 68,833.00 | 1,473,926.00 | |
| Net amount of uncollected and deferred premiums | $ 275,332.00 | $ 5,895,701.00 | 6,171,033.00 |
| Gross assets | | | $ 379,734,431.53 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 1,521,245.95 | |
| Total | | 1,521,245.95 |
| Total admitted assets | | $ 378,213,185.58 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Society on the Actuaries' Table of Mortality, with 4 per cent. interest, and the American Experience Table of Mortality with 3 and 3½ per cent. interest | $287,291,640.00 | |
| Same for reversionary additions | 4,290,449.00 | |
| Same for annuities (including those in reduction of premiums) | 10,538,222.00 | |
| Net reserve | | $ 302,120,311.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 1,408,114.00 |
| Claims for death losses | $ 124,738.00 | |
| Claims for death losses in process of adjustment or adjusted and not due | 169,301.00 | |
| Claims for death losses which have been reported and no proofs received | 1,604,355.00 | |
| Claims for matured endowments due and unpaid | 267,355.31 | |
| Claims for death losses and other policy claims resisted by the company | 27,500.00 | |
| Due and unpaid on annuity claims involving life contingencies | 51,918.45 | |
| Total policy claims | | 2,245,167.76 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 3,491.66 |
| Premiums paid in advance | | 300,599.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 456,687.00 |
| Total | | $ 306,534,370.50 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 71,578,815.08 |
| Total liabilities | | $ 378,213,185.58 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 323,870 | $922,840,885.00 | 114,215 | $308,765,153.00 | 8,596 | $ 20,840,110.00 | $ 6,603,432.00 | 446,681 | $1,259,049,580.00 |
| Issued during year | 53,955 | 130,444,232.00 | 36,884 | 83,467,820.00 | 4,885 | 13,929,363.00 | 724,227.00 | 95,724 | 227,841,415.00 |
| Revived during year | 434 | 1,238,232.00 | 244 | 652,982.00 | 12 | 79,500.00 | | 690 | 1,970,714.00 |
| Increased during year | | | | | | | 1,166,505.00 | | 1,166,505.00 |
| Totals before transfers | 378,259 | 1,054,523,349.00 | 151,343 | 392,885,955.00 | 13,493 | 848,973.00 | 7,769,937.00 | 543,095 | 1,490,028,214.00 |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | | | | | | | | | |
| Deduct ceased: | | | | | | | | | |
| By death | 4,118 | 14,128,710.00 | 886 | 3,671,532.00 | 168 | 235,300.00 | 324,222 00 | 5,172 | 18,359,764.00 |
| By maturity | | | 763 | 2,658,527.00 | 38 | 43,671 | 51,355.00 | 801 | 2,753,553.00 |
| By expiry | | | | | 3,289 | 310,560.00 | | 3,289 | 11,310,560.00 |
| By surrender | 5,911 | 21,906,623.00 | 1,748 | 5,710,346.00 | 21 | 192,499.00 | 823,815.00 | 7,680 | 28,633,283.00 |
| By lapse | 17,013 | 39,323,725.00 | 9,010 | 18,311,597.00 | 183 | 687,500.00 | | 26,206 | 58,322,822.00 |
| By decrease | | | | | | | | | |
| Total terminated | 27,042 | 75,359,058.00 | 12,407 | 30,352,002.00 | 3,699 | 12,469,530.00 | 1,199,392.00 | 43,148 | 119,379,982.00 |
| Outstanding end of year | 351,217 | 979,164,291.00 | 138,936 | 362,533,953.00 | 9,794 | 22,379,443.00 | 6,570,545.00 | 499,947 | 1,307,648,232.00 |
| Polices re-insured | | | | | | | | | |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number 3,257; representing in annual payments, $1,065,541.37.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 4,488 | $ 9,316,968.00 |
| Policies issued during the year | 1,008 | 1,573,014.00 |
| Total | 5,496 | $ 10,889,922.00 |
| Deduct ceased to be in force during the year | 503 | 910,925.00 |
| Policies in force December 31, 1903 | 4,993 | $ 9,978,997.00 |
| Losses and claims unpaid December 31, 1902 | 2 | 1,281.00 |
| Losses and claims incurred during the year | 64 | 180,468.00 |
| Total | 66 | $ 181,749.00 |
| Losses and claims settled during the year, in cash | 61 | 166,221.00 |
| Losses and claims unpaid December 31, 1903 | 5 | 15,528.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 343,554.71 |

# FIDELITY MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA, PA.

Incorporated December 2, 1878. Commenced Business January 1, 1879.

L. G. FOUSE, President. W. S. CAMPBELL, Secretary.

Home Office, 112-116 North Broad Street, Philadelphia, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 4,462,692.25 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $426.40 for first year's re-insurance | $ 647,807.04 | |
| Surrender values applied to pay first year's premiums | 525.37 | |
| Consideration for original annuities involving life contingencies | 5,710.68 | |
| Total new premiums | $ 654,043.09 | |
| Renewal premiums without deduction for commissions or other expenses, less $1,939.68 for re-insurance on renewals | 2,464,082.55 | |
| Dividends applied to pay renewal premiums | 25,902.07 | |
| Surrender values applied to pay renewal premiums | 483.56 | |
| Consideration for annuities involving life contingencies | 1,141.05 | |
| Total renewal premiums | $ 2,491,609.23 | |
| Total premium income | | 3,145,652.32 |
| Consideration for supplementary contracts commuted value of installment policies | | 45,821.55 |
| Interest on mortgage loans | $ 13,621.28 | |
| Interest on collateral loans | 9,996.85 | |
| Interest on bonds and dividends on stocks | 81,349.39 | |
| Interest on premium notes, policy loans or liens | 44,044.99 | |
| Interest on other debts due the company | 39,662.07 | |
| Rents from company's property, including $32,500.00 for company's own occupancy | 83,594.21 | |
| Total interest and rents | | 272,268.79 |

| | | |
|---|---|---|
| Profit on sale or maturity of ledger assets | | $ 2,793.24 |
| From other sources, viz.: | | |
| Fees for alterations of policies | | 150.25 |
| Total income | | $ 3,466,686.15 |
| Sum of both amounts | | $ 7,929,378.40 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,027,406.52; additions $138.27 | $ 1,027,544.79 | |
| Amounts paid under installment policies | 16,112.36 | |
| Net amount paid for losses and matured endowments | $ 1,043,657.15 | |
| For annuities involving life contingencies | 922.11 | |
| Surrender values paid in cash | 55,164.46 | |
| Surrender values applied to pay new premiums | 525.37 | |
| Surrender values applied to pay renewal premiums | 483.56 | |
| Dividends paid to policy-holders in cash | 19,418.42 | |
| Dividends applied to pay renewal premiums | 25,902.07 | |
| Total paid policy-holders | $ 1,146,073.14 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $381,954.78; renewal premiums, $97,820.82; annuities, $383.03 | 480,158.63 | |
| Commuting renewal commission | 16,305.76 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 110,296.98 | |
| Agency supervision, traveling and all other expenses | 54,281.50 | |
| Medical examiners' fees | 46,081.24 | |
| Inspection of risks | 21,209.37 | |
| Salaries and all other compensation of officers and Home Office employees | 161,716.41 | |
| Rents, including $32,500.00 for company's own occupancy, less $961.35 received under sublease | 53,303.35 | |
| Advertising, $23,255.25; printing and stationery, $26,816.15; postage, $19,122.45 | 69,193.85 | |
| Legal expenses | 2,031.47 | |
| Furniture, fixtures and safes | 7,569.47 | |
| Insurance taxes, licenses and department fees | 51,972.38 | |
| Taxes on real estate and investments | 17,621.42 | |
| Repairs and expenses (other than taxes) on real estate | 24,967.94 | |
| All other disbursements | 19,524.97 | |
| Total disbursements | | 2,282,307.88 |
| Balance | | $ 5,647,070.52 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,328,515.70 | |
| Mortgage loans on real estate | 268,203.77 | |
| Loans secured by pledge of bonds, stocks or other collateral | 123,567.11 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 559,553.14 | |
| Premium notes on policies in force | 215,996.27 | |
| Book value of bonds and stocks | 2,541,189.07 | |
| Deposited in trust companies and banks on interest | 299,962.66 | |
| Cash in company's office | 2,520.74 | |
| Deposited in banks (not on interest) | 2,186.49 | |
| Bills receivable | 7,220.42 | |
| Agents' balances | 298,155.15 | |
| Total ledger assets | | $ 5,647,070.52 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 4,398.35 | |
| Interest due and accrued on bonds and stocks | 29,347.91 | |

| | | |
|---|---|---|
| Interest due and accrued on collateral loans | $ 430.96 | |
| Rents due and accrued on company's property or lease | 1,643.14 | |
| Total rents and interest due and accrued | | $ 35,820.36 |
| Market value of real estate over book value | | 40,034.30 |
| Market value of bonds and stocks over book value | | 61,488.28 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and reported on policies in force December 31, 1903 | $ 24,929.95 | $ 88,437.81 | |
| Gross deferred premiums on policies in force December 31, 1903 | 52,421.77 | 348,678.48 | |
| Totals | $ 77,351.72 | $ 437,116.29 | |
| Deduct loading, 20 per cent. | 15,470.34 | 87,423.26 | |
| Net amount of uncollected and deferred premiums | $ 61,881.38 | $ 349,693.03 | 411,574.41 |
| Gross assets | | | $ 6,195,987.87 |

DEDUCT ASSETS NOT ADMITTED

| | | |
|---|---|---|
| Agents' debit balances | $ 298,155.15 | |
| Bills receivable | 7,220.42 | |
| Premium notes or loans on policies in excess of net value of their policies | 6,687.02 | |
| Total | | 312,062.59 |
| Total admitted assets | | $ 5,883,925.28 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department of Pennsylvania on the Actuaries' Table of Mortality, with 4 per cent. interest, and American Table, with 3½ per cent. interest | $ 4,784,483.00 | |
| Special surplus | 18,891.43 | |
| Same for annuities (including those in reduction of premiums) | 14,817.00 | |
| Total | $ 4,818,191.43 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 1,910.00 | |
| Net reserve | | $ 4,816,281.43 |
| Present value of amounts not yet due on supplementary contracts commuted value of installment policies | | 108,434.86 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 11,661.26 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 11,530.50 | |
| Claims for death losses which have been reported and no proofs received | 59,913.40 | |
| Claims for death losses and other policy claims resisted by the company | 4,000.00 | |
| Total policy claims | | 75,443.90 |
| Premiums paid in advance | | 2,024.76 |
| Commissions due to agents on premium notes when paid | | 34,616.67 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued | | 16,600.34 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 799.64 |
| Total | | $ 5,065,862.86 |
| Unassigned funds—surplus | | 818,062.42 |
| Total liabilities | | $ 5,883,925.28 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 20,161 | $38,078,131.00 | 3,365 | $ 5,746,661.00 | 20,138 | $46,272,780.00 | $ | 43,664 | $ 90,097,572.00 |
| Issued during year | 5,308 | 9,182,352.00 | 3,688 | 5,664,889.00 | 2,602 | 6,548,640.00 | | 11,598 | 21,396,061.00 |
| Revived during year | 270 | 579,137 00 | 67 | 108,170.00 | 199 | 476,500.00 | | 536 | 1,163,807.00 |
| Increased during year | 21 | 15,593.00 | 7 | 5,061.00 | 10 | 41,382.00 | | 38 | 62,036.00 |
| Totals before transfers | 25,760 | 47,855,393.00 | 7,127 | 524,781.00 | 22,949 | 53,339,302.00 | | | |
| Transfers, deductions | 218 | 440,590.00 | 64 | 118,661.00 | 516 | 1,411,941.00 | | | |
| Transfers, additions | 418 | 1,148,227.00 | 141 | 311,368.00 | 239 | 511,597.00 | | | |
| Balance of transfers | 200 | 707,637.00 | 77 | 192,707.00 | 277 | 900,344.00 | | | |
| Totals after transfers | 25,960 | 48,563,030.00 | 7,204 | 11,717,488.00 | 22,672 | 52,438,958.00 | | 55,836 | 112,719,476.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 151 | 302,000.00 | 34 | 56,659.00 | 293 | 671,063.00 | | 478 | 1,029,722.00 |
| By maturity | | | 1 | 71.00 | | | | 1 | 71.00 |
| By expiry | | | | | 130 | 327,564.00 | | 130 | 327,564.00 |
| By surrender | 87 | 160,326.00 | 3 | 344.00 | 6 | 8,900.00 | | 96 | 169,570.00 |
| By lapse | 2,648 | 4,653,491.00 | 926 | 1,416,086.00 | 1,835 | 4,368,312.00 | | 5,409 | 10,437,889.00 |
| By decrease | 6 | 181,766.00 | 1 | 46,720.00 | 16 | 185,627.00 | | 23 | 414,113.00 |
| Total terminated | 2,892 | 5,297,583.00 | 965 | 1,519,880.00 | 2,280 | 5,561,466.00 | | 6,137 | 12,378,929.00 |
| Outstanding end of year | 23,068 | 43,265,447.00 | 6,239 | 10,197,608.00 | 20,392 | 46,877,492.00 | | 49,699 | 100,340,547.00 |
| Policies re-insured | 9 | 140,000.00 | 5 | 35,000.00 | 5 | 40,000.00 | | 19 | 215,000.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number 10; representing in annual payments, $3,470.70.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 1,002 | $ 1,749,483.00 |
| Policies issued during the year | 441 | 607,663.00 |
| Total | 1,443 | $ 2,357,146.00 |
| Deduct ceased to be in force during the year | 160 | 356,984.00 |
| Policies in force December 31, 1903 | 1,283 | $ 2,000,162.00 |
| Losses and claims incurred during the year | 14 | 21,642.00 |
| Total | 14 | $ 21,642.00 |
| Losses and claims settled during the year, in cash | 12 | 15,642.00 |
| Losses and claims unpaid December 31, 1903 | 2 | 6,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 66,129.56 |

# THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Incorporated April 10, 1860. Commenced Business July 16, 1860.

CORNELIUS DOREMUS, President. CARL HEYE, Secretary.

Home Office, No. 20 Nassau Street, New York, N. Y.

## CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 29,466,165.10

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 593,122.03 | |
| Dividends applied to purchase paid-up additions and annuities | 32,539.50 | |
| Surrender values applied to purchase paid-up insurance and annuities | 110,103.55 | |
| Consideration for original annuities involving life contingencies | 66,973.41 | |
| Consideration for supplementary contracts involving life contingencies, | 2,449.55 | |
| Total new premiums | $ 805,188.04 | |
| Renewal premiums without deduction for commissions or other expenses, less $5,555.70 for re-insurance on renewals | 3,236,786.25 | |
| Dividends applied to pay renewal premiums | 128,432.99 | |
| Consideration for annuities involving life contingencies | 1,757.10 | |
| Total renewal premiums | $ 3,366,976.34 | |
| Total premium income | | 4,172,164.38 |
| Consideration for supplementary contracts not involving life contingencies | | 21,945.50 |
| Interest on mortgage loans | $ 698,706.83 | |
| Interest on bonds and dividends on stocks | 409,676.38 | |
| Interest on premium notes, policy loans or liens | 99,868.59 | |
| Interest on other debts due the company | 12,470.22 | |
| Rents from company's property, including $28,950.00 for company's own occupancy | 239,494.55 | |
| Total interest and rents | | 1,460,216.57 |
| From other sources | | 2,069.31 |
| Total income | | $ 5,656,395.76 |
| Sum of both amounts | | $ 35,122,560.86 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,164,486.68; additions, $26,643.05 | $ 1,191,129.73 | |
| For matured endowments, $799,690.29; additions, $16,864.28 | 816,554.57 | |
| Net amount paid for losses and matured endowments | $ 2,007,684.30 | |
| For annuities involving life contingencies | 32,241.68 | |
| Surrender values paid in cash | 223,033.84 | |
| Surrender values applied to purchase paid-up insurance and annuities | 110,103.55 | |
| Dividends paid to policy-holders in cash | 36,586.15 | |
| Dividends applied to pay renewal premiums | 128,432.99 | |
| Dividends applied to purchase paid-up additions and annuities | 32,539.50 | |
| Total paid policy-holders | $ 2,570,622.01 | |
| Paid for claims on supplementary contracts not involving life contingencies | 1,325.00 | |
| Paid stockholders for interest or dividends | 24,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $374,542.34; renewal premiums, $155,601.57; annuities, $822.07 | 530,965.98 | |
| Commuting renewal commission | 173.05 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 113,581.10 | |
| Agency supervision, traveling and all other expenses | 119,155.46 | |
| Medical examiners' fees | 47,261.87 | |
| Inspection of risks | 1,391.69 | |
| Salaries and all other compensation of officers and Home Office employees | 108,365.53 | |
| Rents | 28,950.00 | |
| Advertising, $25,732.70; printing and stationery, $14,722.00; postage, $14,677.96 | 55,132.66 | |
| Legal expenses | 5,169.87 | |
| Furniture, fixtures and safes | 4,359.11 | |
| Insurance taxes, licenses and department fees | 45,936.79 | |
| Taxes on real estate | 38,416.15 | |
| Repairs and expenses (other than taxes) on real estate | 102,693.88 | |
| Loss on sale or maturity of ledger assets | 19,596.50 | |
| All other disbursements | 49,150.34 | |
| Total disbursements | | $ 3,866,246.99 |
| Balance | | $ 31,256,313.87 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $3,116,145.50 | |
| Mortgage loans on real estate | 14,898,030.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,831,464.89 | |
| Book value of bonds and stocks | 10,547,627.01 | |
| Deposited in trust companies and banks on interest | 762,117.37 | |
| Cash in company's office | 645.10 | |
| Deposited in banks (not on interest) | 100,284.00 | |
| Total ledger assets | | $ 31,256,313.87 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 261,701.43 | |
| Interest due and accrued on bonds and stocks | 85,806.16 | |
| Interest due and accrued on premium notes, policy loans or liens | 567.87 | |
| Rents due and accrued on company's property or lease | 7,186.67 | |
| Total rents and interest due and accrued | | 355,262.13 |
| Market value of bonds and stocks over book value | | 227,562.13 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 19,274.41 | $ 425,115.22 | |
| Gross deferred premiums on policies in force December 31, 1903 | 40,528.16 | 336,988.74 | |
| Totals | $ 59,802.57 | $ 762,103.96 | |
| Deduct loading, 22½ per cent | 13,455.58 | 171,473.39 | |
| Net amount of uncollected and deferred premiums | $ 46,346.99 | $ 590,630.57 | $ 636,977.56 |
| Total admitted assets | | | $ 32,476,115.69 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New York Insurance Department on the following Tables of Mortality, with 4, 3½ and 3 per cent. interest respectively. Policies issued before January 1, 1901, Combined Experience, 4 per cent. Policies issued after January 1, 1901, American Experience, 3½ and 3 per cent. Reversionary additions and reductions of premiums American Experience, 3½ per cent. interest | $26,771,855.00 | |
| Same for reversionary additions | 477,826.00 | |
| Same for annuities (including those in reduction of premiums) | 421,434.00 | |
| Total | $27,671,115.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 42,675.00 | |
| Net reserve | | $ 27,628,440.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 25,016.73 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 8,285.32 |
| Claims for death losses | $ 2,404.18 | |
| Claims for death losses in process of adjustment or adjusted and not due | 39,150.02 | |
| Claims for death losses which have been reported and no proofs received | 100,072.63 | |
| Claims for matured endowments due and unpaid | 17,436.42 | |
| Claims for death losses and other policy claims resisted by the company | 3,500.00 | |
| Due and unpaid on annuity claims involving life contingencies | 2,112.61 | |
| Total policy claims | | 164,675.86 |
| Premiums paid in advance | | 5,743.71 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 42,074.54 |
| Dividends apportioned, payable to policy-holders during 1904 | | 264,904.52 |
| Dividends apportioned, payable to policy-holders subsequent to 1904 | | 1,500,516.29 |
| Other liabilities, viz.: | | |
| Extra reserve for absolute war and world policies, etc. | | 95,207.89 |
| Total | | $ 29,734,864.86 |
| Capital stock | | 200,000.00 |
| Unassigned funds—surplus | | 2,541,250.83 |
| Total liabilities | | $ 32,476,115.69 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 21,106 | $ 40,242,646.00 | 33,276 | $ 50,394,502.00 | 103 | $ 577,343.00 | $ 655,523.00 | 54,485 | $ 91,670,014.00 |
| Issued during year | 3,091 | 6,190,858.00 | 4,579 | 7,508,111.00 | 40 | 83,636.00 | ---------- | 7,710 | 13,782,605.00 |
| Revived during year | 14 | 24,703.00 | 33 | 54,101.00 | ---------- | ---------- | ---------- | 47 | 78,804.00 |
| Increased during year | ---------- | 6,400.00 | ---------- | 10,340.00 | ---------- | 34,602.00 | 48,993.00 | ---------- | 100,335.00 |
| Totals before transfers | 24,211 | 46,264,607.00 | 37,888 | 57,967,054.00 | 143 | 695,581.00 | ---------- | ---------- | ---------- |
| Transfers, deductions | 5 | 7,950.00 | 3 | 4,000.00 | 1 | 2,000.00 | ---------- | ---------- | ---------- |
| Transfers, additions | 4 | 6,000.00 | 5 | 7,950.00 | ---------- | ---------- | ---------- | ---------- | ---------- |
| Balance of transfers | 1 | 1,950.00 | 2 | 3,950.00 | 1 | 2,000.00 | ---------- | ---------- | ---------- |
| Totals after transfers | 24,210 | 46,262,657.00 | 37,890 | 57,971,004.00 | 142 | 693,581.00 | 704,516.00 | 62,242 | 105,631,758.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 439 | 744,050.00 | 251 | 453,260.00 | ---------- | 1,554.00 | 27,790.00 | 690 | 1,226,654.00 |
| By maturity | ---------- | ---------- | 583 | 804,203 00 | ---------- | ---------- | 17,154.00 | 583 | 821,357.00 |
| By expiry | 13 | 33,090.00 | 40 | 55,524.00 | 6 | 29,899.00 | ---------- | 59 | 118,513.00 |
| By surrender | 189 | 388,413.00 | 592 | 878,834.00 | ---------- | 2,186.00 | 13,938.00 | 781 | 1,283,371.00 |
| By lapse | 1,086 | 1,943,677.00 | 1,187 | 1,608,598.00 | 28 | 85,279.00 | 541.00 | 2,301 | 3,638,095.00 |
| By decrease | ---------- | 276,068.00 | ---------- | 147,699.00 | ---------- | 2,397.00 | ---------- | ---------- | 426,164.00 |
| Total terminated | 1,727 | 3,385,298.00 | 2,653 | 3,948,118.00 | 34 | 121,315.00 | 59,423.00 | 4,414 | 7,514,154.00 |
| Outstanding end of year | 22,483 | 42,877,359.00 | 35,237 | 54,022,886.00 | 108 | 572,266.00 | 645,093.00 | 57,828 | 98,117,604.00 |
| Policies re-insured | ---------- | 120,000.00 | ---------- | 35,000.00 | ---------- | ---------- | ---------- | ---------- | 155,000.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 242; representing in annual payments, $42,113. Industrial policies in force December 31, 1903: Number, 3,192; representing in amount, $413,864.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 90 | $ 123,500.00 |
| Policies issued during the year | 156 | 261,500.00 |
| Total | 246 | $ 385,000.00 |
| Deduct ceased to be in force during the year | 22 | 29,500.00 |
| Policies in force December 31, 1903 | 224 | $ 355,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 13,415.88 |

# HARTFORD LIFE INSURANCE COMPANY, HARTFORD, CONN.

Incorporated 1866. Commenced Business 1867.

GEORGE. E. KEENEY, President. CHARLES H. BACALL, Secretary.

Home Office, 252 Asylum Street, Hartford, Conn.

## CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 2,859,500.81 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $5,827,84 for first year's re-insurance | $ 375,392.45 | |
| Total new premiums | $ 375,392.45 | |
| Renewal premiums without deduction for commissions or other expenses, less $489.05 for re-insurance on renewals | 1,956,633.33 | |
| Dividends applied to pay renewal premiums | 65,372.15 | |
| Total renewal premiums | $ 2,022,005.48 | |
| Total premium income | | 2,397,397.93 |
| Interest on mortgage loans | $ 13,639.57 | |
| Interest on collateral loans | 4,888.89 | |
| Interest on bonds and dividends on stocks | 23,936.17 | |
| Interest on premium notes, policy loans or liens | 7,403.35 | |
| Interest on other debts due the company | 38,613.74 | |
| Rents from company's property, including $3,500 for company's own occupancy | 13,177.49 | |
| Total interest and rents | | 101,659.21 |
| From other sources, viz.: | | |
| Safety fund deposit | | 8,153.25 |
| Advance payments made | | 6,873.34 |
| Taxes collected | | 18,079.92 |
| Income accident department | | 1,247.65 |
| Total income | | $ 2,533,411.30 |
| Sum of both amounts | | $ 5,392,912.11 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for losses | $ 1,578,132.33 | |
| Premium notes voided by lapse | 2,292.17 | |
| Surrender values paid in cash | 4,239.69 | |
| Dividends to pay renewal premiums | 65,372.15 | |
| Total paid policy-holders | $ 1,650,036.34 | |
| Paid for claims on supplementary contracts not involving life contingencies | 40,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $317,199.56; renewal premiums, $101,972.06 | 419,171.62 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 11,597.25 | |
| Agency supervision, traveling and all other expenses | 19,553.31 | |
| Medical examiners' fees | 30,821.47 | |
| Inspection of risks | 4,881.00 | |
| Salaries and all other compensation of officers and Home Office employees | 95,459.78 | |
| Rent | 3,500.00 | |
| Advertising, $10,728.82; printing and stationery, $12,092.83; postage, $9,970.03 | 32,791.68 | |
| Legal expenses | 8,061.03 | |
| Furniture, fixtures and safes | 16,744.04 | |
| Insurance taxes, licenses and department fees | 36,368.99 | |
| Taxes on real estate | 3,984.14 | |
| Losses on sale or maturity of ledger assets | 942.62 | |
| All other disbursements | 9,062.31 | |
| Total disbursements | | $ 2,382,975.58 |
| Balance | | $ 3,009,936.53 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 234,706.00 | |
| Mortgage loans on real estate | 373,525.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 10,407.50 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 33,027.11 | |
| Premium notes on policies in force | 72,157.30 | |
| Book value of bonds and stocks | 558,515.00 | |
| Deposited in trust companies and banks on interest | 514,434.06 | |
| Cash in company's office | 9,876.91 | |
| Cash in hands of adjusters and branch offices | 1,462.34 | |
| Safety funds in security company, Hartford | 1,202,910.31 | |
| Total | | $ 3,011,021.53 |

### DEDUCT LEDGER LIABILITIES.

| | | |
|---|---|---|
| Less agents' credit balances | | 1,085.00 |
| Total ledger assets | | $ 3,009,936.53 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 5,174.55 | |
| Interest due and accrued on bonds and stocks | 5,322.43 | |
| Interest due and accrued on collateral loans | 130.80 | |
| Interest due and accrued on other assets | 35,551.08 | |
| Rents due and accrued on company's property or lease | 575.11 | |
| Total rents and interest due and accrued | | 14,753.97 |
| Market value of real estate over book value | | 3,424.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 3,538.27 | $ 59,336.48 | |
| Gross deferred premiums on policies in force December 31, 1903 | 20,082.26 | 81,657.85 | |
| Totals | $ 23,620.53 | $ 140,994.33 | |
| Deduct loading, 60 and 6 per cent. | 14,172.32 | 8,459.66 | |
| Net amount of uncollected and deferred premiums | $ 9,448.21 | $ 132,534.67 | $ 141,982.88 |
| All other assets, viz.: | | | |
| Premiums in course of collection, safety fund department | | | 201,250.00 |
| Gross assets | | | $ 3,371,247.38 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Premium notes or loans on policies in excess of net value of their policies | $ 169.40 | |
| Book value of ledger assets over market value, viz.: | | |
| Stocks and bonds | 7,124.00 | |
| Depreciation in safety funds | 65,535.03 | |
| Total | | 72,828.43 |
| Total admitted assets | | $ 3,298,518.95 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Connecticut Insurance Department on the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest | $ 692,777.00 | |
| Same for reversionary additions | 3,566.00 | |
| Total | $ 696,343.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 4,433.00 | |
| Net reserve | | $ 691,910.00 |
| Claims for death losses in process of adjustment or adjusted and not due | 117,298.80 | |
| Claims for death losses which have been reported and no proofs received | 127,651.00 | |
| Claims for death losses and other policy claims resisted by the company | 6,000.00 | |
| Total policy claims | | 250,949.80 |
| Premiums paid in advance | | 1,767.27 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 3,000.00 |
| Balance of taxes to credit of members | | 241.02 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 451.90 |
| Dividends apportioned, payable to policy-holders during 1903 | | 1,576.57 |
| Dividends apportioned, payable to policy-holders subsequent to 1903 | | 16,781.88 |
| Net safety funds in security company | | 1,137,375.28 |
| Other liabilities, viz.: | | |
| Accident department | | 623.82 |
| Special reserve and surplus on safety funds policies | | 306,091.99 |
| Total | | 2,410,769.53 |
| Capital stock | | 500,000.00 |
| Unassigned funds—surplus | | 387,749.42 |
| Total liabilities | | $ 3,298,518.95 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 2,765 | $ 4,354,992.00 | 2,838 | $ 4,219,715.00 | 33,472 | $ 61,193,016.00 | $ 4,076.00 | 39,075 | $ 69,771,799.00 |
| Issued during year | 364 | 422,886.00 | 3,414 | 6,363,571.00 | 2,700 | 4,469,821.00 | 219.00 | 6,478 | 11,256,497.00 |
| Revived during year | 23 | 27,500.00 | 71 | 120,504.00 | 114 | 200,730.00 | | 208 | 348,734.00 |
| Increased during year | | | | | | 24,399.00 | | | 24,399.00 |
| Totals before transfers | 3,152 | 4,805,378.00 | 6,323 | 10,703,790.00 | 36,286 | 65,887,966.00 | | | |
| Transfers, deductions | 57 | 127,673.00 | 8 | 24,246.00 | 14 | 37,472.00 | | | |
| Transfers, additions | 16 | 43,956.00 | 20 | 60,888.00 | 43 | 84,547.00 | | | |
| Balance of transfers | 41 | 83,717.00 | 12 | 36,642.00 | 29 | 47,075.00 | | | |
| Totals after transfers | 3,111 | 4,721,661.00 | 6,335 | 10,740,432.00 | 36,315 | 65,935,041.00 | 4,295.00 | 45,761 | 81,401,429.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 32 | 44,438.00 | 32 | 47,500.00 | 697 | 1,498,504.00 | | 761 | 1,590,442.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | 19 | 29,212.00 | 3 | 15,000.00 | | | | 22 | 44,212.00 |
| By lapse | 354 | 376,791.00 | 1,554 | 2,164,966.00 | 3,191 | 4,930,455.00 | | 5,099 | 7,472,212.00 |
| By decrease | | 71,104.00 | | 42,103.00 | 38 | 146,832.00 | | 38 | 260,039.00 |
| Total terminated | 405 | 521,545.00 | 1,589 | 2,269,569.00 | 3,926 | 6,575,791.00 | | 5,920 | 9,366,905.00 |
| Outstanding end of year | 2,706 | 4,200,116.00 | 4,746 | 8,470,863.00 | 32,389 | 59,359,250.00 | 4,295.00 | 39,841 | 72,034,524.00 |
| Policies re-insured | 3 | 19,393.00 | 23 | 477,527.00 | 4 | 25,500.00 | | 30 | 522,420.00 |

Industrial policies in force December 31, 1903: Number, 20,004; Amount, $2,873,146.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 591 | $ 1,328,110.00 |
| Policies issued during the year | 244 | 399,441.00 |
| Total | 835 | $ 1,727,551.00 |
| Deduct ceased to be in force during the year | 178 | 395,849.00 |
| Policies in force December 31, 1903 | 657 | $ 1,331,702.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 6,000.00 |
| Losses and claims incurred during the year | 9 | 30,000.00 |
| Total | 12 | $ 36,000.00 |
| Losses and claims settled during the year, in cash, $21,965; by compromise, $35 | 9 | 22,000.00 |
| Losses and claims unpaid December 31, 1903 | 3 | 14,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 45,068.82 |

# HOME LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Incorporated April 30, 1860. Commenced Business May 1, 1860.

GEORGE E. IDE, President. ELLIS W. GLADWIN, Secretary.

Home Office, 256 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $125,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 13,756,214.92

INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commission or other expenses, less $4,033.85 for first year's re-insurance | $ 459,958.81 | |
| Surrender values applied to pay first year's premiums | 68.00 | |
| Dividends applied to purchase paid-up additions and annuities | 180,045.22 | |
| Consideration for original annuities involving life contingencies | 4,500.00 | |
| Consideration for supplementary contracts involving life contingencies, | 6,016.45 | |
| Total new premiums | $ 650,588.48 | |
| Renewal premiums without deduction for commissions or other expenses, less $19,531.67 for re-insurance on renewals | 2,023,914.95 | |
| Dividends applied to pay renewal premiums | 45,657.87 | |
| Consideration for annuities involving life contingencies | 27,621.73 | |
| Total renewal premiums | $ 2,097,194.55 | |
| Total premium income | | 2,747,783.03 |
| Consideration for supplementary contracts not involving life contingencies | | 13,435.00 |
| Interest on mortgage loans | $ 189,816.65 | |
| Interest on collateral loans | 1,529.49 | |
| Interest on bonds and dividends on stocks | 286,754.30 | |
| Interest on premium notes, policy loans or liens | 85,412.53 | |

| | | |
|---|---|---|
| Interest on other debts due the company | $ 6,645.98 | |
| Discount on claims paid in advance | 998.69 | |
| Rents from company's property, including $24,000 for company's own occupancy | 103,153.19 | |
| Total interest and rents | | $ 674,310.83 |
| Total income | | $ 3,435,528.86 |
| Sum of both amounts | | $ 17,191,743.78 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $25,000.00 re-insurance), $800,447.56; additions, $339 | $ 800,786.56 | |
| For matured endowments, $306,723; additions, $26,323.10 | 333,046.10 | |
| Net amount paid for losses and matured endowments | | $ 1,133,832.66 |
| For annuities involving life contingencies | 31,833.55 | |
| Surrender values paid in cash | 151,864.13 | |
| Surrender values applied to pay new premiums | 68.00 | |
| Dividends paid to policy-holders in cash | 5,047.05 | |
| Dividends applied to pay renewal premiums | 45,657.87 | |
| Dividends applied to purchase paid-up additions and annuities | 180,045.22 | |
| Total paid policy-holders | | $ 1,548,348.48 |
| Paid for claims on supplementary contracts not involving life contingencies | 4,432.00 | |
| Paid stockholders for interest or dividends | 15,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $244,317.17; renewal premiums, $142,479.53; annuities, $157.50 | 386,954.20 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 128,786.91 | |
| Agency surpervision, traveling and all other expenses | 2,426.91 | |
| Medical examiners' fees | 34,692.50 | |
| Inspection of risks | 2,445.98 | |
| Salaries and all other compensation of officers and Home Office employees | 113,642.75 | |
| Rents | 24,000.00 | |
| Advertising, $18,306.22; printing and stationery, $14,617.66; postage, $3,917.80 | 36,841.68 | |
| Legal expenses | 8,579.03 | |
| Insurance taxes, licenses and department fees | 41,230.08 | |
| Taxes on real estate | 11,868.89 | |
| Repairs and expenses (other than taxes) on real estate | 45,401.76 | |
| All other disbursements | 25,001.47 | |
| Total disbursements | | 2,429,652.64 |
| Balance | | $ 14,762,091.14 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,662,933.48 | |
| Mortgage loans on real estate | 4,435,244.19 | |
| Loans secured by pledge of bonds, stocks or other collateral | 25,150.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 849,129.15 | |
| Premium notes on policies in force | 512,470.94 | |
| Book value of bonds and stocks | 6,965,378.76 | |
| Deposited in trust companies and banks on interest | 223,161.28 | |
| Cash in company's office | 2,470.23 | |
| Deposited in banks (not on interest) | 28,518.16 | |
| Agents' balances | 57,634.95 | |
| Total ledger assets | | $ 14,762,091.14 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 16,484.26 | |
| Interest due and accrued on bonds and stocks | 54,842.40 | |
| Interest due and accrued on collateral loans | 322.59 | |
| Interest due and accrued on other assets | 500.00 | |
| Rents due and accrued on company's property or lease | 2,204.60 | |
| Total rents and interest due and accrued | | $ 74,353.85 |
| Market value of real estate over book value | | 95,516.68 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ | $ 145,471.73 | |
| Gross deferred premiums on policies in force December 31, 1903 | 22,282.23 | 143,910.82 | |
| Totals | $ 22,282.23 | $ 289,382.55 | |
| Deduct loading, 20 per cent. | 4,456.45 | 57,876.51 | |
| Net amount of uncollected and deferred premiums | $ 17,825.78 | $ 231,506.04 | 249,331.82 |
| Gross assets | | | $ 15,181,293.49 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 57,634.95 | |
| Book value of ledger assets over market value, viz.: | | |
| Cost value of bonds and stocks over market value | 20,817.94 | |
| Total | | 78,452.89 |
| Total admitted assets | | $ 15,102,840.60 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New York Insurance Department on the Combined Experience and American Tables of Mortality, with 4, 3½ and 3 per cent. interest | $12,407,411.00 | |
| Same for reversionary additions | 1,167,145.00 | |
| Same for annuities (including those in reduction of premiums) | 358,652.00 | |
| Total | $13,933,208.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 66,800.00 | |
| Net reserve | | $ 13,866,408.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 30,464.00 |
| Claims for death losses which have been reported and no proofs received | 38,619.19 | |
| Claims for death losses and other policy claims resisted by the company | 3,000.00 | |
| Total policy claims | | 41,619.19 |
| Premiums paid in advance | | 31,609.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 5,970.68 |
| Total | | $ 13,976,070.87 |
| Capital stock | | 125,000.00 |
| Unassigned funds—surplus | | 1,001,769.73 |
| Total liabilities | | $ 15,102,840.60 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 27,066 | $ 48,692,548.00 | 6,002 | $ 9,829,193.00 | 1,551 | $ 3,216,238.00 | $ 1,575,165.00 | 34,619 | $ 63,313,144.00 |
| Issued during year | 4,405 | 7,927,222.00 | 2,079 | 3,068,912.00 | 379 | 833,167.00 | 233,660.00 | 6,863 | 12,062,961.00 |
| Revived during year | 91 | 194,659.00 | 23 | 36,767.00 | 6 | 17,355.00 | ---------- | 120 | 248,781.00 |
| Increased during year | ---------- | 9,893.00 | ---------- | 7,500.00 | ---------- | 6,337.00 | ---------- | ---------- | 23,730.00 |
| Totals before transfers | 31,562 | 56,824,322.00 | 8,104 | 12,942,372.00 | 1,936 | 4,073,097.00 | ---------- | ---------- | ---------- |
| Transfers, deductions | 16 | 29,775.00 | 11 | 22,500.00 | 21 | 54,359.00 | ---------- | ---------- | ---------- |
| Transfers, additions | 25 | 59,659.00 | 19 | 33,475.00 | 4 | 13,500.00 | ---------- | ---------- | ---------- |
| Balance of transfers | 9 | 29,884.00 | 8 | 10,975.00 | 17 | 40,859.00 | ---------- | ---------- | ---------- |
| Totals after transfers | 31,571 | 56,854,206.00 | 8,112 | 12,953,347.00 | 1,919 | 4,032,238.00 | 1,808,825.00 | 41,602 | 75,648,616.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 337 | 678,237.00 | 45 | 100,413.00 | 17 | 46,798.00 | 339.00 | 399 | 825,787.00 |
| By maturity | ---------- | ---------- | 193 | 306,990.00 | ---------- | ---------- | 26,323.00 | 193 | 333,313.00 |
| By expiry | ---------- | ---------- | ---------- | ---------- | 23 | 54,355.00 | ---------- | 23 | 54,355.00 |
| By surrender | 322 | 621,173.00 | 83 | 122,479.00 | 11 | 23,959.00 | 311.00 | 416 | 767,922.00 |
| By lapse | 1,767 | 2,849,250.00 | 485 | 669,178.00 | 214 | 448,917.00 | ---------- | 2,466 | 3,967,345.00 |
| By decrease | ---------- | 230,287.00 | ---------- | 34,756.00 | ---------- | 24,269.00 | ---------- | ---------- | 289,312.00 |
| Total terminated | 2,426 | 4,378,947.00 | 806 | 1,233,816.00 | 265 | 598,298.00 | 26,973.00 | 3,497 | 6,238,034.00 |
| Outstanding end of year | 29,145 | 52,475,259.00 | 7,306 | 11,719,531.00 | 1,654 | 3,433,940.00 | 1,781,852.00 | 38,105 | 69,410,582.00 |
| Polices re-insured | 27 | 452,778.00 | 3 | 35,000.00 | 22 | 177,000.00 | ---------- | 52 | 664,778.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 216 | $ 296,982.00 |
| Policies issued during the year | 200 | 252,532.00 |
| Total | 416 | $ 549,514.00 |
| Deduct ceased to be in force during the year | 65 | 118,000.00 |
| Policies in force December 31, 1903 | 351 | $ 431,514.00 |
| Losses and claims incurred during the year | 1 | 1,000.00 |
| Losses and claims settled during the year, in cash | 1 | 1,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 17,504.32 |

# ILLINOIS LIFE INSURANCE COMPANY, CHICAGO, ILL.

Incorporated July 7, 1899. Commenced Business October 2, 1899.

JAMES W. STEVENS, President. OSWALD J. ARNOLD, Secretary.

Home Office, No. 134 Monroe Street, Chicago, Ill.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 3,935,916.40 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $2,249.35 for first year's re-insurance | $ 205,113.31 | |
| Surrender values applied to pay first year's premiums | 70.90 | |
| Dividends applied to purchase paid-up additions and annuities | 3,524.80 | |
| Surrender values applied to purchase paid-up insurance and annuities | 65,255.94 | |
| Total new premiums | $ 273,964.95 | |
| Renewal premiums without deduction for commissions or other expenses, less $1,850.81 for re-insurance on renewals | 856,540.34 | |
| Dividends applied to pay renewal premiums | 27,561.42 | |
| Surrender values applied to pay renewal premiums | 208.14 | |
| Total renewal premiums | $ 884,309.90 | |
| Total premium income | | 1,158,274.85 |
| Ledger assets, other than premiums, received from other companies for assuming their risks | | 659,834.30 |
| Interest on mortgage loans | $ 68,534.73 | |
| Interest on collateral loans | 1,905.03 | |
| Interest on bonds and dividends on stocks | 44,935.51 | |
| Interest on premium notes, policy loans or liens | 62,866.92 | |
| Interest on other debts due the company | 12,476.64 | |
| Discount on claims paid in advance | 47.25 | |
| Rents from company's property | 20,973.71 | |
| Total interest and rents | | 211,739.79 |

| | | |
|---|---|---|
| Profit on sale or maturity of ledger assets | | $ 22,895.28 |
| From other sources, viz.: | | |
| Policy lien notes | | 30,259.31 |
| Profit and loss | | 1,311.22 |
| Total income | | $ 2,084,314.75 |
| Sum of both amounts | | $ 6,020,231.15 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $363,786.07; additions, $3,644.72 | $ 367,430.79 | |
| For matured endowments, $27.133 additions, $2,747.22 | 29,880.22 | |
| Net amount paid for losses and matured endowments | $ 397,311.01 | |
| For annuities involving life contingencies | 1,800.00 | |
| Premium notes voided by lapse, $4,317.39; purchase revenue additions, $543.21; interest gold bonds, $270.64 | 5,131.24 | |
| Surrender values paid in cash | 261,130.16 | |
| Surrender values applied to pay new premiums | 70.90 | |
| Surrender values applied to pay renewal premiums | 208.14 | |
| Surrender values applied to purchase paid-up insurance and annuities | 65,255.94 | |
| Dividends paid to policy-holders in cash | 1,203.04 | |
| Dividends applied to pay renewal premiums | 27,561.42 | |
| Dividends applied to purchase paid-up additions and annuities | 3,524.80 | |
| Total paid policy-holders | $ 763,096.65 | |
| Paid for claims on supplementary contracts not involving life contingencies | 1,500.00 | |
| Paid stockholders for interest or dividends | 7,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $152,984.27; renewal premiums, $102,268.85 | 255,253.12 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 11,704.85 | |
| Agency supervision, traveling and all other expenses | 6,178.38 | |
| Medical examiners' fees | 12,448.81 | |
| Inspection of risks and claims | 11,752.60 | |
| Salaries and all other compensation of officers and Home Office employees | 83,207.00 | |
| Rents, including $500 for company's own occupancy | 11,094.00 | |
| Advertising, $14,538.25; printing and stationery, $7,901.67; postage, $5,826.26 | 28,266.18 | |
| Legal expenses | 10,899.04 | |
| Tax on premiums | 12,548.87 | |
| Insurance taxes, licenses and department fees | 3,730.99 | |
| Taxes on real estate | 2,819.03 | |
| Repairs and expenses (other than taxes) on real estate | 8,058.38 | |
| Loss on sale or maturity of ledger assets | 6,714.92 | |
| All other disbursements, viz.: | | |
| Investment expense | 4,575.94 | |
| Incidental expense | 11,398.08 | |
| Collection of premiums | 2,127.75 | |
| Registration of policies | 1,814.50 | |
| Total disbursements | | 1,256,189.09 |
| Balance | | $ 4,764,042.06 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 673,130.88 |
| Mortgage loans on real estate | 1,153,914.84 |
| Loans secured by pledge of bonds, stocks or other collateral | 57,998.80 |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,147,872.96 |

| | | |
|---|---|---|
| Premium notes on policies in force | $ 23,961.49 | |
| Book value of bonds and stocks | 1,307,301.75 | |
| Deposited in trust companies and banks on interest | 46,000.00 | |
| Cash in company's office | 7,636.30 | |
| Deposited in banks (not on interest) | 136,363.98 | |
| Bills receivable | 3,687.66 | |
| Agents' balances | 121,900.21 | |
| All other | 84,273.19 | |
| Total ledger assets | | $ 4,764,042.06 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 31,447.69 | |
| Interest due and accrued on bonds and stocks | 12,738.29 | |
| Interest due and accrued on collateral loans | 1,165.07 | |
| Interest due and accrued on premium notes, policy loans or liens | 15,664.33 | |
| Rents due and accrued on company's property or lease | 1,007.14 | |
| Total rents and interest due and accrued | | 62,022.52 |
| Market value of real estate over book value | | 179,599.12 |
| Market value of bonds and stocks over book value | | 35,735.17 |
| Due from other companies for losses or claims on policies of this company reinsured | | 3,700.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and reported on policies in force December 31, 1903 | $ 35,888.97 | $ 116,112.12 | |
| Gross deferred premiums on policies in force December 31, 1903 | 9,821.15 | 134,489.03 | |
| Totals | $ 45,710.12 | $ 250,601.15 | |
| Deduct loading, 25 per cent. | 11,427.53 | 62,650.29 | |
| Net amount of uncollected and deferred premiums | $ 34,282.59 | $ 187,950.86 | 222,233.45 |
| Gross assets | | | $ 5,267,332.32 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Supplies, furniture, fixtures, etc. | $ 20,204.53 | |
| Commuted commissions | 44,100.00 | |
| Suspense account | 19,968.66 | |
| Agents' debit balances | 121,900.21 | |
| Bills receivable | 3,687.66 | |
| Premium notes or loans on policies in excess of net value of their policies | 41,812.60 | |
| Total | | 251,673.66 |
| Total admitted assets | | $ 5,015,658.66 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries, Table of Mortality, with 4 per cent. interest | $ 4,647,449.00 | |
| Same for reversionary additions | 47,234.00 | |
| Total | $ 4,694,683.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 2,090.00 | |
| Net reserve | | $ 4,692,593.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 7,756.78 |

| | | |
|---|---|---|
| Claims for death losses in process of adjustment or adjusted and not due | $ 25,405.24 | |
| Claims for death losses which have been reported and no proofs received | 6,836.00 | |
| Claims for death losses and other policy claims resisted by the company | 13,500.00 | |
| Total policy claims | | $ 45,741.24 |
| Premiums paid in advance | | 1,684.45 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 5,555.82 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 14,206.17 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 40,360.35 |
| Dividends apportioned, payable to policy-holders during 1904 | | 1,560.55 |
| Total | | $ 4,809,458.36 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 106,200.30 |
| Total liabilities | | $ 5,015,658.66 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 13,329 | $ 21,467,367.00 | 1,315 | $ 1,985,340.00 | 3,324 | $ 6,178,518.00 | $ 512,750.00 | 17,968 | $ 30,143,975.00 |
| Issued during year | 2,045 | 3,267,426.00 | 522 | 727,000.00 | 47 | 146,000.00 | 72,093.00 | 2,614 | 4,212,520.00 |
| Revived during year | 246 | 391,665 00 | 28 | 33,500.00 | 14 | 45,000.00 | | 288 | 470,165.00 |
| Kansas Mutual assumed | 2,762 | 3,697,129.00 | 614 | 852,435.00 | 2,055 | 3,820,599.00 | 23,097.00 | 5,431 | 8,393,260.00 |
| Increased during year | 612 | 575,409.00 | 13 | 30,500.00 | 3 | 11,000.00 | | 628 | 616,909.00 |
| Totals before transfers | 18,994 | 29,398,996.00 | 2,492 | 3,628,775.00 | 5,443 | 10,201,117.00 | | | |
| Transfers, deductions | 61 | 119,500.00 | 19 | 32,000.00 | 9 | 13,000.00 | | | |
| Transfers, additions | 27 | 42,000.00 | 15 | 20,500.00 | 47 | 102,000.00 | | | |
| Balance of transfers | 34 | 77,500.00 | 4 | 11,500.00 | 38 | 89,000.00 | | | |
| Totals after transfers | 18,960 | 29,321,496.00 | 2,488 | 3,617,275.00 | 5,481 | 10,290,117.00 | 607,941.00 | 26,929 | 43,836,830.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 187 | 307,764.00 | 4 | 9,000.00 | 24 | 49,950.00 | | 215 | 366,714.00 |
| By maturity | | | 4 | 15,000.00 | | | | 4 | 15,000.00 |
| By expiry | 1,586 | 2,840,750.00 | 237 | 376,000.00 | 144 | 297,345.00 | | 1,967 | 3,514,095.00 |
| By surrender | 1,019 | 1,627,437.00 | 92 | 158,000.00 | 5 | 9,550.00 | | 1,116 | 1,794,987.00 |
| By lapse | 1,091 | 2,076,500.00 | 87 | 140,000.00 | 87 | 171,000.00 | | 1,265 | 2,387,500.00 |
| By decrease | 170 | 185,396.00 | 11 | 16,000.00 | 4 | 7,000.00 | | 185 | 208,396.00 |
| Total terminated | 4,053 | 7,037,847.00 | 435 | 714,000.00 | 264 | 534,845.00 | | 4,752 | 8,286,693 00 |
| Outstanding end of year | 14,907 | 22,283,648.00 | 2,053 | 2,903,000.00 | 5,217 | 9,755,272.00 | 607,941.00 | 22,177 | 35,550,136.00 |
| Policies re-insured | | | | | 49 | 237,000.00 | | 49 | 237,000.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 22; representing in annual payments, $1,800.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 474 | $ 1,244,202.00 |
| Kansas Mutual Life Insurance Company's policies assumed | 15 | 16,645.00 |
| Policies issued during the year | 79 | 87,991.00 |
| Total | 568 | $ 1,348,838.00 |
| Deduct ceased to be in force during the year | 270 | 695,655.00 |
| Policies in force December 31, 1903 | 298 | $ 653,183.00 |
| Losses and claims incurred during the year | 4 | 5,093.00 |
| Total | 4 | $ 5,093.00 |
| Losses and claims settled during the year, in cash | 4 | 5,093.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 11,715.31 |

# LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 21, 1871. Commenced Business April, 1871.

J. G. WALKER, President. W. L. T. ROGERSON, Secretary.

Home Office, 909-915 East Broad Street, Richmond, Va.

## CAPITAL STOCK.

Amount of capital paid up in cash, $150,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 1,180,206.71 | |
| Increase of capital during the year | 50,000.00 | |
| Extended at | | $ 1,230,206.71 |

## INCOME.

| | | |
|---|---|---|
| First year's and renewal premiums on original policies without deduction for commissions or other expenses, less $830.39 for first year's re-insurance and renewal re-insurance | $ 1,502,767.78 | |
| Surrender values applied to purchase paid-up insurance and annuities | 6,344.70 | |
| Dividends applied to pay renewal premiums | 350.93 | |
| Total premium income | | 1,509,463.41 |
| Interest on mortgage loans | $ 43,282.56 | |
| Interest on collateral loans and policy loans | 6,626.16 | |
| Interest on bonds and dividends on stocks | 4,599.67 | |
| Rents | 5,557.32 | |
| Total interest and rents | | 60,065.71 |
| Total income | | $ 1,569,529.12 |
| Sum of both amounts | | $ 2,799,735.83 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $5,000 re-insurance) | $ 433,038.79 | |
| For matured endowments | 16,954.08 | |
| Net amount paid for losses and matured endowments | $ 449,992.87 | |

| | | |
|---|---|---|
| Weekly indemnity claims | $ 1,165.35 | |
| Surrender values paid in cash | 17,561.04 | |
| Surrender values applied to purchase paid-up insurance and annuities | 6,344.70 | |
| Dividends paid to policy-holders in cash | 11,204.40 | |
| Dividends applied to pay renewal premiums | 350.93 | |
| Dividends paid on annuities | 243.58 | |
| Total paid policy-holders | $ 486,862.87 | |
| Paid stockholders for interest or dividends | 24,000.00 | |
| Commissions and bonuses to agents, first year's premiums, renewal premiums and annuities | 406,936.77 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 171,862.83 | |
| Medical examiners' fees | 41,531.06 | |
| Salaries and all other compensation of officers and Home Office employees | 94,030.58 | |
| Rents | 12,520.13 | |
| Advertising, $10,741.49; printing and stationery, $11,359.20; postage, $3,110.41 | 25,211.10 | |
| Legal expenses | 7,018.13 | |
| Furniture, fixtures and safes | 1,144.36 | |
| Insurance taxes, licenses and department fees | 24,557.80 | |
| Taxes on real estate | 1,357.03 | |
| Repairs and expenses (other than taxes) on real estate | 1,185.67 | |
| Loss on sale or maturity of ledger assets | 905.01 | |
| All other disbursements, viz.: | | |
| Municipal license tax | 4,461.78 | |
| General expense | 20,582.04 | |
| Profit and loss | 10,177.33 | |
| Total disbursements | | $ 1,344,344.49 |
| Balance | | $ 1,465,391.34 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 81,998.17 | |
| Mortgage loans on real estate | 948,249.96 | |
| Loans secured by pledge of bonds, stocks or other collateral | 89,476.93 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 13,778.18 | |
| Book value of bonds and stocks | 183,482.52 | |
| Deposited in banks (not on interest) | 135,424.19 | |
| Bills receivable | 6,038.89 | |
| All other | 7,550.50 | |
| Total | $ 1,465,999.34 | |
| Deduct ledger liabilities | 608.00 | |
| Total ledger assets | | $ 1,465,391.34 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 10,120.16 | |
| Interest due and accrued on bonds and stocks | 4,399.58 | |
| Interest due and accrued on collateral loans | 1,387.11 | |
| Interest due and accrued on premium notes, policy loans or liens | 154.37 | |
| Interest due and accrued on other assets | 2,640.07 | |
| Rents due and accrued on company's property or lease | 670.51 | |
| Total rents and interest due and accrued | | 19,371.80 |
| Market value of real estate over book value | | 20,751.83 |
| Market value of bonds and stocks over book value | | 10,065.98 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 6,792.36 | $ 12,319.76 | |
| Gross deferred premiums on policies in force December 31, 1903 | 15,890.79 | 32,095.37 | |
| Totals | $ 22,683.15 | $ 44,415.13 | |
| Deduct loading, 40, 15 and 7½ per cent. | 9,073.26 | 4,255.11 | |
| Net amount of uncollected and deferred premiums | $ 13,609.89 | $ 40,160.02 | $ 53,769.91 |
| All other assets, viz.: | | | |
| Premium notes outstanding | | | 509.17 |
| Gross assets | | | $ 1,569,860.03 |
| DEDUCT ASSETS NOT ADMITTED. | | | |
| Bills receivable | | | 4,445.70 |
| Total admitted assets | | | $ 1,565,414.33 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries' and American Experience Tables of Mortality, with 4 and 3 per cent. interest | $ 1,193,455.00 | |
| Total | $ 1,193,455.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 277.00 | |
| Net reserve | | $ 1,193,178.00 |
| Claims for death losses which have been reported and no proofs received | $ 14,455.00 | |
| Total policy claims | | 14,455.00 |
| Premiums paid in advance | | 26,555.02 |
| Other liabilities | | 1,353.00 |
| Total | | $ 1,235,541.02 |
| Capital stock | | 150,000.00 |
| Unassigned funds—surplus | | 179,873.31 |
| Total liabilities | | $ 1,565,414.33 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification, | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 5,361 | $ 3,540,436.00 | 285 | $ 216,500.00 | 302,984 | $ 30,636,295.00 | $ | 308,630 | $ 34,393,231.00 |
| Issued during year | 2,960 | 1,942,278.00 | 239 | 185,000.00 | 113,835 | 11,560,627.00 | | 117,034 | 13,687,905.00 |
| Revived during year | 45 | 39,500.00 | 1 | 500.00 | 3,324 | 346,240.00 | | 3,370 | 386,240.00 |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Tranfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | 8,366 | 5,522,214.00 | 525 | 402,000.00 | 420,143 | 42,543,162.00 | | 429,034 | 48,467,376.00 |
| Deduct ceased: | | | | | | | | | |
| By death | | | | | | | | | |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | | | | | | | | | |
| By lapse | | | | | | | | | |
| By decrease | | | | | | | | | |
| Total terminated | 1,447 | 918,346.00 | 172 | 147,500.00 | 88,541 | 7,696,149.00 | | 90,160 | 8,761,995.00 |
| Outstanding end of year | 6,919 | 4,603,868.00 | 353 | 254,500.00 | 331,602 | 34,847,013.00 | | 338,874 | 39,705,381.00 |
| Policies re-insured | | | | | | | | | |

Annuity bonds (not life contingencies) in force December 31, 1903: Number, 32; $12,950.00.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 68,424 | $ 7,475,642.00 |
| Policies issued during the year | 33,437 | 3,965,693.00 |
| Total | 101,861 | $ 11,441,335.00 |
| Deduct ceased to be in force during the year | 25,266 | 2,537,925.00 |
| Policies in force December 31, 1903 | 75,595 | $ 8,903,410.00 |
| Losses and claims unpaid December 31, 1902 | 10 | 7,682.00 |
| Losses and claims incurred during the year | 991 | 80,184.40 |
| Total | 1,001 | $ 87,866.40 |
| Losses and claims settled during the year, in cash | 993 | 83,852.40 |
| Losses and claims unpaid December 31, 1903 | 8 | 4,014.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 325,899.00 |

# MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

Organized 1850. Commenced Business August 1, 1850.

HENRY B. STOKES, President. J. H. GIFFIN, Secretary.

Home Office, 64-70 Broadway, New York, N. Y.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 16,311,468.25

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $12,008.31 for first year's re-insurance | $ 501,544.98 | |
| Surrender values applied to pay first year's premiums | 1,789.55 | |
| Dividends applied to purchase paid-up additions and annuities | 3,904.83 | |
| Surrender values applied to purchase paid-up insurance and annuities | 27,746.69 | |
| Consideration for original annuities involving life contingencies | 14,216.00 | |
| Total new premiums | $ 549,202.05 | |
| Renewal premiums without deduction for commissions or other expenses, less $18,871.22 for re-insurance on renewals | 1,871,060.37 | |
| Dividends applied to pay renewal premiums | 37,737.55 | |
| Surrender values applied to pay renewal premiums | 1,224.08 | |
| Total renewal premiums | $ 1,910,022.00 | |
| Total premium income | | 2,459,224.05 |
| Premium notes, loans or liens restored by revival of policies | | 3,291.11 |
| Interest on mortgage loans | $ 278,849.54 | |
| Interest on collateral loans | 31,049.80 | |
| Interest on bonds and dividends on stocks | 167,642.87 | |
| Interest on premium notes, policy loans or liens | 75,709.82 | |
| Interest on other debts due the company | 9,112.08 | |
| Interest charged to office building account | 43,962.38 | |
| Rents from company's property | 251,879.77 | |
| Total interest and rents | | 858,207.26 |
| From other sources | | 784.28 |
| Total income | | $ 3,321,506.70 |
| Sum of both amounts | | $ 19,632,974.95 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,194,529.67; additions, $3,611 | $ 1,198,140.67 | |
| For matured endowments, $239,652.00; additions, $67 | 239,719.00 | |
| Net amount paid for losses and matured endowments | $ 1,437,859.67 | |
| For annuities involving life contingencies | 10,109.45 | |
| Premium notes voided by lapse | 26,287.60 | |
| Surrender values paid in cash | 206,895.90 | |
| Surrender values applied to pay new premiums | 1,789.55 | |
| Surrender values to pay renewal premiums | 1,224.08 | |
| Surrender values applied to purchase paid-up insurance and annuities | 27,746.69 | |
| Dividends paid to policy-holders in cash | 35,341.10 | |
| Dividends applied to pay renewal premiums | 37,737.55 | |
| Dividends applied to purchase paid-up additions and annuities | 3,904.83 | |
| Total paid policy-holders | $ 1,788,896.42 | |
| Paid stockholders for interest or dividends | 16,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $286,870.09; renewal premiums, $101,749.78; annuities, $710.80 | 389,330.67 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 133,259.61 | |
| Agency supervision, traveling and all other expenses | 19,196.89 | |
| Medical examiners' fees | 37,808.00 | |
| Inspection of risks | 5,389.96 | |
| Salaries and all other compensation of officers and Home Office employees | 97,574.54 | |
| Rents | 74,772.76 | |
| Advertising, $9,813.69; printing and stationery, $12,759.03; postage, $10,003.49 | 32,576.21 | |
| Legal expenses | 21,213.38 | |
| Furniture, fixtures and safes | 969.19 | |
| Insurance taxes, licenses and department fees | 39,216.81 | |
| Taxes on real estate | 47,200.68 | |
| Repairs and expenses (other than taxes) on real estate | 92,834.90 | |
| Loss on sale or maturity of ledger assets | 4,085.51 | |
| All other disbursements | 23,201.04 | |
| Total disbursements | | $ 2,823,526.57 |
| Balance | | $ 16,809,448.38 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 5,030,628.35 | |
| Mortgage loans on real estate | 5,801,410.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 630,849.04 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,039,529.66 | |
| Premium notes on policies in force | 334,787.17 | |
| Book value of bonds and stocks | 3,577,583.55 | |
| Deposited in trust companies and banks on interest | 265,522.83 | |
| Cash in company's office | 4,517.32 | |
| Agents' balances | 22,990.37 | |
| Commuted commissions | 101,630.09 | |
| Total ledger assets | | $ 16,809,448.38 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | $ 112,571.16 |
| Interest due and accrued on bonds and stocks | 5,135.42 |
| Interest due and accrued on collateral loans | 3,130.10 |
| Interest due and accrued on premium notes, policy loans or liens | 19,838.53 |

| | | | |
|---|---|---|---|
| Interest due and accrued or other assets | | $ 1,032.27 | |
| Rents due and accrued on company's property or lease | | 11,705.79 | |
| Total rents and interest due and accrued | | | $ 153,413.27 |
| Market value of real estate over book value | | | 492,354.36 |
| Market value of bonds and stocks over book value | | | 84,823.35 |
| | *New Business.* | *Renewals.* | |
| Gross premiums due and reported on policies in force December 31, 1903 | $ 119,518.61 | $ 131,276.17 | |
| Gross deferred premiums on policies in force December 31, 1903 | 8,333.00 | 83,418.00 | |
| Totals | $ 127,851.61 | $ 214,694.17 | |
| Deduct loading, 22 per cent. | 28,127.35 | 47,232.72 | |
| Net amount of uncollected and deferred premiums | $ 99,724.26 | $ 167,461.45 | 267,185.71 |
| Gross assets | | | $ 17,807,225.07 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Commuted commissions | 101,630.09 | |
| Agents' debit balances | 17,990.37 | |
| Total | | 119,620.46 |
| Total admitted assets | | $ 17,687,604.61 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New York Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest, and American with 3½ and 3 per cent. interest. | $15,748,538.00 | |
| Same for reversionary additions | 30,192.00 | |
| Same for annuities (including those in reduction of premiums) | 94,935.00 | |
| Total | $15,873,665.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 48,157.00 | |
| Net reserve | | $ 15,825,508.00 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may demanded | | 3,223.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 5,862.00 | |
| Claims for death losses which have been reported and no proofs received, less reserve | 21,191.00 | |
| Claims for matured endowments due and unpaid | 2,482.00 | |
| Claims for death losses and other policy claims resisted by the company | 11,000.00 | |
| Due and unpaid on annuity claims involving life contingencies | 301.19 | |
| Total policy claims | | 40,836.19 |
| Premiums paid in advance | | 21,238.16 |
| Commissions due to agents on premium notes when paid | | 9,939.36 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 8,786.79 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 18,262.88 |
| Total | | $ 15,927,794.38 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 1,659,810.23 |
| Total liabilities | | $ 17,687,604.61 |

## EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 26,300 | $ 57,266,020.00 | 2,938 | $ 6,117,103.00 | 346 | $ 838,484.00 | $ 756,188.00 | 29,584 | $ 64,977,795.00 |
| Issued during year | 4,189 | 10,871,539.00 | 864 | 644,960.00 | 46 | 155,450.00 | | 5,099 | 12,671,949.00 |
| Revived during year | 142 | 294,426.00 | 25 | 121,550.00 | 3 | 670.00 | | 170 | 416,646.00 |
| Increased during year | | 18,300.00 | | 2,522.00 | | | 68,225.00 | | 89,047.00 |
| Additions by dividends | | | | | | | 2,672.00 | | 2,672.00 |
| Totals before transfers | 30,631 | 68,450,285.00 | 3,827 | 7,886,135.00 | 395 | 994,604.00 | 827,085.00 | 34,853 | 78,158,109.00 |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | | | | | | | | | |
| Deduct ceased: | | | | | | | | | |
| By death | 409 | 1,029,661.00 | 40 | 115,895.00 | 9 | 23,019.00 | 4,642.00 | 458 | 1,173,217.00 |
| By maturity | | | 117 | 297,865.00 | | | 67.00 | 117 | 297,932.00 |
| By expiry | | | | | 20 | 57,455.00 | 69,766.00 | 20 | 127,221.00 |
| By surrender | 457 | 799,276.00 | 81 | 146,138.00 | 2 | 4,000.00 | | 540 | 949,414.00 |
| By lapse | 1,565 | 4,601,665.00 | 246 | 550,360.00 | 45 | 165,400.00 | 3,855.00 | 1,856 | 5,321,280.00 |
| By decrease | 22 | 380,680.00 | 19 | 89,748.00 | 3 | 9,500.00 | | 44 | 479,928.00 |
| Total terminated | 2,453 | 6,811,282.00 | 503 | 1,200,006.00 | 79 | 259,374.00 | 78,330.00 | 3,035 | 8,348,992.00 |
| Outstanding end of year | 28,178 | 61,639,003.00 | 3,324 | 6,686,129.00 | 316 | 735,230.00 | 748,755.00 | 31,818 | 69,809,117.00 |
| Policies re-insured * | | | | | | | | | 931,670.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 32; representing in annual payments, $10,144.97.

*None fully re-insured.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 183 | $ 273,746.00 |
| Policies issued during the year | 108 | 120,564.00 |
| Total | 291 | $ 394,310.00 |
| Deduct ceased to be in force during the year | 33 | 33,475.00 |
| Policies in force December 31, 1903 | 258 | $ 360,835.00 |
| Losses and claims incurred during the year | 1 | 150.00 |
| Losses and claims settled during the year, in cash | 1 | 150.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 12,090.47 |

# MARYLAND LIFE INSURANCE COMPANY OF MARYLAND.

Incorporated March 10, 1864. Commenced Business July 12, 1865.

WILLIAM H. BLACKFORD, President. JOHN W. HANSON, Secretary.

Home Office, Nos. 8 and 10 South Street, Baltimore, Md.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,151,906.65 | |
| Less accounts discharged, debit balances against agents | 135.70 | |
| Extended at | | $ 2,151,770.95 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commission or other expenses, less $3,470.80 for first year's re-insurance | $ 27,067.32 | |
| Surrender values applied to pay first year's premiums | 140.25 | |
| Dividends applied to purchase paid-up additions and annuities | 1,287.20 | |
| Consideration for original annuities involving life contingencies | 6,008.56 | |
| Total new premiums | $ 34,503.33 | |
| Renewal premiums without deduction for commissions or other expenses, less $12,700.89 for re-insurance on renewals | 225,190.02 | |
| Dividends applied to pay renewal premiums | 9,681.54 | |
| Surrender values applied to pay renewal premiums | 75 49 | |
| Total renewal premiums | $ 234,947.05 | |
| Total premium income | | 269,450.38 |
| Interest on mortgage loans | $ 9,004.39 | |
| Interest on collateral loans | 3,361.63 | |
| Interest on bonds and dividends on stocks | 71,779.51 | |
| Interest on premium notes, policy loans or liens | 7,588.18 | |
| Interest on other debts due the company | 263.78 | |
| Rents from company's property | 8,616.67 | |
| Total interest and rents | | 100,614.16 |
| From other sources | | 2,715.85 |
| Total income | | $ 372,780.39 |
| Sum of both amounts | | $ 2,524,551.34 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $3,500 re-insurance), $135,556; additions, $438.82 | $ 135,994.82 | |
| For matured endowments, $27,862; additions, $2,077.76 | 29,939.76 | |
| Net amount paid for losses and matured endowments | $ 165,934.58 | |
| For annuities involving life contingencies | 3,817.45 | |
| Premium notes voided by lapse | 626.43 | |
| Surrender values paid in cash | 16,368.88 | |
| Surrender values applied to pay new premiums | 140.25 | |
| Surrender values applied to pay renewal premiums | 75.49 | |
| Dividends paid to policy-holders in cash | 998.19 | |
| Dividends applied to pay renewal premiums | 9,681.54 | |
| Dividends applied to purchase paid-up additions and annuities | 1,287.20 | |
| Total paid policy-holders | $ 198,930.01 | |
| Paid stockholders for interest or dividends | 6,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $18,035.65; renewal premiums, $11,308.34; annuities, $219.94 | 29,563.93 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 6,816.42 | |
| Agency supervision, traveling and all other expenses | 2,342.00 | |
| Medical examiners' fees | 2,640.50 | |
| Salaries and all other compensation of officers and Home Office employees | 22,032.58 | |
| Rents | 89.00 | |
| Advertising, $1,660.04; printing and stationery, $870.31; postage, $847.31 | 3,377.86 | |
| Legal expenses | 1,031.95 | |
| Insurance taxes, licenses and department fees | 7,174.57 | |
| Taxes on real estate | 2,185.77 | |
| Repairs and expenses (other than taxes) on real estate | 2,212.19 | |
| All other disbursements | 3,342.25 | |
| Total disbursements | | $ 284,739.03 |
| Balance | | $ 2,239,812.31 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 188,103.15 | |
| Mortgage loans on real estate | 146,350.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 78,600.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 133,829.43 | |
| Premium notes on ordinary policies in force | 9,380.24 | |
| Premium loans on policies issued under the name of loan policies | 7,975.56 | |
| Book value of bonds and stocks | 1,625,066.87 | |
| Cash in company's office | 1,006.68 | |
| Deposited in banks (not on interest) | 30,480.73 | |
| Agents' balances | 4,014.83 | |
| All other | 17,194.28 | |
| Total | $ 2,242,001.77 | |
| Deduct ledger liabilities | 2,189.46 | |
| Total ledger assets | | $ 2,239,812.31 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | $ 2,245.67 |
| Interest due and accrued on bonds and stocks | 7,566.61 |
| Interest due and accrued on collateral loans | 812.22 |

| | | |
|---|---|---|
| Interest due and accrued on premium notes, policy loans or liens | $ 1,858.21 | |
| Rents due and accrued on company's property or lease | 551.67 | |
| Total rents and interest due and accrued | | $ 13,034.38 |
| Market value of bonds and stocks over book value | | 72,582.02 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 22,459.14 | $ | |
| Gross deferred premiums on policies in force December 31, 1903 | 22,028.82 | | |
| Totals | $ 44,487.96 | $ | |
| Deduct loading, 20 per cent. | 8,907.59 | | |
| Net amount of uncollected and deferred premiums | | | 35,580.37 |
| Gross assets | | | $ 2,361,009.08 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Supplies, furniture, fixtures, etc. | $ 657.77 | |
| Agents' debit balances unsecured | 4,014.83 | |
| Book value of ledger assets over market value, viz.: | | |
| Real estate | 853.15 | |
| Other non-ledger assets | 11,593.35 | |
| Total | | 17,119.10 |
| Total admitted assets | | $ 2,343,889.98 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department of Maryland on the Actuaries' Table of Mortality, with 4 per cent. interest | $ 2,028,731.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 45,591.00 | |
| Net reserve | | $ 1,983,140.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 600.00 | |
| Claims for death losses which have been reported and no proofs received | 12,560.00 | |
| Claims for matured endowments due and unpaid | 2,169.66 | |
| Total policy claims | | 15,329.66 |
| Premiums paid in advance | | 197.26 |
| Commissions due to agents on premium notes when paid | | 500.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 4,829.42 |
| Other liabilities | | 2,189.46 |
| Total | | $ 2,006,185.80 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 237,704.18 |
| Total liabilities | | $ 2,343,889.98 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 3,266 | $ 5,996,059.00 | 746 | $ 1,720,561.00 | 35 | $ 115,590.00 | $ 46,058.00 | 4,047 | $ 7,878,268.00 |
| Issued during year | 272 | 510,652.00 | 132 | 245,600.00 | 9 | 15,000.00 | 1,884.00 | 413 | 773,136.00 |
| Revived during year | 6 | 12,250.00 | | | | | | 6 | 12,250.00 |
| Correction—omitted last year | 3 | | | | | | | 3 | |
| Totals before transfers | 3,547 | 6,518,961.00 | 878 | 1,966,161.00 | 44 | 130,590.00 | | | |
| Transfers, deductions | | | 1 | 1,000.00 | 2 | 6,000.00 | | | |
| Transfers, additions | 1 | 7,000.00 | 2 | | | | | | |
| Balance of transfers | 1 | 7,000.00 | 1 | 1,000.00 | 2 | 6,000.00 | | | |
| Totals after transfers | 3,548 | 6,525,961.00 | 879 | 1,965,161.00 | 42 | 124,590.00 | 47,942.00 | 4,469 | 8,663,654.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 60 | 122,716 00 | 4 | 6,000.00 | | | 342.00 | 64 | 129,058.00 |
| By maturity | | | 14 | 32,524.00 | | | 2,078.00 | 14 | 34,602.00 |
| By expiry | | | | | 2 | 8,790.00 | | 2 | 8,790.00 |
| By surrender | 16 | 29,415.00 | 5 | 12,400.00 | | | 1,523.00 | 21 | 43,338.00 |
| By exchange | 9 | 4,480.00 | | | | | | 9 | 4,480.00 |
| By lapse | 180 | 340,500.00 | 34 | 71,500.00 | 4 | 9,000.00 | 435.00 | 218 | 421,435.00 |
| By decrease | | 10,500.00 | | 5,500.00 | | 10,000.00 | | | 26,000.00 |
| Total terminated | 265 | 507,611.00 | 57 | 127,924.00 | 6 | 27,790.00 | 4,378.00 | 328 | 667,703.00 |
| Outstanding end of year | 3,283 | 6,018,350.00 | 822 | 1,837,237.00 | 36 | 96,800.00 | 43,564.00 | 4,141 | 7,995,951.00 |
| Policies re-insured | | | | | | | | | 594,500.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 22; representing in annual payments, $4,085 52.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902, estimated | 258 | $ 378,140.00 |
| Policies issued during the year | 36 | 41,728.00 |
| Total | 294 | $ 419,868.00 |
| Deduct ceased to be in force during the year | 33 | 46,650.00 |
| Policies in force December 31, 1903 | 261 | $ 373,218.00 |
| Losses and claims incurred during the year | 7 | 8,350.00 |
| Losses and claims settled during the year, in cash, $8,350 | 7. | 8,350.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 12,536.41 |

# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Incorporated May 15, 1851. Commenced Business August 1, 1851.

JOHN A. HALL, President. H. M. PHILLIPS, Secretary.

Home Office, 413 Main Street, Springfield, Mass.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 29,000,927.69 |
| **INCOME.** | | |
| First year's premiums on original policies without deduction for commissions or other expenses, less $11,963.73 for first year's re-insurance | $ 740,819.25 | |
| Dividends applied to purchase paid-up additions | 71,198.17 | |
| Total new premiums | $ 812,017.42 | |
| Renewal premiums without deduction for commissions or other expenses, less $109,279.46 for re-insurance on renewals | 4,525,977.09 | |
| Dividends applied to pay renewal premiums | 677,016.24 | |
| Total renewal premiums | $ 5,202,993.33 | |
| Total premium income | | 6,015,010.75 |
| Consideration for supplementary contracts not involving life contingencies | | 215,515.87 |
| Premium notes, loans or liens restored by revival of policies | | 9,192.09 |
| Interest on mortgage loans | $ 630,087.46 | |
| Interest on bonds and dividends on stocks | 516,332.34 | |
| Interest on premium notes, policy loans or liens | 227,800.39 | |
| Interest on other debts due the company | 5,121.61 | |
| Discount on claims paid in advance | 1,368.85 | |
| Rents from company's property, including $8,000 for company's own occupancy | 13,786.25 | |
| Total interest and rents | | 1,394,496.90 |
| Total income | | $ 7,634,215.61 |
| Sum of both amounts | | $ 36,635,143.30 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $9,941 re-insurance), $1,718,595.50; additions $7,429 | $ 1,726,024.50 | |
| For matured endowments (less $12,500 re-insurance), $253,428 00; additions, $8,482 | 261,910.00 | |
| Net amount paid for losses and matured endowments | | $ 1,987,934.50 |
| Premium notes voided by lapse and used in purchase of surrendered policies | 48,400.30 | |
| Surrender values paid in cash | 438,485.96 | |
| Surrender values applied to pay interest | 1,015.71 | |
| Dividends applied to pay renewal premiums | 677,016.24 | |
| Dividends allowed in 1903 and left with the company to accumulate at interest, subject to the order of policy-holders | 53,402.47 | |
| Dividends paid to policy-holders in cash | 20,664.44 | |
| Dividends applied in payment of premium notes | 59,121.50 | |
| Dividends applied to purchase paid-up additions | 71,198.17 | |
| Total paid policy-holders | | $ 3,357,239.29 |
| Paid for claims on supplementary contracts not involving life contingencies | 22,127.50 | |
| Commissions to agents (less commission on re-insurance), first year's premiums, $363,691.86; renewal premiums, $320,738.39 | 684,430.25 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 72,776.91 | |
| Agency supervision, traveling and all other expenses | 12,529.83 | |
| Medical examiners' fees | 55,694.50 | |
| Inspection of risks | 2,112.28 | |
| Salaries and all other compensation of officers and Home Office employees | 158,519.48 | |
| Rents, including $8,000.00 for company's own occupancy, less $307.50 received under sublease | 37,024.56 | |
| Advertising, $13,668.70; printing and stationery, $31,115.22; postage, $18,814.84 | 63,598.76 | |
| Legal expenses | 5,089.49 | |
| Furniture, fixtures and safes | 7,217.86 | |
| Insurance taxes, licenses and department fees | 102,159.72 | |
| Taxes on real estate | 4,906.01 | |
| Repairs and expenses (other than taxes) on real estate | 5,456.62 | |
| Premiums on securities purchased | 81,456.97 | |
| All other disbursements | 27,103.63 | |
| Dividends allowed 1894 to 1902, inclusive, left with company to accumulate at interest subject to the order of the policy-holder | 105,871.57 | |
| Profit and loss | 26,881.23 | |
| Total disbursements | | $ 4,832,196.46 |
| Balance | | $ 31,802,946.84 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 398,872.15 | |
| Mortgage loans on real estate | 14,148,092.97 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 3,233,428.00 | |
| Premium notes on policies in force | 747,252.38 | |
| Book value of bonds and stocks | 12,571,779.13 | |
| Deposited in trust companies and banks on interest | 500,311.24 | |
| Cash in company's office | 1,607.81 | |
| Deposited in banks (not on intesest) | 201,603.16 | |
| Total ledger assets | | $ 31,802,946.84 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 221,407.81 | |
| Interest due and accrued on bonds and stocks | 178,484.57 | |
| Interest due and accrued on premium notes, policy loans or liens | 67,526.37 | |
| Rents due and accrued on company's property | 133.50 | |
| Total rents and interest due and accrued | | $ 467,552.25 |
| Market value of bonds and stocks over book value | | 533,817.12 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 82,515.42 | $ 236,851.60 | |
| Gross deferred premiums on policies in force December 31, 1903 | 82,899.39 | 581,087.56 | |
| Totals | $ 165,414.81 | $ 817,939.16 | |
| Deduct loading, 20 per cent. | 33,082.96 | 163,587.83 | |
| Net amount of uncollected and deferred premiums | $ 132,331.85 | $ 654,351.33 | 786,683.18 |
| Total admitted assets | | | $ 33,590,999.39 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest, American 3½ per cent. interest on policies issued since 1900 | $30,209,529.00 | |
| Same for reversionary additions | 532,364.00 | |
| Total | $30,741,893.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 427,201.00 | |
| Net reserve | | $ 30,314,692.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | 216,978.05 | |
| Claims for death losses and matured endowments in process of adjustment | 20,500.00 | |
| Claims for death losses which have been reported and no proofs received | 37,904.00 | |
| Claims for death losses and other policy claims resisted by the company | 1,500.00 | |
| Total policy claims | | 59,904.00 |
| Premiums paid in advance | | 23,109.38 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 16,352.41 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 113,417.81 |
| Dividends apportioned, payable to policy-holders on demand or at maturity of policy (including $14,661.11 interest) | | 173,610.36 |
| Dividends apportioned, payable to policy-holders on payment of future premiums | | 25,444.00 |
| Total | | $ 30,943,508.01 |
| Unassigned funds—surplus | | 2,647,491.38 |
| Total liabilities | | $ 33,590,999.39 |

## EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 57,231 | $135,358,479.00 | 6,947 | $ 13,988,181.00 | 1,967 | $ 5,451,490.00 | $ 1,004,732.00 | 66,145 | $ 155,802,882.00 |
| Issued during year | 8,317 | 17,175,900.00 | 1,360 | 2,074,449.00 | 441 | 1,224,650.00 | | 10,118 | 20,474,999.00 |
| Revived during year | 41 | 105,110.00 | 6 | 9,200.00 | 6 | 21,000.00 | 8.00 | 53 | 135,318.00 |
| Increased during year | | 73,321.00 | | 3,510.00 | | 8,072.00 | 139,996.00 | | 224,899.00 |
| Totals before transfers | 65,589 | 152,712,810.00 | 8,313 | 16,075,340.00 | 2,414 | 6,705,212.00 | | | |
| Transfers, deductions | 13 | 15,830.00 | 11 | 22,000.00 | 103 | 243,279.00 | | | |
| Transfers, additions | 103 | 235,279.00 | 20 | 40,500.00 | 4 | 5,330.00 | | | |
| Balance of transfers | 90 | 219,449.00 | 9 | 18,500.00 | 99 | 237,949.00 | | | |
| Totals after transfers | 65,679 | 152,932,259.00 | 8,322 | 16,093,840.00 | 2,315 | 6,467,263.00 | 1,144,736.00 | 76,316 | 176,638,098.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 565 | 1,480,235.00 | 46 | 163,237.00 | 13 | 53,557.00 | 7,995.00 | 624 | 1,705,024.00 |
| By maturity | | | 109 | 265,428.00 | | | 8,332.00 | 109 | 273,760.00 |
| By expiry | | | | | 12 | 17,500.00 | | 12 | 17,500.00 |
| By surrender | 973 | 1,780,795.00 | 163 | 378,846.00 | 42 | 97,067.00 | 26,036.00 | 1,178 | 2,282,744.00 |
| By lapse | 1,898 | 3,327,682.00 | 161 | 204,331.00 | 384 | 1,012,850.00 | 95.00 | 2,443 | 4,544,958.00 |
| By decrease | | 656,828.00 | | 38,737.00 | | 63,919.00 | 4,322.00 | | 763,806.00 |
| Total terminated | 3,436 | 7,245,540.00 | 479 | 1,050,579.00 | 451 | 1,244,893.00 | 46,780.00 | 4,366 | 9,587,792.00 |
| Outstanding end of year | 62,243 | 145,686,719.00 | 7,843 | 15,043,261.00 | 1,864 | 5,222,370.00 | 1,097,956.00 | 71,950 | 167,050,306.00 |
| Policies re-insured | | | | | | | | | 2,944,615.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 224 | $ 379,598.00 |
| Policies issued during the year | 80 | 124,000.00 |
| Total | 304 | $ 503,598.00 |
| Deduct ceased to be in force during the year | 22 | 30,500.00 |
| Policies in force December 31, 1903 | 282 | $ 473,098.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 17,293.13 |

# METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK, N. Y.

Incorporated June, 1866. Commenced Business January, 1867.

JOHN R. HEGEMAN, President. JAMES S. ROBERTS, Secretary.

Home Office, 1 Madison Avenue, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 85,540,770.54

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $3,853.75 for first year's re-insurance | $ 6,288,809.17 | |
| Consideration for original annuities involving life contingencies | 131,069.31 | |
| Total new premiums | $ 6,419,878.48 | |
| Renewal premiums without deduction for commissions or other expenses, less $33,319.39 for re-insurance on renewals | 39,237,082.09 | |
| Total premium income | | 45,656,960.57 |
| Interest on mortgage loans | $ 1,337,645.55 | |
| Interest on bonds and dividends on stocks | 1,949,057.40 | |
| Interest on premium notes, policy loans or liens | 77,144.26 | |
| Interest on other debts due the company | 98,836.88 | |
| Rents from company's property, including $231,519 for company's own occupancy | 656,195.22 | |
| Total interest and rents | | 4,118,879.31 |
| Profit on sale or maturity of ledger assets | | 79,879.64 |
| From other sources | | 32,084.59 |
| Total income | | $ 49,887,804.11 |
| Sum of both amounts | | $ 135,428,574.65 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $12,864,189.50 ; additions, $43,427.67 | $12,907,617.17 | |
| For matured endowments | 96,253.43 | |
| Net amount paid for losses and matured endowments | $13,003,870.60 | |
| For annuities involving life contingencies | 70,467.98 | |
| Premium notes voided by lapse | 22,980.34 | |

| | | |
|---|---|---|
| Surrender values paid in cash | $ 478,156.43 | |
| Dividends paid to policy-holders in cash | 603,255.28 | |
| Total paid policy-holders | | $14,178,730.63 |
| Paid for claims on supplementary contracts not involving life contingencies | 569.00 | |
| Paid stockholders for interest or dividends | 140,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $1,694,000.42; renewal premiums, $5,134,795.37; annuities, $6,146.30 | 6,834,942.09 | |
| Commuting renewal commissions | 1,632,025.57 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 3,292,352.54 | |
| Agency supervision, traveling and all other expenses | 622,905.03 | |
| Medical examiners' fees | 456,130.32 | |
| Inspection of risks | 324,280.73 | |
| Salaries and all other compensation of officers and Home Office employees | 1,803,427.51 | |
| Rents, including $231,519 for company's own occupancy | 522,583.51 | |
| Advertising, $17,949.69; printing and stationery, $389,502.49; postage, $130,808.33 | 538,260.51 | |
| Legal expenses | 109,474.45 | |
| Furniture, fixtures and safes | 88,909.05 | |
| Insurance taxes, licenses and department fees | 647,258.57 | |
| Taxes on real estate | 142,842.13 | |
| Repairs and expenses (other than taxes) on real estate | 249,241.39 | |
| All other disbursements | 195,961.15 | |
| Total disbursements | | $ 31,779,894.18 |
| Balance | | $ 103,648,680.47 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $14,835,140.61 | |
| Mortgage loans on real estate | 31,814,193.06 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,421,003.27 | |
| Premium notes on policies in force | 675,496.17 | |
| Book value of bonds and stocks | 49,574,248.32 | |
| Deposited in trust companies and banks on interest | 5,062,262.88 | |
| Cash in company's office | 238,958.02 | |
| Agents' balances | 27,378.14 | |
| Total ledger assets | | $ 103,648,680.47 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 552,313.28 | |
| Interest due and accrued on bonds and stocks | 113,532.87 | |
| Interest due and accrued on premium notes, policy loans or liens | 4,659.82 | |
| Interest due and accrued on other assets | 124.22 | |
| Rents due and accrued on company's property or lease | 8,668.13 | |
| Total rents and interest due and accrued | | 679,298.32 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 85,822.77 | $ 453,047.72 | |
| Gross deferred premiums on policies in force December 31, 1903 | 647,631.94 | 1,756,110.97 | |
| Totals | $ 733,454.71 | $ 2,209,158.69 | |
| Deduct loading, 19.03416 per cent | 139,616.43 | 420,485.30 | |
| Net amount of uncollected and deferred premiums | $ 593,838.28 | $ 1,788,673.39 | $ 2,705,050.30 |
| Industrial premiums unpaid, $537,564.39, less 40 per cent = $322,538.63. | | | |
| Gross assets | | | $ 107,033,029.09 |
| Deduct assets not admitted— | | | |
| Agents' debit balances | | $ 27,378.14 | |
| Premium notes or loans on policies in excess of net value of their policies | | 246,355.30 | |
| Book value of ledger assets over market value | | 1,398,335.05 | |
| Total | | | 1,672,068.49 |
| Total admitted assets | | | $ 105,360,960.60 |

LIABILITIES.

| | | | |
|---|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Actuary on the Combined and American Experience Tables of Mortality, with 4 and 3½ per cent. interest | | $92,072,941.00 | |
| Same for annuities (including those in reduction of premiums) | | 535,299.00 | |
| Total | | $92,608,240.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | | 72,672.00 | |
| Net reserve | | | $ 92,535,568.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | | 26,512.00 |
| Claims for death losses | $ | | |
| Claims for death losses in process of adjustment or adjusted and not due | | 164,310.62 | |
| Claims for death losses which have been reported and no proofs received | | 146,872.19 | |
| Claims for death losses and other policy claims resisted by the company | | 55,147.50 | |
| Total policy claims | | | 366,330.31 |
| Premiums paid in advance | | | 226,431.06 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | | 170,112.22 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | | 47,230.95 |
| Agents' cash deposits in lieu of bonds | | | 119,571.50 |
| Special reserve | | | 1,177,332.00 |
| Total | | | $ 94,669,088.04 |
| Capital stock | | | 2,000,000.00 |
| Unassigned funds—surplus | | | 8,691,872.56 |
| Total liabilities | | | $ 105,360,960.60 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 134,816 | $131,095,429.00 | 132,648 | $ 89,798,889.00 | 1,527 | $ 9,181,415.00 | $ | 268,991 | $ 229,995,733.00 |
| Issued during year | 3 5,069 | 35,545,485.00 | 66,452 | 38,245,073.00 | 284 | 2,620,090.00 | | 101,805 | 76,410,648.00 |
| Revived during year | 3,185 | 2,402,157.00 | 3,206 | 1,890,184.00 | 46 | 57,421.00 | | 6,437 | 4,349,762.00 |
| Increased during year | | 38,573.00 | | 26,309.00 | | 972.00 | | | 65,854.00 |
| Totals before transfers | 173,070 | 169,001,644.00 | 202,306 | 129,960,455 00 | 1,857 | 11,859,898.00 | | | |
| Transfers, deductions | 803 | 809,125.00 | 841 | 669,719.00 | 29 | 266,500.00 | | | |
| Transfers, additions | 643 | 766,790.00 | 1,005 | 741,554.00 | 25 | 237,000.00 | | | |
| Balance of transfers | 160 | 42,335.00 | 164 | 71,835.00 | 4 | 29,500.00 | | | |
| Totals after transfers | 172,910 | 168,959,309.00 | 202,470 | 130,032,290.00 | 1,853 | 11,830,398.00 | | 377,233 | 310,821,997.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1,554 | 1,373,772.00 | 932 | 578,253.00 | 23 | 68,371.00 | | 2,509 | 2,020,396.00 |
| By maturity | | | 76 | 96,254 00 | | | | 76 | 96,254.00 |
| By expiry | | | | | 66 | 103,729.00 | | 66 | 103,729.00 |
| By surrender | 2,865 | 2,858,409.00 | 1,843 | 1,539,580.00 | 5 | 27,000.00 | | 4,713 | 4,424,989.00 |
| By lapse | 17,050 | 14,642,289.00 | 27,566 | 15,381,213.00 | 144 | 842,883.00 | | 44,760 | 30,866,385.00 |
| By decrease | | | | | | | | | |
| Total terminated | 21,469 | 18,874,470.00 | 30,417 | 17,595,300.00 | 238 | 1,041,983.00 | | 52,124 | 37,511,753.00 |
| Outstanding end of year | 151,441 | 150,084,829.00 | 172,053 | 112,436,990.00 | 1,615 | 10,788,415.00 | | 325,109 | 273,310,244.00 |
| Policies re-insured | 9 | 306,548.00 | 10 | 359,000.00 | 13 | 117,600.00 | | 32 | 783,148.00 |

EXHIBIT OF ANNUITIES.—In force December 31, 1903: Number, 112; representing in annual payments, $77,153.01.

## EXHIBIT OF INDUSTRIAL POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. All Other Policies. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| Policies and additions at end of previous year | 2,991,420 | $408,027.460.00 | 3,519,040 | $567,807,856.00 | 187,831 | $ 5,840,990.00 | $ | 6,698,291 | $ 981,676,306.00 |
| Issued during year | 287,878 | 50,015,801.00 | 1,477,361 | 247,161,927.00 | 23,589 | 791,135.00 | | 1,788,828 | 297,968,863.00 |
| Revived during year | | | | | | | | | |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | 3,279,298 | 458,043,261.00 | 4,996,401 | 814,969,783.00 | 211,420 | 6,632,125.00 | | 8,487,119 | 1,279,645,169.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 57,549 | 7,076,287.00 | 45,944 | 3,699,592.00 | 3,092 | 111,342.00 | | 106,585 | 10,887,221.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | 285 | 20,103·00 | | 285 | 20,103.00 |
| By surrender | 37,517 | 5,979,029.00 | 17,335 | 2,420,730.00 | 44 | 1,231.00 | | 54,896 | 8,400,990.00 |
| By lapse | 191,351 | 31,039,691.00 | 946,393 | 169,412,020.00 | | | | 1,137,744 | 200,451,711.00 |
| By change | 10 | 339.00 | 72 | 1,580.00 | 182 | 7,398.00 | | 264 | 9,317.00 |
| Total terminated | 286,427 | 44,095,346.00 | 1,009,744 | 175,533,922.00 | 3,603 | 140,074.00 | | 1,299,774 | 219,769,342.00 |
| Outstanding end of year | 2,992,871 | 413,947,915.00 | 3,986,657 | 639,435,861.00 | 207,817 | 6,492,051.00 | | 7,187,345 | 1,059,875,829.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

ORDINARY.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 66 | $ 143,081.00 |
| Policies issued during the year | 419 | 385,740.00 |
| Total | 485 | $ 528,821.00 |
| Deduct ceased to be in force during the year | 79 | 112,113.00 |
| Policies in force December 31, 1903 | 406 | $ 416,708.00 |
| Losses and claims incurred during the year | 2 | 2,500.00 |
| Total | 2 | $ 2,500.00 |
| Losses and claims settled during the year, in cash | 2 | 2,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 49,755.66 |

INDUSTRIAL BUSINESS.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 977 | $ 132,995.00 |
| Policies issued during the year | 8,121 | 1,327,215.00 |
| Total | 9,098 | $ 1,460,210.00 |
| Deduct ceased to be in force during the year | 4,427 | 664,316.00 |
| Policies in force December 31, 1903 | 4,671 | $ 795,894.00 |
| Losses and claims incurred during the year | 30 | 675.88 |
| Losses and claims settled during the year, in cash | 30 | 675.88 |

## MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Incorporated November 6, 1867. Commenced Business November 12, 1867.

O. R. LOOKER, President. A. F. MOORE, Secretary.

Home Office, 150 Jefferson Avenue, Detroit, Michigan.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 7,499,830.36 |

INCOME.

| | | |
|---|---|---|
| First year's premiums without deduction for commissions or other expenses, less $1,299 for first year's re-insurance | $ 202,575.38 | |
| Surrender values applied to pay first year's premiums | 2,244.74 | |
| Dividends applied to purchase paid-up additions and annuities | 10,520.98 | |
| Total new premiums | $ 215,341.10 | |
| Renewal premiums without deduction for commissions or other expenses, less $10,605.98 for re-insurance on renewals | 1,214,998.68 | |
| Dividends applied to pay renewal premiums | 17,040.42 | |
| Surrender values applied to pay renewal premiums | 1,349.75 | |
| Total renewal premiums | $ 1,233,388.85 | |
| Total premium income | | 1,448,729.95 |
| Interest on mortgage loans | $ 326,279.22 | |
| Interest on collateral loans | 9.13 | |
| Interest on bonds and dividends on stocks | 3,675.30 | |
| Interest on premium notes, policy loans or liens | 48,510.41 | |
| Interest on other debts due the company | 4,260.03 | |

| | | |
|---|---|---|
| Discount on claims paid in advance | $ 53.34 | |
| Rents from company's property | 20,117.04 | |
| Total interest and rents | | $ 402,904.47 |
| Profit on sale or maturity of ledger assets | | 1,070.99 |
| From other sources | | 493.63 |
| Total income | | $ 1,853,199.04 |
| Sum of both amounts | | $ 9,353,029.40 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $15,000 re-insurance), $428,721.56; additions, $5,298.14 | $ 434,019.70 | |
| For matured endowments, $181,249.01; additions, $11,417.07 | 192,666.08 | |
| Net amount paid for losses and matured endowments | $ 626,685.78 | |
| Premium notes voided by lapse | 3,639.55 | |
| Surrender values paid in cash | 99,531.32 | |
| Surrender values applied to pay new premiums | 2,244.74 | |
| Surrender values applied to pay renewal premiums | 1,349.75 | |
| Surrender values applied to pay notes on defaulted policies | 18,774.02 | |
| Surrender values applied to pay interest on notes of defaulted policies | 230.59 | |
| Dividends paid to policy-holders in cash | 3,471.88 | |
| Dividends applied to pay renewal premiums | 17,040.42 | |
| Dividends applied to purchase paid-up additions and annuities | 10,520.98 | |
| Total paid policy-holders | $ 783,489.08 | |
| Paid for claims on supplementary contracts not involving life contingencies | 1,166.66 | |
| Paid stockholders for interest or dividends | 25,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $135,332.52; renewal premiums, $86,904.31 | 223,236.83 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 27,395.24 | |
| Agency supervision, traveling and all other expenses | 20,530.27 | |
| Medical examiners' fees | 19,067.71 | |
| Inspection of risks | 8,794.95 | |
| Salaries and all other compensation of officers and Home Office employees | 53,739.88 | |
| Rents | 15,267.66 | |
| Advertising, $5,047.94; printing and stationery, $17,673.54; postage, $5,432.32 | 28,153.80 | |
| Legal expenses | 11,165.26 | |
| Furniture, fixtures and safes | 882.04 | |
| Insurance taxes, licenses and department fees | 26,700.50 | |
| Taxes on real estate | 8,842.77 | |
| Repairs and expenses (other than taxes) on real estate | 10,846.76 | |
| All other disbursements | 16,431.35 | |
| Total disbursements | | 1,280,710.71 |
| Balance | | $ 8,072,318.69 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 371,689.59 | |
| Mortgage loans on real estate | 6,634,307.17 | |
| Loans secured by pledge of bonds, stocks or other collateral | 7,500.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 745,817.94 | |
| Premium notes on policies in force | 70,891.18 | |
| Book value of bonds | 25,000.00 | |
| Deposited in trust companies and banks on interest | 189,707.03 | |
| Cash in company's office | 15,852.06 | |
| Agents' balances | 11,553.72 | |
| Total ledger assets | | $ 8,072,318.69 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | | $ 113,321.58 |
| Interest due and accrued on bonds and stocks | | 250.00 |
| Interest due and accrued on collateral loans | | 97.43 |
| Interest due and accrued on premium notes, policy loans or liens | | 9,022.64 |
| Interest due and accrued on other assets | | 21.08 |
| Rents due and accrued on company's property or lease | | 1,912.00 |
| Total rents and interest due and accrued | | 124,624.73 |
| Market value of real estate over book value | | 14,877.60 |
| Market value of bonds and stocks over book value | | 3,750.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 14,603.77 | $ 23,026.91 | |
| Gross deferred premiums on policies in force December 31, 1903 | 31,159.90 | 105,893.50 | |
| Total | 45,763.67 | 128,920.41 | |
| Deduct loading, 20 per cent. | 9,152.73 | 25,784.08 | |
| Net amount of uncollected and deferred premiums | 36,610.94 | 103,136.33 | |
| | | | 139,747.27 |
| Gross assets | | | $ 8,355,318.29 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' debit balances | 240.25 |
| Total admitted assets | $ 8,355,078.29 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Michigan Mutual Life Insurance Company on the American Table of Mortality, with 4 per cent. interest, and American, with 3½ per cent. from January 1, 1903 | $ 7,698,842.00 | |
| Same for reversionary additions | 198,020.05 | |
| Total | $ 7,896,862.05 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 28,758.00 | |
| Net reserve | | $ 7,868,104.05 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 12,290.67 |
| Claims for death losses which have been reported and no proofs received | $ 6,650.00 | |
| Total policy claims | | 6,650.00 |
| Premiums paid in advance | | 10,815.04 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 463.81 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 544.53 |
| Other liabilities, viz.: | | |
| Deposit account | | 2,130.10 |
| Total | | $ 7,900,998.20 |
| Capital stock | | 250,000.00 |
| Unassigned funds—surplus | | 204,079.84 |
| Total liabilities | | $ 8,355,078.04 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 9,200 | $ 11,447,626.00 | 11,392 | $ 18,679,717.00 | 11,450 | $ 11,607,373.00 | $ 328,163.60 | 32,042 | $ 42,062,881.00 |
| Issued during year | 1,151 | 1,473,685.00 | 765 | 1,083,709.00 | 5,705 | 5,027,792.00 | 6,594.00 | 7,621 | 7,591,782.00 |
| Revived during year | 104 | 75,676.00 | 15 | 15,999.00 | 54 | 35,025.00 | | 173 | 126,700.00 |
| Increased during year | | | | 1,035.00 | | 5,095.00 | 26.00 | | 6,157.00 |
| Totals before transfers | 10,455 | 12,996.989.00 | 12,172 | 19,780,461.00 | 17,209 | 16,675,286.00 | | | |
| Transfers, deductions | 22 | 38,000.00 | 27 | 51,000.00 | 4,807 | 3,524,051.00 | | | |
| Transfers, additions | 4,425 | 3,259,021.00 | 368 | 264,079.00 | 63 | 89,950.00 | | | |
| Balance of Transfers | 4,403 | 3,221,021.00 | 341 | 213,079.00 | 4,744 | 3,434,101.00 | | | |
| Totals after transfers | 14,850 | 16,218,010.00 | 12,513 | 19,993,541.00 | 12,465 | 13,241,184.00 | 334,784.00 | 39,836 | 49,787,521.00 |
| Deduct ceased : | | | | | | | | | |
| By death | 168 | 198,661.00 | 87 | 152,326.00 | 83 | 92,233.00 | 5,298.00 | 338 | 448,579.00 |
| By maturity | 1 | 2,000.00 | 84 | 157,688.00 | 21 | 45,500.00 | 15,690.00 | 106 | 220,878.00 |
| By expiry | | | | | 20 | 72,500.00 | | 20 | 72,500.00 |
| By surrender | 122 | 292,977.00 | 176 | 400,479.00 | 38 | 59,658.00 | 5,253.00 | 336 | 758,369.00 |
| By lapse | 1,316 | 1,115,219 00 | 403 | 433,668.00 | 4,324 | 3,633,425.00 | | 6,043 | 5,182,313.00 |
| By not taken | 133 | 185,091.00 | 99 | 113,395.00 | 340 | 372,723.00 | | 572 | 671,209.00 |
| By decrease | | 15,881.00 | | 24,501.00 | | 26,436.00 | 11.00 | | 66,831 00 |
| Total terminated | 1,740 | 1,809,832.00 | 849 | 1,282,058.00 | 4,826 | 4,302,476.00 | 26,253.00 | 7,415 | 7,420,621.00 |
| Outstanding end of year | 13,118 | 14,408,178.00 | 11,664 | 18,711,482.00 | 7,639 | 8,938,708.00 | 308,531.00 | 32,421 | 42,366,900.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 388 | $ 437,348.43 |
| Policies issued during the year | 254 | 271,578.10 |
| Total | 642 | $ 703,926.53 |
| Deduct ceased to be in force during the year | 163 | 153,297.25 |
| Policies in force December 31, 1903 | 479 | $ 555,629.28 |
| Losses and claims incurred during the year | 4 | 2,135.00 |
| Losses and claims settled during the year, in cash | 4 | 2,135.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 16,333.81 |

# MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, NEW JERSEY.

Incorporated January 31, 1845. Commenced Business April, 1845.

FREDERICK FRELINGHUYSEN, President. EDWARD L. DOBBINS, Secretary.

Home Office, No. 752 Broad Street, Newark, N. J.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 79,225,204.23 |

### INCOME.

| | | |
|---|---|---|
| For first year's premiums on original policies without deduction for commissions or other expenses | $ 1,596,001.10 | |
| Surrender values applied to pay first year's premiums | 350.64 | |
| Dividends applied to purchase paid-up additions and annuities | 368,029.22 | |
| Consideration for original annuities involving life contingencies | 130,321.15 | |
| Total new premiums | $ 2,094,702.11 | |
| Renewal premiums without deduction for commission or other expenses | 9,395,117.84 | |
| Dividends applied to pay renewal premiums | 1,168,466.24 | |
| Surrender values applied to pay renewal premiums | 10,310.37 | |
| Consideration for deferred annuities, renewal premiums involving life contingencies | 4,276.79 | |
| Total renewal premiums | $10,578,171.24 | |
| Total premium income | | 12,672,873.35 |
| Interest on mortgage loans | $ 2,059,978.88 | |
| Interest on collateral loans | 92,016.74 | |
| Interest on bonds and dividends on stocks | 856,199.05 | |
| Interest on premium notes, policy loans or liens | 699,312.43 | |
| Interest on other debts due the company | 5,039.69 | |
| Discount on claims paid in advance | 1,781.96 | |
| Rents from company's property | 200,336.99 | |
| Total interest and rents | | 3,914,665.74 |
| Profit on sale or maturity of ledger assets, real estate | | 15,894.84 |
| Total income | | $ 16,603,433.93 |
| Sum of both amounts | | $ 95,828,638.16 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $4,807,006.98; additions, $70,223.80 | $ 4,877,230.78 | |
| For matured endowments, $1,100,582.10; additions, $47,148 | 1,147,730.10 | |
| Net amount paid for losses and matured endowments | $ 6,024,960.88 | |
| For annuities involving life contingencies | 110,152.30 | |
| Premium notes voided by lapse | 8,395.09 | |
| Surrender values paid in cash | 1,306,376.50 | |
| Surrender values applied to pay new premiums | 350.64 | |
| Surrender values applied to pay renewal premiums | 10,310.37 | |
| Dividends paid to policy-holders in cash | 300,747.66 | |
| Dividends applied to pay renewal premiums | 1,168,466.24 | |
| Dividends applied to purchase paid-up additions and annuities | 368,029.22 | |
| Total paid policy-holders | $ 9,297,788.90 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $664,721.09; renewal premiums, $612,606.95; annuities, $5,996.61 | 1,283,324.65 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 66,801.57 | |
| Agency supervision, traveling and all other expenses | 2,201.39 | |
| Medical examiners' fees | 135,495.93 | |
| Salaries and all other compensation of officers and Home Office employees | 295,564.32 | |
| Advertising, $35,979.01; printing and stationery, $20,035.85; postage, $30,593.21 | 86,608.07 | |
| Legal expenses | 49,749.74 | |
| Insurance taxes, licenses and department fees | 393,296.54 | |
| Taxes on real estate | 51,573.45 | |
| Repairs and expenses (other than taxes) on real estate | 57,456.86 | |
| All other disbursements, viz.: | | |
| Investment expense | 55,562.61 | |
| Miscellaneous office expense | 58,126.60 | |
| Premiums on bonds purchased | 93,237.09 | |
| Total disbursements | | $ 11,926,787.72 |
| Balance | | $ 83,901,850.44 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,154,117.41 | |
| Mortgage loans on real estate | 44,423,316.11 | |
| Loans secured by pledge of bonds, stocks or other collateral | 2,242,450.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral or secured by terms of policy | 7,939,084.40 | |
| Premium notes on policies in force | 4,805,600.54 | |
| Par value of bonds and stocks | 20,234,751.33 | |
| Deposited in trust companies and banks on interest | 485,774.13 | |
| Cash in company's office | 4,619.64 | |
| Deposited in banks (not on interest) | 549,496.63 | |
| Agents' balances | 62,640.25 | |
| Total ledger assets | | $ 83,901,850.44 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,005,264.08 | |
| Interest due and accrued on bonds and stocks | 181,183.24 | |
| Interest due and accrued on collateral loans | 145.60 | |
| Interest due and accrued on premium notes, policy loans or liens | 295,105.08 | |
| Total interest due and accrued | | 1,481,698.00 |
| Market value of bonds and stocks over par value | | 1,062,982.50 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 20,068.57 | $ 335,610.52 | |
| Gross deferred premiums on policies in force December 31, 1903 | 104,718.71 | 736,693.03 | |
| Totals | $ 124,787.28 | $ 1,072,303.55 | |
| Deduct loading, 20 per cent. | 24,957.46 | 214,460.71 | |
| Net amount of uncollected and deferred premiums | $ 99,829.82 | $ 857,842.84 | $ 957,672.66 |
| Gross assets | | | $ 87,404,203.60 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' debit balances | 64,091.27 |
| Total admitted assets | $ 87,340,112.33 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New Jersey Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest | $74,358,707.21 | |
| Same for reversionary additions | 3,094,410.00 | |
| Same for annuities (including those in reduction of premiums) | 957,853.00 | |
| Net reserve | | $ 78,410,970.21 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 321,989.98 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 180,460.57 | |
| Claims for death losses which have been reported and no proofs received | 300,000.00 | |
| Claims for matured endowments due and unpaid | 29,971.41 | |
| Claims for death losses and other policy claims resisted by the company | 5,295.00 | |
| Total policy claims | | 515,726.98 |
| Premiums paid in advance | | 66,118.84 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 27,453.20 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 25,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 283,703.11 |
| Other liabilities, viz.: | | |
| Special reserve on policies issued since 1899 on 3 per cent. basis | | 1,011,243.00 |
| Total | | $ 80,662,205.32 |
| Unassigned funds—surplus | | 6,677,907.01 |
| Total liabilities | | $ 87,340,112.33 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 97,400 | $232,896,611.00 | 27,512 | $ 62,540.813.00 | 3,740 | $ 7,182,986.00 | $ 5,427,759.00 | 128,652 | 308,048,169.00 |
| Issued during year | 15,008 | 31,145,281.00 | 3,642 | 7,255,204.00 | 1,163 | 2,385,826.00 | 669,370.00 | 19,813 | 41,455,681.00 |
| Revived during year | 84 | 175,641.00 | 18 | 27,200.00 | 1 | 1,000.00 | 3,890.00 | 103 | 207,731.00 |
| Increased during year | 5 | 8,090.00 | 2 | 29,572.00 | | | 1.00 | 7 | 37,663.00 |
| Totals before transfers | 112,497 | 264,225,623.00 | 31,174 | 69,852,789.00 | 4,904 | 9,569,812.00 | | | |
| Transfers, deductions | 28 | 55,600.00 | 11 | 29,500.00 | | | | | |
| Transfers, additions | 11 | 29,500.00 | 28 | 55,600.00 | | | | | |
| Balance of transfers | 17 | 26,100.00 | 17 | 26,100.00 | | | | | |
| Totals after transfers | 112,480 | 264,199,523.00 | 31,191 | 69,878,889.00 | 4,904 | 9,569,812.00 | 6,101,020.00 | 148,575 | 349,749,244.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1,485 | 4,286,119.00 | 184 | 511,463 00 | 42 | 93,889.00 | 68,203.00 | 1,711 | 4,959,674.00 |
| By maturity | | | 497 | 1,105,255.00 | | | 46,500.00 | 497 | 1,151,755.00 |
| By expiry | | | | 122,750.00 | 1,063 | 2,215,544.00 | | 1,063 | 2,338,294.00 |
| By surrender | 2,274 | 5,096,679.00 | 897 | 2,080,535.00 | 121 | 236,427.00 | 125,095.00 | 3,292 | 7,538,736.00 |
| By lapse | 2,180 | 3,338,192.00 | 345 | 470,606.00 | | | 114.00 | 2,525 | 3,808,912.00 |
| By decrease | | 78,842.00 | | 19,023.00 | | | 466.00 | | 98,331.00 |
| Total terminated | 5,939 | 12,799,832.00 | 1,923 | 4,309,632.00 | 1,226 | 2,545,860.00 | 240,378.00 | 9,088 | 19,895,702.00 |
| Outstanding end of year | 106,541 | 251,399,691.00 | 29,268 | 65,569,257.00 | 3,678 | 7,023,952.00 | 5,860,642.00 | 139,487 | 329,853,542.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 415; representing in annual payments, $139,371.21.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 3,859 | $ 6,372,533.00 |
| Policies issued during the year | 934 | 1,359,089.00 |
| Total | 4,793 | $ 7,731,622.00 |
| Deduct ceased to be in force during the year | 330 | 465,020.00 |
| Policies in force December 31, 1903 | 4,463 | $ 7,266,602.00 |
| Losses and claims unpaid December 31, 1902 | 11 | 21,466.00 |
| Losses and claims incurred during the year | 34 | 62,297.00 |
| Total | 45 | $ 83,763.00 |
| Losses and claims settled during the year | 36 | 68,975.00 |
| Losses and claims unpaid December 31, 1903 | 9 | 14,788.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 256,981.67 |

# THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1842. Commenced Business February 1, 1843.

RICHARD A. MCCURDY, President. WM. J. EASTON, GRANVILLE M. WHITE, Secretaries.

Home Office, 32 Nassau Street, New York City.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 350,146,965.83 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $34,569.61 for first year's re-insurance | $ 8,949,062.79 | |
| Surrender values applied to pay first year's premiums | 52,324.82 | |
| Total first year's premiums on original policies | $ 9,001,387.61 | |
| Dividends applied to purchase paid-up additions and annuities | 2,446,088.07 | |
| Consideration for original annuities involving life contingencies | 3,681,933.75 | |
| Consideration for supplementary contracts involving life contingencies | 376,159.37 | |
| Total new premiums | $15,505,568.80 | |
| Renewal premiums without deduction for commissions or other expenses, less $68,554.09 for re-insurance on renewals | 44,061,151.32 | |
| Dividends applied to pay renewal premiums | 28,756.43 | |
| Surrender values applied to pay renewal premiums | 526,687.19 | |
| Renewal premiums for deferred annuities | 28,855.92 | |
| Total renewal premiums | $44,645,450.86 | |
| Total premium income | | 60,151,019.66 |
| Consideration for supplementary contracts not involving life contingencies | | 180,743.03 |
| Interest on mortgage loans | $ 3,792,698.62 | |
| Interest on collateral loans | 481,379.86 | |
| Interest on bonds and dividends on stocks | 8,902,623.40 | |
| Interest on policy loans or liens | 917,977.88 | |

| | | |
|---|---|---|
| Interest on other debts due the company | $ 530,628.21 | |
| Rents from company's property, including $275,000 for company's own occupancy | 1,584,776.31 | |
| Total interest and rents | | $ 16,210,084.28 |
| Profit on sale or maturity of ledger assets | | 791,865.79 |
| Total income | | $ 77,333,712.76 |
| Sum of both amounts | | $ 427,480,678.59 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $17,811,633.10; additions, $1,134,419.57 | $18,946,052.67 | |
| For matured endowments, $4,088,904.45; additions, $541,237.14 | 4,630,141.59 | |
| Net amount paid for losses and matured endowments | $23,576,194.26 | |
| For annuities involving life contingencies | 2,121,305.67 | |
| Surrender values paid in cash | 3,384,048.87 | |
| Surrender values applied to pay new premiums | 52,324.82 | |
| Surrender values applied to pay renewal premiums | 526,687.19 | |
| Dividends paid to policy-holders in cash | 519,798.62 | |
| Dividends applied to pay renewal premiums | 28,756.43 | |
| Dividends applied to purchase paid-up additions and annuities | 2,446,088.07 | |
| Total paid policy-holders | $32,655,203.93 | |
| Paid for claims on supplementary contracts not involving life contingencies | 72,576.08 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $6,251,944.11; renewal premiums, $1,999,449.90; annuities (original), $169,418.11; renewals, $413.67 | 8,421,225.79 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 1,493,433.98 | |
| Agency supervision, traveling and all other expenses | 238,028.42 | |
| Medical examiners' fees | 573,337.01 | |
| Inspection of risks | 215,574.85 | |
| Salaries and all other compensation of officers and Home Office employees | 953,916.59 | |
| Rents, includiug $275,000 for company's own occupancy | 544,814.72 | |
| Advertising, $333,088.21; printing and stationery, $680,849.35; postage, $182.709.05 | 1,196,646.61 | |
| Legal expenses | 347,003.81 | |
| Furniture, fixtures and safes | 156,440.24 | |
| Insurance taxes, licenses and department fees | 767,405.29 | |
| Taxes on real estate | 319,269.73 | |
| Repairs and expenses (other than taxes) on real estate | 643,656.69 | |
| Loss on sale or maturity of ledger assets | 13,724.38 | |
| All other disbursements | 195,357.87 | |
| Total disbursements | | 48,807,615.99 |
| Balance | | $ 378,673,062.60 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $34,312,133.60 | |
| Mortgage loans on real estate | 89,224,920.14 | |
| Loans secured by pledge of bonds, stocks or other collateral | 14,217,500.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 18,926,100.64 | |
| Book value of bonds and stocks | 198,072,507.10 | |
| Deposited in trust companies and banks on interest | 22,439,395.88 | |
| Cash in company's office | 21,154.14 | |
| Agents' balances | 503,290.58 | |
| Suspense | 956,060.52 | |
| Total ledger assets | | $ 378,673,062.60 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | | $ 958,212.84 |
| Interest due and accrued on bonds and stocks | | 1,726,010.48 |
| Interest due and accrued on collateral loans | | 23,242.78 |
| Interest due and accrued on policy loans or liens | | 8,612.51 |
| Interest due and accrued on other assets | | 81,272.81 |
| Rents due and accrued on company's property or lease | | 170,949.62 |
| Total rents and interest due and accrued | | $ 2,968,301.04 |
| Market value of bonds and stocks over book value | | 16,640,731.27 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 80,228.00 | $ 3,682,773.79 | |
| Gross deferred premiums on policies in force December 31, 1903 | 239,252.65 | 2,491,736.08 | |
| Totals | $ 319,540.63 | $ 6,174,509.87 | |
| Deduct loading, 22½ per cent. | 71,896.64 | 1,389,264.72 | |
| Net amount of uncollected and deferred premiums | $ 247,643.99 | $ 4,785,245.15 | 5,032,889.14 |
| Gross assets | | | $ 403,314,984.05 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 537,261.87 | |
| Suspense | 956,060.52 | |
| Total | | 1,493,322.39 |
| Total admitted assets | | $ 401,821,661.66 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department of New York on the Actuaries' Tables of Mortality, with 4 per cent. interest for policies issued before January 1, 1898, and American Table, with 3½ per cent. interest for policies on or after that date | $297,725,160.00 | |
| Same for reversionary additions | 13,554,791.00 | |
| Same for annuities | 24,988,386.00 | |
| Total | $336,268,787.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 22,747.00 | |
| Net reserve | | $ 336,246,040.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 1,008,980.49 |
| Claims for death losses in process of adjustment or adjusted and not due | $1,466,031.69 | |
| Claims for death losses which have been reported and no proofs received | 42,772.00 | |
| Claims for matured endowments due and unpaid | 300,736.61 | |
| Claims for death losses and other policy claims resisted by the company | 96,665.00 | |
| Due and unpaid on annuity claims involving life contingencies | 171,395.23 | |
| Total policy claims | | 2,077,600.53 |
| Premiums paid in advance, including surrender values so applied | | 363,151.47 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 131,045.51 |
| Other liabilities, viz.: | | |
| Reserve for contingent guarantee fund | | 59,164,843.66 |
| Surplus to be apportioned in 1904 | | 2,830,000.00 |
| Total liabilities | | $401,821,661.66 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 439,254 | $1,085,020,307.00 | 101,039 | $225,807,005.00 | 2,901 | $ 8,995,223.00 | $ 20,926,124.00 | 543,194 | $ 1,340,748,659.00 |
| Issued during year | 76,541 | 166,525,271.00 | 19,854 | 38,256,782.00 | 1,520 | 4,400,797.00 | 3,594,757.00 | 97,915 | 212,777,607.00 |
| Revived during year | 652 | 1,769,657.00 | 191 | 325,657.00 | 11 | 27,953.00 | 78 | 854 | 2,123,345.00 |
| Increased during year | 71 | | 23 | 201,696.00 | 2 | | | 96 | 201,696.00 |
| Totals before transfers | 516,518 | 1,253,315,235.00 | 121,107 | 264,591,140.00 | 4,434 | 13,423,973.00 | | | |
| Transfers, deductions | 395 | 1,052,272.00 | 363 | 1,409,580.00 | 60 | 180,318.00 | | | |
| Tranfers, additions | 403 | 1,527,398.00 | 368 | 989,028.00 | 47 | 125,744.00 | | | |
| Balance of transfers | 8 | 475,126.00 | 5 | 420,552.00 | 13 | 54,574.00 | | | |
| Totals after transfers | 516,526 | 1,253,790,361.00 | 121,112 | 264,170,588.00 | 4,421 | 13,369,399.00 | 24,520,959.00 | 642,059 | 1,555,851,307.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 5,561 | 15,832,729.00 | 737 | 2,188,057.00 | 16 | 213,065 00 | 1,115,637.00 | 6,314 | 19,349,488.00 |
| By maturity | | | 1,912 | 5,307,666.00 | | | 570,537.00 | 1,912 | 5,878,203.00 |
| By expiry | | 445,034.00 | | 38,617.00 | 262 | 514,372.00 | 44.00 | 262 | 998,067.00 |
| By surrender | 4,657 | 10,732,047.00 | 1,278 | 2,392,735.00 | 3 | 74,792.00 | 2,293,370.00 | 5,938 | 15,492,944.00 |
| By lapse | 23,377 | 51,197,129.00 | 4,731 | 8,882,065 00 | 553 | 1,928,669.00 | 4,515.00 | 28,661 | 62,012,378.00 |
| By decrease | | 6,552,511.00 | | | | 339,035.00 | | | 6,891,546.00 |
| Total terminated | 33,595 | 84,759,450.00 | 8,658 | 18,809,140.00 | 834 | 3,069,933.00 | 3,984,103.00 | 43,087 | 110,622,626.00 |
| Outstanding end of year | 482,931 | 1,169,030,911.00 | 112,454 | 245,361,448.00 | 3,587 | 10,299,466.00 | 20,536,856.00 | 598,972 | 1,445,228,681.00 |
| Policies re-insured | | | | | | | | | 4,062,719.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 8,231; representing in annual payments, $2,449,631.81.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 4,212 | $ 10,445,546.00 |
| Policies issued during the year | 1,603 | 2,680,405.00 |
| Total | 5,815 | $ 13,125,951.00 |
| Deduct ceased to be in force during the year | 332 | 660,596.00 |
| Policies in force December 31, 1903 | 5,483 | $ 12,465,355.00 |
| Losses and claims incurred during the year | 33 | 51,364.00 |
| Total | 33 | $ 51,364.00 |
| Losses and claims settled during the year, in cash | 33 | 51,364.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 328,893.41 |

# NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VERMONT.

Incorporated November 13, 1848. Commenced Business February 1, 1850.

JOSEPH A. DEBOER, President. OSMAN D. CLARK, Secretary.

Home Office, 116 State Street, Montpelier, Vermont.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 23,948,256.00 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 697,170.96 | |
| Surrender values applied to pay first year's premiums | 607.18 | |
| Dividends applied to purchase paid-up additions and annuities | 6,916.10 | |
| Consideration for original annuities involving life contingencies | 469,494.96 | |
| Total new premiums | $ 1,174,189.20 | |
| Renewal premiums without deduction for commissions or other expenses | 3,945,171.32 | |
| Dividends applied to pay renewal premiums | 104,687.37 | |
| Consideration for annuities involving life contingencies | 399.98 | |
| Total renewal premiums | $ 4,050,258.67 | |
| Total premium income | | 5,224,447.87 |
| Consideration for supplementary contracts not involving life contingencies | | 2,640.00 |
| Interest on mortgage loans | $ 532,607.52 | |
| Interest on collateral loans | 1,682.27 | |
| Interest on bonds and dividends on stocks | 370,874.43 | |
| Interest on premium notes, policy loans or liens | 199,602.39 | |
| Interest on other debts due the company | 21,481.39 | |
| Discount on claims paid in advance | 2,115.24 | |
| Rents from company's property, including $7,500 for company's own occupancy | 122,962.25 | |
| Total interest and rents | | 1,251,325.49 |
| Profit on sale or maturity of ledger assets | | 2,049.98 |
| Total income | | $ 6,480,463.34 |
| Sum of both amounts | | $ 30,428,717.34 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $937,748.66; additions, $3,633.70 | $ 941,382.36 | |
| For matured endowments | 290,600.00 | |
| Net amount paid for losses and matured endowments | $ 1,231,982.36 | |
| For annuities involving life contingencies | 91,395 43 | |
| Surrender values paid in cash | 570,683.02 | |
| Surrender values applied to pay new premiums | 607.18 | |
| Dividends paid to policy-holders in cash | 50,804.39 | |
| Dividends applied to pay renewal premiums | 104,687.37 | |
| Dividends applied to purchase paid-up additions and annuities | 6,916.10 | |
| Total paid policy-holders | $ 2,057,075.85 | |
| Paid for claims on supplementary contracts not involving life contingencies | 729.98 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $401,690.12; renewal premiums, $276,172.99; annuities, $23,636.90 | 701,500.01 | |
| Commuting renewal commission | 13,574.19 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 109,790.90 | |
| Agency supervision, traveling and all other expenses | 4,019.18 | |
| Medical examiners' fees | 54,855.00 | |
| Inspection of risks | 3,959.98 | |
| Salaries and all other compensation of officers and Home Office employees | 120,872.63 | |
| Rents, including $7,500 for company's own occupancy | 24,305.00 | |
| Advertising, $26,147.27; printing and stationery, $17,697.06; postage, $14,861.48 | 58,705.81 | |
| Legal expenses | 2,630.13 | |
| Furniture, fixtures and safes | 22,774.49 | |
| Insurance taxes, licenses and department fees | 102,027.28 | |
| Taxes on real estate | 24,648.14 | |
| Repairs and expenses (other than taxes) on real estate | 52,117.32 | |
| All other disbursements | 35,430.64 | |
| Total disbursements | | $ 3,389,016.53 |
| Balance | | $ 27,039,702.81 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,435,144.13 | |
| Mortgage loans on real estate | 11,424,871.22 | |
| Loans secured by pledge of bonds, stocks or other collateral | 22,000.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 2,831,841.56 | |
| Premium notes on policies in force | 995,492.59 | |
| Book value of bonds and stocks | 9,505,684.08 | |
| Deposited in trust companies and banks on interest | 803,999.88 | |
| Cash in company's office | 2,889.83 | |
| Deposited in banks (not on interest) | 14,331.29 | |
| Agents' balances | 3,448.23 | |
| Total ledger assets | | $ 27,039,702.81 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | $ 211,102.83 |
| Interest due and accrued on bonds and stocks | 143,645.39 |
| Interest due and accrued on collateral loans | 1,124.67 |
| Interest due and accrued on premium notes, policy loans or liens | 115,131.11 |
| Interest due and accrued on other assets | 1,024.00 |

| | | | |
|---|---|---|---|
| Dividends accrued on bank stock | | $ 68.00 | |
| Rents due and accrued on company's property or lease | | 6,641.43 | |
| Total rents and interest due and accrued | | | $ 478,737.43 |
| Market value of bonds and stocks over book value | | | 227,520.92 |
| | *New Business.* | *Renewals.* | |
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 6,890.06 | $ 234,721.36 | |
| Gross deferred premiums on policies in force December 31, 1903 | 47,225.30 | 352,091.20 | |
| Totals | $ 54,115.36 | $ 586,812.56 | |
| Deduct loading, 20 per cent. | 10,823.07 | 117,362.51 | |
| Net amount of uncollected and deferred premiums | $ 43,292.29 | $ 469,450.05 | 512,742.34 |
| All other assets, viz.: | | | |
| Cash in office over-remitted by agents | | | 3,977.78 |
| Gross assets | | | $ 28,262,681.28 |

DEDUCT ASSETS NOT ADMITTED.

| | | | |
|---|---|---|---|
| Agents' debit balances | | | 3,448.23 |
| Total admitted assets | | | $ 28,259,233.05 |

LIABILITIES.

| | | | |
|---|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company's Actuary on the Actuaries' Table of Mortality, with 4 per cent. interest | | $21,201,458.49 | |
| Policies dated subsequent to December 31, 1900, valued on the American Experience Tables, with 3 per cent. interest. | | 2,022,601.18 | |
| Same for reversionary additions | | 51,182.90 | |
| Same for annuities (including those in reduction of premiums) | | 1,442,194.43 | |
| Net reserve | | | $ 24,717,437.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | | 57,337.75 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | | 13,553.30 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 112.00 | | |
| Claims for death losses which have been reported and no proofs received | 61,684.00 | | |
| Claims for matured endowments due and unpaid | 500.00 | | |
| Claims for death losses and other policy claims resisted by the company | 50,000.00 | | |
| Due and unpaid on annuity claims involving life contingencies | 1,639.44 | | |
| Total policy claims | | | 113,935.44 |
| Premiums paid in advance | | | 11,910.45 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | | 120,993.63 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | | 10,226.76 |
| Other liabilities, viz.: | | | |
| Extra life-rate endowment reserve | | | 297,609.75 |
| Agents' credit balances | | | 3,977.78 |
| Total | | | $ 25,346,981.86 |
| Unassigned funds—surplus | | | 2,912,251.19 |
| Total liabilities | | | $ 28,259,233.05 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 35,433 | $ 75,407,722.00 | 19,833 | $ 34,646,221.00 | 1,807 | $ 4,740,229.00 | $ 78,785.00 | 57,073 | $ 114,872,957.00 |
| Issued during year | 4,219 | 7,874,930.00 | 4,551 | 7,440,608.00 | 1,267 | 2,985,509.00 | 13,239.00 | 10,037 | 18,314,286.00 |
| Revived during year | 66 | 136,614.00 | 44 | 79,459.00 | 8 | 28,500.00 | | 118 | 244,573.00 |
| Increased during year | | 8,600.00 | | 180.00 | | | | | 8,780.00 |
| Totals before transfers | 39,718 | 83,427,866.00 | 24,428 | 42,166,468.00 | 3,082 | 7,754,238.00 | | | |
| Transfers, deductions | 22 | 32,550.00 | 19 | 28,500.00 | 35 | 68,660.00 | | | |
| Transfers, additions | 33 | 60,160.00 | 36 | 57,250.00 | 7 | 12,300.00 | | | |
| Balance of transfers | 11 | 27,610.00 | 17 | 28,750.00 | 28 | 56,360.00 | | | |
| Totals after transfers | 39,729 | 83,455,476.00 | 24,445 | 42,195,218.00 | 3,054 | 7,697,878.00 | 92,024.00 | 67,228 | 133,440,596.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 274 | 700,515.00 | 128 | 274,276.00 | 8 | 25,200.00 | 3,568.00 | 410 | 1,003,559.00 |
| By maturity | 25 | 58,950.00 | 203 | 232,150.00 | | | | 228 | 291,100.00 |
| By expiry | 101 | 275,500.00 | 60 | 140,000.00 | 119 | 227,896.00 | | 280 | 643,396.00 |
| By surrender | 678 | 1,450,498.00 | 559 | 967,786.00 | 41 | 95,052.00 | 1,170.00 | 1,278 | 2,514,506.00 |
| By lapse | 1,658 | 3,121,056.00 | 888 | 1,388,418.00 | 423 | 1,213,549.00 | | 2,969 | 5,723,023.00 |
| By decrease | 11 | 90,304.00 | 4 | 41,384.00 | 19 | 58,947.00 | | 34 | 190,635.00 |
| Total terminated | 2,747 | 5,696,823.00 | 1,842 | 3,044,014.00 | 610 | 1,620,644.00 | 4,738.00 | 5,199 | 10,366,219.00 |
| Outstanding end of year | 36,982 | 77,758,653.00 | 22,603 | 39,151,204.00 | 2,444 | 6,077,234.00 | 87,286.00 | 62,029 | 123,074,377.00 |
| Policies re-insured | | | | | | | | | |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 439; representing in annual payments, $136,535.28.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 72 | $ 116,552.00 |
| Policies issued during the year | 66 | 90,830.00 |
| Total | 138 | $ 207,382.00 |
| Deduct ceased to be in force during the year | 42 | 62,000.00 |
| Policies in force December 31, 1903 | 96 | $ 145,382.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 5,208.21 |

# NEW YORK LIFE INSURANCE COMPANY.

Incorporated 1841. Commenced Business 1845.

JOHN A. MCCALL, Pres. CHARLES C. WHITNEY, JOHN C. MCCALL, Sec.

Home Office, 346 Broadway, New York City.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 308,912,576.63 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $75,687.45 for first year's re-insurance | $13,906,488.22 | |
| Total first year's premiums on original policies | $13,906,488.22 | |
| Dividends applied to purchase paid-up additions and annuities | 594,122.23 | |
| Consideration for original annuities involving life contingencies | 1,613,300.44 | |
| Consideration for supplementary contracts involving life contingencies, | 121,871.00 | |
| Total new premiums | $16,235,781.89 | |
| Renewal premiums without deduction for commissions or other expenses, less $203,854.63 for re-insurance on renewals | 56,519,186.88 | |
| Dividends applied to pay renewal premiums | 587,002.21 | |
| Surrender values applied to pay renewal preminms | 12,284.38 | |
| Consideration for annuities involving life contingencies | 27,918.74 | |
| Total renewal premiums | $57,146,392.21 | |
| Total premium income | | 73,382,174.10 |
| Consideration for supplementary contracts not involving life contingencies | | 296,862.14 |
| Premium notes, loans or liens restored by revival of policies | | 14,730.32 |
| Interest on mortgage loans | $ 1,069,639.36 | |
| Interest on collateral loans | 195,290.44 | |
| Interest on bonds | 9,915,237.72 | |
| Interest on premium notes, policy loans or liens | 1,578,487.93 | |
| Interest on other debts due the company | 582,971.40 | |
| Discount on claims paid in advance | 28,736.72 | |
| Rents from company's property, including $192,211.52 for company's own occupancy | 930,947.39 | |
| Total interest and rents | | 14,301,310.96 |
| Profit on sale or maturity of ledger assets | | 274,453.89 |
| Total income | | $ 82,269,531.41 |
| Sum of both amounts | | $ 397,182,108.04 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $6,000 re-insurance), $15,997,351.04; additions, $862,730.71 | $16,860,081.75 | |
| For matured endowments, $4,195,448.53; additions, $110,492.78 | 4,305,941.31 | |
| Net amount paid for losses and matured endowments | $21,166,023.06 | |
| For annuities involving life contingencies | 1,686,696.07 | |
| Surrender values paid in cash | 6,399,951.22 | |
| Surrender values applied to pay renewal premiums | 12,284.38 | |
| Dividends paid to policy-holders in cash | 4,158,167.79 | |
| Dividends applied to pay renewal premiums | 587,002.21 | |
| Dividends applied to purchase paid-up additions and annuities | 594,122.23 | |
| Total paid policy-holders | $34,604,246.96 | |
| Paid for claims on supplementary contracts not involving life contingencies | 65,766.93 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $7,123,204.17; renewal premiums, $1,925,559.27; annuities (original), $40,975.82; renewal, $8.09 | 9,089,747.35 | |
| Commuting renewal commission | 606,925.68 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 2,671,979.53 | |
| Agency supervision, traveling and all other expenses | 969,248.15 | |
| Medical examiners' fees | 748,417.83 | |
| Inspection of risks | 164,003.89 | |
| Salaries and all other compensation of officers and Home Office employees | 806,335.13 | |
| Rents, including $192,211.52 for company's own occupancy | 649,590.78 | |
| Advertising, $123,862.02; printing and stationery, $317,920.20; postage, $256,050.22 | 697,832.44 | |
| Legal expenses | 254,793.95 | |
| Furniture, fixtures and safes | 153,271.85 | |
| Insurance taxes, licenses and department fees | 812,591.89 | |
| Taxes on real estate | 153,231.32 | |
| Repairs and expenses (other than taxes) on real estate | 263,439.24 | |
| Loss on sale or maturity of ledger assets | 12,353.00 | |
| All other disbursements | 159,683.53 | |
| Total disbursements | | $ 52,883,459.45 |
| Balance | | $ 344,298,648.59 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $12,725,000.00 | |
| Mortgage loans on real estate | 24,531,774.34 | |
| Loans secured by pledge of bonds | 5,280,000.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 28,502,073.02 | |
| Premium notes on policies in force | 3,139,284.12 | |
| Book value of bonds | 247,994,383.06 | |
| Deposited in trust companies and banks on interest | 17,731,710.20 | |
| Cash in company's office | 129,479.39 | |
| Deposited in banks (not on interest) | 4,264,944.46 | |
| Total ledger assets | | $ 344,298,648.59 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | $ 175,018.99 |
| Interest due and accrued on bonds | 1,714,342.83 |
| Interest due and accrued on collateral loans | 66,166.66 |
| Interest due and accrued on premium notes, policy loans or liens | 163,990.00 |

| | | | |
|---|---|---|---|
| Interest due and accrued on other assets | | $ 30,654.00 | |
| Rents due and accrued on company's property or lease | | 35,499.52 | |
| Total rents and interest due and accrued | | | $ 2,185,672.00 |
| | *New Business.* | *Renewals.* | |
| Gross premiums due and unreported on policies in force December 31, 1903 | $ | $ 3,308,322.39 | |
| Gross deferred premiums on policies in force December 31, 1903 | 691,750.00 | 3,958,285.00 | |
| Total | $ 691,750.00 | $ 7,266,607.39 | |
| Deduct loading, 22½ per cent. | 155,643.75 | 1,634,986.66 | |
| Net amount of uncollected and deferred premiums | $ 536,106.25 | $ 5,631,620.73 | 6,167,726.98 |
| Total admitted assets | | | $ 352,652,047.57 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department of New York on the Actuaries' and American Tables of Mortality, with 3 and 4 per cent. interest, as follows: Policies known as the company's 3 per cent. policies and all policies issued since December 31, 1900, being valued as per the American Experience Table of Mortality, with 3 per cent. interest, and all other policies being valued as per the Combined Experience Table of Mortality, with 4 per cent. interest | $281,227,489.00 | |
| Same for reversionary additions | 3,374,092.00 | |
| Same for annuities (including those in reduction of premiums) | 15,760,186.00 | |
| Total | $300,361,767.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 271,420.00 | |
| Net reserve | | $ 300,090,347.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 1,041,693.68 |
| Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 69,663.28 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 575,614.52 | |
| Claims for death losses which have been reported and no proofs received | 1,469,421.03 | |
| Claims for matured endowments due and unpaid | 413,529.08 | |
| Claims for death losses and other policy claims resisted by the company | 5,000.00 | |
| Due and unpaid on annuity claims involving life contingencies | 116,908.48 | |
| Total policy claims | | 2,580,473.11 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 460.11 |
| Premiums paid in advance, including surrender values so applied | | 851,905.41 |
| Interest paid in advance on policy loans | | 524,030.00 |
| Commissions due to agents on premium notes when paid | | 37,467.72 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 350,960.60 |
| Additional reserve on policies | | 6,859,193.00 |
| Reserve to provide dividends payable to policy-holders in 1904 and thereafter as the periods mature: | | |
| To holders of 20-year period policies | | 23,539,923.16 |
| To holders of 15-year period policies | | 6,991,284.04 |
| To holders of 10-year period policies | | 477,606.72 |
| To holders of 5-year period policies | | 375,001.94 |
| To holders of annual dividend policies | | 830,915.02 |
| Reserve to provide for all other contingencies | | 8,031,122.78 |
| Total liabilities | | $ 352,652,047.57 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 463,992 | $1,003,119,698.00 | 228,290 | $469,929,013.00 | 12,285 | $ 76,310,083.00 | $ 4,269,232.00 | 704,567 | $1,553,628,026.00 |
| Issued during year | 98,669 | 191,266,627.00 | 72,338 | 123,914,715.00 | 111 | 923,992.00 | 427,113.00 | 171,118 | 316,532,447.00 |
| Revived during year | 923 | 2,077,800.00 | 599 | 1,111,000.00 | 12 | 26,900.00 | 1,098.00 | 1,534 | 3,216,798.00 |
| Increased during year | ---------- | 1,512,791.00 | ---------- | 1,340,245.00 | ---------- | 7,272,753.00 | ---------- | ---------- | 10,125,789.00 |
| Totals before transfers | 563,584 | 1,197,976,916.00 | 301,227 | 596,294,973.00 | 12,408 | 84,533,728.00 | ---------- | ---------- | ---------- |
| Transfers, deductions | 30,749 | 53,870,300.00 | 14,036 | 21,845,700.00 | 289 | 597,100.00 | ---------- | ---------- | ---------- |
| Transfers, additions | 329 | 811,400.00 | 148 | 441,000.00 | 44,597 | 75,060,700.00 | ---------- | ---------- | ---------- |
| Balance of transfers | 30,420 | 53,058,900.00 | 13,888 | 21,404,700 00 | 44,308 | 74,463,600.00 | ---------- | ---------- | ---------- |
| Totals after transfers | 533,164 | 1,144,918,016.00 | 287,339 | 574,890,273.00 | 56,716 | 158,997,328.00 | 4,697,443.00 | 877,219 | 1,883,503,060.00 |
| Deduct ceased : | | | | | | | | | |
| By death | 4,524 | 11,304,459.00 | 1,794 | 4,364,285.00 | 164 | 1,015,797.00 | 186,307.00 | 6,482 | 16,870,848.00 |
| By maturity | ---------- | ---------- | 1,601 | 4,264,390.00 | ---------- | ---------- | 92,025.00 | 1,601 | 4,356,415.00 |
| By expiry | ---------- | ---------- | ---------- | ---------- | 42,381 | 74,358,042.00 | ---------- | 42,381 | 74,358,042.00 |
| By surrender | 7,192 | 18,894,700.00 | 3,787 | 7,978,700.00 | 145 | 408,300.00 | 214,508.00 | 11,124 | 27,496,208.00 |
| By lapse | 821 | 1,958,961.00 | 1,980 | 3,623,310.00 | 119 | 1,415,095.00 | 8,178.00 | 2,920 | 7,005,544.00 |
| By decrease | ---------- | 4,897,766.00 | ---------- | 3,193,531.00 | ---------- | 111,807.00 | ---------- | ---------- | 8,203,104.00 |
| Total terminated | 12,537 | 37,055,886.00 | 9,162 | 23,424,216.00 | 42,809 | 77,309,041.00 | 501,018.00 | 64,508 | 138,290,161.00 |
| Outstanding end of year | 520,627 | 1,107,862,130.00 | 278,177 | 551,466,057.00 | 13,907 | 81,688,287.00 | 4,196,425.00 | 812,711 | 1,745,212,899.00 |
| Policies re-insured | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | ---------- | 4,841,140.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number 10,098, representing in annual payments $1,953,584.85.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 4,075 | $ 8,398,582.00 |
| Policies issued during the year | 1,051 | 1,684,417.00 |
| Total | 5,126 | $ 10,082,999.00 |
| Deduct ceased to be in force during the year | 329 | 690,981.00 |
| Policies in force December 31, 1903 | 4,797 | $ 9,392,018.00 |
| Losses and claims unpaid December 31, 1902 | 4 | 8,347.20 |
| Losses and claims incurred during the year | 47 | 111,762.82 |
| Total | 51 | $ 120,110.02 |
| Losses and claims settled during the year, in cash | 40 | 99,950.02 |
| Losses and claims unpaid December 31, 1903 | 3 | 20,160.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 321,144.17 |

# THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, OF WISCONSIN.

Incorporated March, 1857. Commenced Business November 25, 1858.

H. L. PALMER, President. J. W. SKINNER, Secretary.

Home Office, Corner Broadway and Michigan Streets, Milwaukee, Wis.

## BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 160,558,838.53

### INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commission or other expenses | $ 2,877,679.30 | |
| Total first year's premiums on original policies | $ 2,877,679.30 | |
| Dividends applied to purchase paid-up additions and annuities | 686,150.22 | |
| Consideration for original annuities involving life contingencies | 63,105 17 | |
| Total new premiums | $ 3,626,934.69 | |
| Renewal premiums without deduction for commissions or other expenses | 20,455,553.18 | |
| Dividends applied to pay renewal premiums | 2,071,071.44 | |
| Renewal premiums for deferred annuities | 2,090.29 | |
| Total renewal premiums | $22,528,714.91 | |
| Total premium income | | 26,155,649.60 |
| Consideration for supplementary contracts not involving life contingencies | | 170,759.00 |
| Premium notes, loans or liens restored by revival of policies | | 1,446.25 |
| Interest on mortgage loans | $ 3,491,190.82 | |
| Interest on bonds | 2,657,702.23 | |
| Interest on premium notes, policy loans or liens | 627,056.42 | |
| Interest on other debts due the company | 225,053.98 | |

| | | |
|---|---|---|
| Discount on claims paid in advance | $ 9,013.99 | |
| Rents from company's property, including $41,585.00 for company's own occupancy | 434,731.48 | |
| Total interest and rents | | $ 7,444,748.92 |
| Profit on sale or maturity of ledger assets | | 61,567.29 |
| From other sources | | 1,102.60 |
| Total income | | $ 33,835,273.66 |
| Sum of both amounts | | $ 194,394,112.19 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $6,026,506.10; additions, $123,303.36 | $ 6,149,809.46 | |
| For matured endowments, $1,883,286; additions $100,451.83 | 1,983,737.83 | |
| Net amount paid for losses and matured endowments | | $ 8,133,547.29 |
| For annuities involving life contingencies | 45,885.30 | |
| Premium notes voided by lapse | 9,979.31 | |
| Surrender values paid in cash | 2,460,634.65 | |
| Dividends paid to policy-holders in cash | 1,698,950.38 | |
| Dividends applied to pay renewal premiums | 2,071,071.44 | |
| Dividends applied to purchase paid-up additions and annuities | 686,150.22 | |
| Total paid policy-holders | | $15,106,218.59 |
| Paid for claims on supplementary contracts not involving life contingencies | 78,410.99 | |
| Commissions first year's premiums, $1,250,519.40; renewal premiums, $1,677,032.02; annuities (original), $151.03; (renewal), $40.15 | 2,927,742.60 | |
| Commuting renewal commission | 430.74 | |
| Traveling and all other expenses | 11,191.51 | |
| Medical examiners' fees | 149,707.00 | |
| Inspection of risks | 21,115.51 | |
| Salaries of officers and Home Office employees | 481,882.42 | |
| Rents | 41,585.00 | |
| Advertising, $6,101.10; printing and stationery, $47,510.28; postage, $82,703.45 | 136,314.83 | |
| Legal expenses | 19,575.76 | |
| Furniture, fixtures and safes | 3,529.30 | |
| Insurance taxes, licenses and department fees | 577,431.02 | |
| Taxes on real estate | 93,076.17 | |
| Repairs and expenses (other than taxes) on real estate | 222,558.74 | |
| All other disbursements | 1,165,774.97 | |
| Total disbursements | | 21,036,545.15 |
| Balance | | $ 173,357,567.04 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,611,897.42 | |
| Mortgage loans on real estate | 85,718,617.07 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 13,751,253.00 | |
| Premium notes on policies in force | 312,311.54 | |
| Book value of bonds | 67,449,504.09 | |
| Deposited in trust companies and banks on interest | 2,258,383.09 | |
| Cash in company's office | 208,436.75 | |
| Agents' balances | 47,164.08 | |
| Total ledger assets | | $ 173,357,567.04 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,155,257.47 | |
| Interest due and accrued on bonds | 1,007,404.33 | |
| Interest due and accrued on premium notes, policy loans or liens | 424,009.99 | |
| Rents due and accrued on company's property or lease | 31,936.59 | |
| Total rents and interest due and accrued | | $ 2,618,608.38 |
| Market value of bonds and stocks over book value | | 18,858.34 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 11,807.00 | $ 861,895.00 | |
| Gross deferred premiums on policies in force December 31, 1903 | 232,025.00 | 1,421,243.00 | |
| Totals | $ 243,832.00 | $ 2,283,138.00 | |
| Deduct loading, 40 17-100 and 7 40-100 per cent. | 105,262.27 | 168,952.21 | |
| Net amount of uncollected and deferred premiums | $ 138,569.73 | $ 3,114,185.79 | 2,252,755.52 |
| Gross assets | | | $ 178,247,789.20 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Commuted commissions | | 47,164.08 |
| Total admitted assets | | $ 178,200,625.20 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries' and American Table of Mortality, with 4 and 3 per cent. interest respectively | $141,022,798.00 | |
| Same for reversionary additions | 3,532,041.00 | |
| Same for annuities (including those in reduction of premiums) | 481,015.00 | |
| Net reserve | | $ 145,035,854.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 602,441.94 |
| Claims for death losses due and unpaid | $ 48,091.12 | |
| Claims for death losses in process of adjustment or adjusted and not due | 207,990.58 | |
| Claims for death losses which have been reported and no proofs received | 300,152.00 | |
| Claims for matured endowments due and unpaid | 58,992.00 | |
| Claims for death losses and other policy claims resisted by the company, | 40,900.00 | |
| Due and unpaid on annuity claims involving life contingencies | 678.82 | |
| Total policy claims | | 656,804.52 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 1,030.00 |
| Premiums paid in advance including surrender values so applied | | 34,705.24 |
| Commissions and medical fees, due or accrued | | 72,841.73 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 284,304.87 |
| Dividends apportioned, payable to policy-holders during 1904 | | 2,218,518.22 |
| Tontine surplus payable to policy-holders subsequent to 1904 as the periods of participation mature | | 23,679,360.78 |
| Total | | $ 172,585,861.30 |
| Unassigned funds—surplus | | 5,614,763.90 |
| Total liabilities | | $ 178,200,625.20 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 177,295 | $416,604,957.00 | 74,640 | $166,924,296.00 | 10,159 | $ 30,148,981.00 | $ 7,003,049.00 | 262,094 | $ 620,681,283.00 |
| Issued during year | 15,882 | 38,187,907.00 | 10,467 | 20,063,768.00 | 3,535 | 10,341,425.00 | 2,607,965.00 | 29,884 | 71,201,065.00 |
| Revived during year | 220 | 461,207.00 | 138 | 322,100.00 | 89 | 334,500.00 | 149.00 | 447 | 1,117,956.00 |
| Increased during year | 2,300 | 5,067,097.00 | 1,324 | 2,533,952.00 | 140 | 424,472.00 | 10,880.00 | 3,764 | 8,036,401.00 |
| Totals before transfers | 195,697 | 460,321,168.00 | 86,569 | 189,844,116.00 | 13,923 | 41,249,378.00 | | | |
| Transfers, deductions | 364 | 983,407.00 | 269 | 697,019.00 | 666 | 2,027,147.00 | | | |
| Transfers, additions | 588 | 1,700,500.00 | 382 | 1,046,855.00 | 352 | 846,208.00 | | | |
| Balance of transfers | 224 | 717,093.00 | 113 | 349,836.00 | 314 | 1,180,939.00 | | | |
| Totals after transfers | 195,921 | 461,038,261.00 | 86,682 | 190,193,952.00 | 13,609 | 40,068,439.00 | 9,622,043.00 | 296,212 | 700,922,695.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1,915 | 4,977,057.00 | 387 | 965,543.00 | 71 | 224,114.00 | 118,620.00 | 2,373 | 6,285,334.00 |
| By maturity | | | 885 | 2,077,130.00 | | | 97,823.00 | 885 | 2,174,953.00 |
| By expiry | | | | | 10 | 16,000.00 | 1,427,165.00 | 10 | 1,443,165.00 |
| By surrender | 2,090 | 4,683,612.00 | 1,174 | 2,304,550.00 | 8 | 10,561.00 | 118,657.00 | 3,272 | 7,117,380.00 |
| By lapse | 2,906 | 5,327,160.00 | 1,508 | 2,409,000.00 | 1,197 | 3,255,700.00 | 495.00 | 5,611 | 10,992,355.00 |
| By decrease | 2,228 | 6,445,508.00 | 1,276 | 3,095,619.00 | 114 | 476,054.00 | 41,133 00 | 3,618 | 10,058,314.00 |
| Total terminated | 9,139 | 21,433,337.00 | 5,230 | 10,851,842.00 | 1,400 | 3,982,429.00 | 1,803,893.00 | 15,769 | 38,071,501.00 |
| Outstanding end of year | 186,782 | 439,604,924.00 | 81,452 | 179,342,110.00 | 12,209 | 36,086,010.00 | 7,818,150.00 | 280,150 | 662,851,194.00 |
| Policies re-insured | | | | | | | | | |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 402; representing in annual payments, $59,723.00.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 1,572 | $ 3,318,962.00 |
| Policies issued during the year | 304 | 443,500.00 |
| Total | 1,876 | $ 3,762,462.00 |
| Deduct ceased to be in force during the year | 71 | 152,422.00 |
| Policies in force December 31, 1903 | 1,801 | $ 3,610,040.00 |
| Losses and claims unpaid December 31, 1902 | 1 | $ 1,196.00 |
| Losses and claims incurred during the year | 17 | 27,802.00 |
| Total | 18 | $ 28,998.00 |
| Losses and claims settled during the year, in cash | 17 | 26,998.00 |
| Losses and claims unpaid December 31, 1903 | 1 | 2,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 125,823.52 |

# PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business January, 1868.

GEORGE A. MOORE, President. S. M. MARKS, Secretary.

Home Office, 508 Montgomery Street, San Francisco, Cal.

## CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 4,982,959.89 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies, without deduction for commissions or other expenses, less $1,795.18 for first year's re-insurance | $ 470,679.59 | |
| Surrender values applied to pay first year's premiums | 664.43 | |
| Dividends applied to purchase paid-up additions and annuities | 80,713.96 | |
| Surrender values applied to purchase paid-up insurance and annuities | 13,442.38 | |
| Consideration for original annuities involving life contingencies | 7,686.00 | |
| Total new premiums | $ 573,186.36 | |
| Renewal premiums without deduction for commissions or other expenses, less $20,477.11 for re-insurance on renewals | 1,137,303.82 | |
| Dividends applied to pay renewal premiums | 46,013.68 | |
| Surrender values applied to pay renewal premiums | 10,550.42 | |
| Total renewal premiums | $ 1,193,867.92 | |
| Total accident premiums | 543,578.90 | |
| Total premium income | | 2,310,633.18 |
| Interest on mortgage loans | $ 58,715.00 | |
| Interest on collateral loans | 7,393.79 | |
| Interest on bonds and dividends on stocks | 134,240.92 | |
| Interest on premium notes, policy loans or liens | 15,282.97 | |
| Interest on other debts due the company | 32,961.02 | |
| Rents from company's property, including $12,600 for company's own occupancy | 21,432.78 | |
| Total interest and rents | | 270,026.48 |

| | | |
|---|---|---|
| Profit on sale or maturity of ledger assets | | $ 45,033.85 |
| From other sources | | 6,301.40 |
| Total income | | $ 2,631,994.91 |
| Sum of both amounts | | $ 7,614,954.80 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $379,563.10; additions, $9,612 | $ 389,175.10 | |
| For matured endowments, $35,967; additions, $7,374 | 43,341.00 | |
| Net amount paid for losses and matured endowments | | $ 432,516.10 |
| For annuities involving life contingencies | | 6,931.96 |
| Surrender values paid in cash | | 98,037.45 |
| Surrender values applied to pay new premiums | | 664.43 |
| Surrender values applied to pay renewal premiums | | 10,550.42 |
| Surrender values applied to purchase paid-up insurance and annuities | | 13,442.38 |
| Dividends paid to policy-holders in cash | | 1,271.31 |
| Dividends applied to pay renewal premiums | | 46,013.68 |
| Dividends applied to purchase paid-up additions and annuities | | 80,713.96 |
| Total paid policy-holders | | $ 690,141.69 |
| Paid stockholders for interest or dividends | | 35,000.00 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $334,394.02; renewal premiums, $83,956.81 | | 418,350.83 |
| Salaries and allowances for agencies, including managers, agents and clerks; Agency supervision, traveling and all other expenses | | 41,025.62 |
| Medical examiners' fees | | 39,111.50 |
| Salaries and all other compensation of officers and Home Office employees | | 70,156.85 |
| Rents, including $9,000 for company's own occupancy | | 13,401.61 |
| Advertising, $4,323.31; printing and stationery, $12,939.70; postage, $5,092.77 | | 22,355.78 |
| Legal expenses | | 7,289.17 |
| Insurance taxes, licenses and department fees | | 21,052.83 |
| Taxes on real estate | | 4,789.06 |
| Repairs and expenses (other than taxes) on real estate | | 6,662.15 |
| Loss on sale or maturity of ledger assets | | 1,161.00 |
| All other disbursements, viz.: | | |
| Subscription and general expense | 12,960.16 | |
| Total disbursements of accident department | 515,386.82 | |
| Total disbursements | | 1,898,845.07 |
| Balance | | $ 5,716,109.73 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 430,046.51 | |
| Mortgage loans on real estate | 1,215,746.23 | |
| Loans secured by pledge of bonds, stocks or other collateral | 257,350.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 241,394.56 | |
| Premium notes on policies in force | 31,851.77 | |
| Book value of bonds and stocks | 3,330,924.65 | |
| Deposited in trust companies and banks on interest | 10,000.00 | |
| Cash in company's office | 6,081.84 | |
| Deposited in banks (not on interest) | 154,166.99 | |
| Bills receivable | 3,138.04 | |
| Agents' balances | 13,575.60 | |
| All other | 21,833.54 | |
| Total ledger assets | | $ 5,716,109.73 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 16,178.11 | |
| Interest due and accrued on bonds and stocks | 50,873.42 | |
| Interest due and accrued on collateral loans | 1,226.30 | |
| Interest due and accrued on premium notes, policy loans or liens | 10,100.70 | |
| Interest due and accrued on assets | 2,107.06 | |
| Rents due and accrued on company's property or lease | 1,519.62 | |
| Total rents and interest due and accrued | | $ 82,005.21 |
| Market value of bonds and stocks over book value | | 123,450.35 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 116,092.26 | $ 128,411.14 | |
| Gross deferred premiums on policies in force December 31, 1903 | 61,065.67 | 102,890.10 | |
| Total | $ 177,157.93 | $ 231,301.24 | |
| Deduct loading, 20 per cent. | 35,431.58 | 46,260.25 | |
| Net amount of uncollected and deferred premiums | $ 141,726.35 | $ 185,040.99 | 326,767.34 |

| | | |
|---|---|---|
| All other assets, viz.: | | |
| Printed supplies | $ 6,000.00 | |
| Non-ledger assets of accident department | 175,627.45 | |
| Gross assets | | 6,429,960.08 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Supplies, furniture, fixtures, etc. | $ 27,833.54 | |
| Agents' debit balances | 13,575.60 | |
| Bills receivable | 3,138.04 | |
| Total | | 44,547.18 |
| Total admitted assets | | $ 6,385,412.90 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on policies dated prior to January 1, 1901, and on the American Experience Table of Mortality, with 3½ per cent. interest on policies dated subsequent to January 1, 1901 | $ 4,793,132.79 | |
| Same for reversionary additions | 390,987.73 | |
| Same for annuities (including those in reduction of premiums) | 78,606.55 | |
| Total | $ 5,262,727.07 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 40,787.13 | |
| Net reserve | | $ 5,221,939.94 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 9,934.00 |
| Claims for death losses in process of adjustment | $ 11,032.08 | |
| Claims for death losses which have been reported and no proofs received, | 22,033.10 | |
| Claims for death losses and other policy claims resisted by the company, | 7,995.00 | |
| Total policy claims | | $ 41,060.18 |
| Other liabilities, viz.: | | |
| Liabilities accident department | | 275,577.85 |
| Total | | $ 5,548,511.97 |
| Capital stock | | 500,000.00 |
| Unassigned funds—surplus | | 336,900.93 |
| Total liabilities | | $ 6,385,412.90 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 18,165 | $ 31,369,414.00 | 4,028 | $ 5,748,353.00 | 218 | $ 451,336.00 | $ 636,870.00 | 22,411 | $ 38,205,973.00 |
| Issued during year | 8,626 | 10,199,801.00 | 2,748 | 3,302,923.00 | 56 | 143,634.00 | 260,751.00 | 11,430 | 13,907,109.00 |
| Revived during year | 137 | 248,157.00 | 36 | 51,540.00 | 2 | 2,000.00 | | 175 | 301,697.00 |
| Increased during year | | 10,430.00 | | 5,000.00 | | 1,000.00 | | | 16,430.00 |
| Totals before transfers | 26,928 | 41,827,802.00 | 6,812 | 9,107,816.00 | 276 | 597,970.00 | | | |
| Transfers, deductions | 68 | 85,900.00 | 59 | 90,500.00 | 2 | 7,000.00 | | | |
| Transfers, additions | 89 | 140,400.00 | 40 | 43,000.00 | | | | | |
| Balance of transfers | 21 | 54,500.00 | 19 | 47,500.00 | 2 | 7,000.00 | | | |
| Totals after transfers | 26,949 | 41,882,302.00 | 6,793 | 9,060,316.00 | 274 | 590,970.00 | 897,621.00 | 34,016 | 52,431,209.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 173 | 346,463.00 | 25 | 22,600.00 | 4 | 10,500.00 | 9,612.00 | 202 | 389,175.00 |
| By maturity | | | 17 | 35,967.00 | | | 7,374.00 | 17 | 43,341.00 |
| By expiry | | | | | 4 | 5,000.00 | | 4 | 5,000.00 |
| By surrender | 160 | 321,242.00 | 33 | 58,765.00 | 22 | 54,500.00 | 15,060.00 | 215 | 449,567.00 |
| By lapse | 3,949 | 4,131,409.00 | 1,084 | 1,131,233.00 | 30 | 61,000.00 | | 5,063 | 5,323,642.00 |
| By decrease | | 77,900.00 | | 45,200.00 | | 4,000.00 | | | 127,100.00 |
| Total terminated | 4,282 | 4,877,014.00 | 1,159 | 1,293,765.00 | 60 | 135,000.00 | 32,046.00 | 5,501 | 6,337,825.00 |
| Outstanding end of year | 22,667 | 37,005,288.00 | 5,634 | 7,766,551.00 | 214 | 455,970.00 | 865,575.00 | 28,515 | 46,093,384.00 |
| Policies re-insured | | | | | | | | 119 | 642,221.00 |

EXHIBIT OF ANNUITIES.—In force December 31, 1903: Number, 27; representing in annual payments, $8,635.66.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 233 | $ 281,186.00 |
| Policies issued during the year | 249 | 277,691.00 |
| Total | 482 | $ 558,877.00 |
| Deduct ceased to be in force during the year | 123 | 123,806.00 |
| Policies in force December 31, 1903 | 259 | $ 435,061.00 |
| Losses and claims incurred during the year | 3 | 4,052.60 |
| Losses and claims settled during the year, in cash | 1 | 2,081.00 |
| Losses and claims unpaid December 31, 1903 | 2 | 1,971.60 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 16,120.29 |

# PENN MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 24, 1847. Commenced Business May 25, 1847.

HARRY F. WEST, President. WILLIAM H. KINGSLY, Secretary and Treasurer.

Home Office, 921, 923 and 925 Chestnut Street, Philadelphia, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 52,111,004.04 | |
| Decrease of capital during the year | 50,756.85 | |
| Extended at | | $ 52,060,247.19 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $10,885.19 for first year's re-insurance | $ 1,734,951.00 | |
| Surrender values applied to pay first year's premiums | 2,315.97 | |
| Total first year's premiums on original policies | $ 1,737,266.97 | |
| Dividends applied to purchase paid-up additions and annuities | 95,491.00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 163,465.00 | |
| Consideration for original annuities involving life contingencies | 284,344.29 | |
| Consideration for supplementary contracts involving life contingencies | 8,992.13 | |
| Total new premiums | $ 2,289,559.39 | |
| Renewal premiums without deduction for commissions or other expenses, less $30,772.37 for re-insurance on renewals | 8,876,302.02 | |
| Dividends applied to pay renewal premiums | 650,253.55 | |
| Surrender values applied to pay renewal premiums | 31,849.75 | |
| Renewal premiums for deferred annuities | 702.18 | |
| Total renewal premiums | $ 9,559,107.50 | |
| Total premium income | | 11,848,666.89 |
| Consideration for supplementary contracts not involving life contingencies | | 201,167.00 |
| Premium notes, loans or liens restored by revival of policies | | 831.34 |

| | | |
|---|---|---|
| Interest on mortgage loans | $ 1,040,669.70 | |
| Interest on collateral loans | 247,302.97 | |
| Interest on bonds and dividends on stocks | 878,796.35 | |
| Interest on premium notes, policy loans or liens | 349,882.81 | |
| Interest on other debts due the company | 25,775.51 | |
| Rents from company's property | 196,869.08 | |
| Total interest and rents | | $ 2,739,296.48 |
| Profit on sale or maturity of ledger assets | | 38,896.68 |
| From other sources, viz.: | | |
| Suspended bank balances | | 5.69 |
| Bonuses on mortgages, etc. | | 11,854.48 |
| Total income | | $ 14,840,718.50 |
| Sum of both amounts | | $ 66,900,965.69 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $5,000; re-insurance, $2,,744,922; additions, $23,602 | $ 2,768,424.00 | |
| For matured endowments, $788,918; additions, $21,943 | 810,861.00 | |
| Net amount paid for losses and matured endowments | $ 3,579,285.00 | |
| For annuities involving life contingencies | 168,484.74 | |
| Premium notes voided by lapse | 46,645.86 | |
| Surrender values paid in cash | 638,187.44 | |
| Surrender values applied to pay new premiums | 2,315.97 | |
| Surrender values applied to pay renewal premiums | 31,849.75 | |
| Surrender values applied to purchase paid-up insurance and annuities | 163,465.00 | |
| Dividends paid to policy-holders in cash | 39,586.34 | |
| Dividends applied to pay renewal premiums | 650,253.55 | |
| Dividends applied to purchase paid-up additions and annuities | 95,491.00 | |
| Total paid policy-holders | | $ 5,415,564.65 |
| Paid for claims on supplementary contracts not involving life contingencies | 78,954.05 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $919,470.39; renewal premiums, $558,298.89; annuities (original), $13,768.12; renewals, $29.50 | 1,491,566.90 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 54,004.61 | |
| Agency supervision, traveling and all other expenses | 35,662.99 | |
| Medical examiners' fees | 117,131.16 | |
| Inspection of risks | 16,591.73 | |
| Salaries and all other compensation of officers and Home Office employees | 250,703.25 | |
| Rents | 46,470.29 | |
| Advertising, $48,007.36; printing and stationery, $26,423.51; postage, $28.279.61 | 102,710.48 | |
| Legal expenses | 18,378.84 | |
| Furniture, fixtures and safes | 5,654.11 | |
| Insurance taxes, licenses and department fees | 319,468.37 | |
| Taxes on real estate | 31,914.50 | |
| Repairs and expenses (other than taxes) on real estate | 123,184.57 | |
| All other disbursements, viz.: | | |
| Home Office expenses | 61,628.58 | |
| Total disbursements | | 8,169,589.08 |
| Balance | | $ 58,731,376.61 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,078,240.71 | |
| Mortgage loans on real estate | 22,727,551.43 | |
| Loans secured by pledge of bonds, stocks or other collateral | 4,924,348.71 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 5,096,912.00 | |
| Premium notes on policies in force | 1,163,815.88 | |
| Book value of bonds and stocks | 20,418,955.09 | |
| Deposited in trust companies and banks on interest | 913,831.42 | |
| Cash in company's office | 7,057.39 | |
| Deposited in banks (not on interest) | 70,388.08 | |
| Bills receivable | 217,919.77 | |
| Agents' balances | 3,088.71 | |
| Furniture | 9,159.98 | |
| Bills receivable for premiums | 100,107.44 | |
| Total ledger assets | | $ 58,731,376.61 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 378,203.61 | |
| Interest due and accrued on bonds and stocks | 121,928.50 | |
| Interest due and accrued on collateral loans | 12,386.79 | |
| Interest due and accrued on other assets | 6,000.00 | |
| Rents due and accrued on company's property or lease | 8,379.09 | |
| Total rents and interest due and accrued | | 526,897.99 |
| Market value of bonds and stocks over book value | | 201,347.46 |
| Due from other companies for losses or claims on policies of this company re-insured | | 20,000.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 145,006.84 | $ 671,175.81 | |
| Gross deferred premiums on policies in force December 31, 1903 | 95,375.10 | 743,286.33 | |
| Totals | $ 240,381.94 | $ 1,414,462.14 | |
| Deduct loading, 20 per cent. | 48,076.39 | 282,892.43 | |
| Net amount of uncollected and deferred premiums | $ 192,305.55 | $ 1,131,569.71 | 1,323,875.26 |
| Gross assets | | | $ 60,803,497.32 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures, etc. | $ 9,159.98 | |
| Cash advanced to or in hands of agents | 217,919.77 | |
| Agents' debit balances unsecured | 3,088.71 | |
| Bills receivable | 100,107.44 | |
| Total | | 330,275.90 |
| Total admitted assets | | $ 60,473,221.42 |

## LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Pennsylvania Insurance Department on the Actuaries' Tables of Mortality, with 4 per cent. interest, and the 3 and 3½ per cent. American Table | $48,628,779.00 | |
| Same for reversionary additions | 827,545.00 | |
| Same for annuities (including those in reduction of premiums) | 1,612,982.00 | |
| Total | $51,069,306.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 75,015.00 | |
| Net reserve | | $ 50,993,291.00 |

| | | |
|---|---|---|
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | $ 940,890.00 |
| Trust deposits | | 14,372.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 227,306.25 | |
| Claims for death losses and other policy claims resisted by the company | 90,000.00 | |
| Total policy claims | | 317,306.25 |
| Premiums paid in advance, including surrender values so applied | | 33,822.66 |
| Commissions due to agents on premium notes when paid | | 6,550.15 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 124,422.39 |
| Dividends apportioned, payable to policy-holders during 1904 | | 35,703.27 |
| Dividends apportioned, payable to policy-holders subsequent to 1904: | | |
| Accumulated surplus fund | | 2,228,393.00 |
| Five-year option | | 573,723.83 |
| Life rate endowment | | 515,516.19 |
| Four per cent. bond | | 248,419.95 |
| Six per cent. bond | | 84,626.02 |
| Guaranteed dividend | | 87,972.00 |
| Other liabilities, viz.: | | |
| Special 3½ per cent. reserve | | 999,545.00 |
| Total | | $ 57,204,553.71 |
| Unassigned funds—surplus | | 3,268,667.71 |
| Total liabilities | | $ 60,473,221.42 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 68,247 | $ 162,102,058.00 | 30,302 | $ 64,902,760.00 | 13,277 | $ 40,709,470.00 | $ 1,177,485.00 | 111,826 | $ 268,891,773.00 |
| Issued during year | 9,121 | 17,839,126.00 | 5,008 | 9,668,277.00 | 4,554 | 13,336,086.00 | | 18,683 | 40,843,489.00 |
| Revived during year | 1,781 | 3,771,654.00 | 1,067 | 2,133,267.00 | 1,817 | 5,510,091.00 | 852.00 | 4,665 | 11,415,864.00 |
| Increased during year | 14 | 49,300.00 | 16 | 49,668.00 | 220 | 802,425.00 | 162,649.00 | 250 | 1,064,042.00 |
| Totals before transfers | 79,163 | 183,762,138.00 | 36,393 | 76,753,972.00 | 19,868 | 60,358,072.00 | | | |
| Transfers, deductions | 14 | 49,300.00 | 16 | 49,668.00 | 220 | 802,425.00 | | | |
| Transfers, additions | 207 | 670,902.00 | 38 | 213,209.00 | 5 | 17,282.00 | | | |
| Balance of transfers | 193 | 621,602.00 | 22 | 163,541.00 | 215 | 785,143.00 | | | |
| Totals after transfers | 79,356 | 184,383,740.00 | 36,415 | 76,917,513.00 | 19,653 | 59,572,929.00 | 1,340,986.00 | 135,424 | 322,215,168.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 750 | 1,804,174.00 | 239 | 694,288.00 | 97 | 270,360 00 | 23,307.00 | 1,086 | 2,792,129.00 |
| By maturity | | | 354 | 789,187.00 | | | 22,129.00 | 354 | 811,316.00 |
| By expiry | | | | | 410 | 1,035,639.00 | | 410 | 1,035,639.00 |
| By surrender | 558 | 1,494,503.00 | 419 | 887,363.00 | 481 | 1,241,220.00 | 21,378.00 | 1,458 | 3,644,464.00 |
| By lapse | 3,720 | 6,887,159.00 | 1,306 | 2,154,779.00 | 1,771 | 4,722,650.00 | 3,186.00 | 6,797 | 13,767,774.00 |
| By decrease | 20 | 533,823.00 | 18 | 264,559.00 | 224 | 1,035,106.00 | | 262 | 1,833,488.00 |
| Total terminated | 5,048 | 10,719,659.00 | 2,336 | 4,790,176.00 | 2,983 | 8,304,975.00 | 70,000.00 | 10,367 | 23,884,810.00 |
| Outstanding end of year | 74,308 | 173,664,081.00 | 34,079 | 72,127,337.00 | 16,670 | 51,267,954.00 | 1,270,986.00 | 125,057 | 298,330,358.00 |
| Policies re-insured | | | | | | | | 66 | 1,782,900.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 671; representing in annual payments, $276,455.32.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 3,200 | $ 5,859,847.00 |
| Policies issued during the year | 732 | 1,340,904.00 |
| Total | 3,932 | $ 7,200,751.00 |
| Deduct ceased to be in force during the year | 392 | 557,830.00 |
| Policies in force December 31, 1903 | 3,540 | $ 6,642,921.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 13,000.00 |
| Losses and claims incurred during the year | 25 | 40,792.00 |
| Total | 28 | $ 53,792.00 |
| Losses and claims settled during the year, in cash | 26 | 52,706.00 |
| Losses and claims unpaid December 31, 1903 | 2 | 1,086.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 231,673.32 |

# PHŒNIX MUTUAL LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1851. Commenced Business May, 1851.

JONATHAN B. BUNCE, President. WILLIAM A. MOORE, Secretary.

Home Office, No. 49 Pearl Street, Hartford, Conn.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 15,102,249.97 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $5,404.64 for first year's re-insurance | $ 426,153.58 | |
| Surrender values applied to pay first year's premiums | 1,460.23 | |
| Total first year's premiums on original policies | $ 427,613.81 | |
| Dividends applied to purchase paid-up additions and annuities | 58,214.00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 77,527.00 | |
| Consideration for original annuities involving life contingencies | 3,146.75 | |
| Total new premiums | $ 566,501.56 | |
| Renewal premiums without deduction for commission or other expenses, less $24,025.91 for re-insurance on renewals | 2,195,415.99 | |
| Dividends applied to pay renewal premiums | 202,829.32 | |
| Surrender values applied to pay renewal premiums | 4,859.07 | |
| Total renewal premiums | $ 2,403,104.38 | |
| Total premium income | | 2,969,605.94 |
| Interest on mortgage loans | $ 487,106.34 | |
| Interest on bonds and dividends on stocks | 191,840.39 | |
| Interest on premium notes, policy loans or liens | 63,012.26 | |
| Interest on other debts due the company | 8,263.31 | |

| | | |
|---|---|---|
| Discount on claims paid in advance | $ 671.22 | |
| Rents from company's property, including $8,000 for company's own occupancy | 35,842.59 | |
| Total interest and rents | | $ 786,736.11 |
| Profit on sale or maturity of ledger assets | | 25,710.28 |
| Guarantee of mortgage loans | | 823.70 |
| Total income | | $ 3,782,876.03 |
| Sum of both amounts | | $ 18,885,126.00 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $1,037,881.17; additions, $5,612 | $ 1,043,493.17 | |
| For matured endowments, $132,732.50; additions, $8,433 | 141,165.50 | |
| Net amount paid for losses and matured endowments | | $ 1,184,658.67 |
| For annuities involving life contingencies | | 10,047.79 |
| Premium notes voided by lapse | | 2,611.48 |
| Surrender values paid in cash | | 169,940.93 |
| Surrender values applied to pay new premiums | | 1,460.23 |
| Surrender values applied to pay renewal premiums | | 4,859.07 |
| Surrender values applied to purchase paid-up insurance and annuities | | 77,527.00 |
| Dividends paid to policy-holders in cash | | 4,322.00 |
| Dividends applied to pay renewal premiums | | 202,829.32 |
| Dividends applied to purchase paid-up additions and annuities | | 58,214.00 |
| Total paid policy-holders | | $ 1,716,470.49 |
| Paid for claims on supplementary contracts not involving life contingencies | | 5,510.67 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $218,244.20; renewal premiums, $151,655.42; annuities (original), $157.34 | | 370,056.96 |
| Commuting renewal commissions | | 6,100.00 |
| Salaries and allowances for agencies, including managers, agents and clerks | | 47,583.14 |
| Agency supervision, traveling and all other expenses | | 19,482.77 |
| Medical examiners' fees | | 39,382.48 |
| Inspection of risks | | 4,631.69 |
| Salaries and all other compensation of officers and Home Office employees | | 92,208.96 |
| Rents, including $8,000 for company's own occupancy | | 29,822.86 |
| Advertising, $11,706.63; printing and stationery, $26,213.16; postage, $13,197.78 | | 51,117.57 |
| Legal expenses | | 6,429.34 |
| Furniture, fixtures and safes | | 1,777.69 |
| Insurance taxes, licenses and department fees | | 78,059.50 |
| Taxes on real estate | | 11,543.53 |
| Repairs and expenses (other than taxes) on real estate | | 11,126.33 |
| Loss on sale or maturity of ledger assets | | 11,516.04 |
| All other disbursements, viz.: | | |
| Exchange and miscellaneous expenses | 12,235.93 | |
| Agents' ledger balances charged off | 754.85 | |
| Total disbursements | | 2,515,810.81 |
| Balance | | $ 16,369,315.19 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 723,167.31 |
| Mortgage loans on real estate | 9,968,748.15 |
| Loans made to policy-holders on this company's policies, assigned as collateral | 863,930.00 |

| | | |
|---|---|---|
| Premium notes on policies in force | $ 231,518.70 | |
| Book value of bonds and stocks | 4,126,029.66 | |
| Deposited in trust companies and banks on interest | 455,637.34 | |
| Cash in company's office | 284.03 | |
| Total ledger assets | | $ 16,369,315.19 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 197,746.30 | |
| Interest due and accrued on premium notes, policy loans or liens | 3,472.55 | |
| Total interest due and accrued | | 201,218.85 |
| Market value of bonds and stocks over book value | | 151,041.94 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 4,009.00 | $ 108,886.13 | |
| Gross deferred premiums on policies in force December 31, 1903 | 22,254.45 | 163,890.59 | |
| Totals | $ 26,263.45 | $ 272,776.72 | |
| Deduct loading, 20 per cent. | 5,252.69 | 54,555.35 | |
| Net amount of uncollected and deferred premiums | $ 21,010.76 | $ 218,221.37 | $ 239,232.13 |
| Total admitted assets | | | $ 16,960,808.11 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on all policies issued prior to January 1, 1901, and on policies issued subsequent to January 1, 1901, on the American Table of Mortality, with 3½ per cent. interest on non-participating policies, and 3 per cent. interest on participating policies | $15,552,100.00 | |
| Same for reversionary additions | 415,262.00 | |
| Same for annuities (including those in reduction of premiums) | 90,411.00 | |
| Total | $16,057,773.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 84,937.00 | |
| Net reserve | | $ 15,972,836.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 25,139.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 37,909.00 | |
| Claims for death losses which have been reported and no proofs received | 17,208.48 | |
| Total policy claims | | 55,117.48 |
| Premiums paid in advance, includes surrender value so applied | | 16,226.00 |
| Dividends apportioned, payable to policy-holders during 1904 | | 13,162.00 |
| Other liabilities, viz.: | | |
| Special policy reserve | | 169,312.00 |
| Total | | $ 16,251,792.48 |
| Unassigned funds—surplus | | 709,015.63 |
| Total liabilities | | $ 16,960,808.11 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 19,789 | $ 34,200,563.00 | 18,877 | $ 28,899,395.00 | 3,159 | $ 5,692,841.00 | $ 601,265.00 | 41,825 | $ 69,394,064.00 |
| Issued during year | 275 | 667,784.00 | 5,202 | 8,177,952.00 | 817 | 1,893,496.00 | 99,147.00 | 6,294 | 10,838,379.00 |
| Revived during year | 12 | 30,094.00 | 32 | 48,756.00 | 1 | 2,000.00 | 746.00 | 45 | 81,596.00 |
| Increased during year | | 10,200.00 | | 15,080.00 | | 4,920.00 | 295.00 | | 30,495.00 |
| Totals before transfers | 20,076 | 34,908,641.00 | 24,111 | 37,141,183.00 | 3,977 | 7,593,257.00 | | | |
| Transfers, deductions | 265 | 412,520.00 | 281 | 459,900.00 | 167 | 581,176.00 | | | |
| Transfers, additions | 94 | 219,049.00 | 282 | 498,468.00 | 337 | 736,079.00 | | | |
| Balance of transfers | 171 | 193,471.00 | 1 | 38,568.00 | 170 | 154,903.00 | | | |
| Totals after transfers | 19,905 | 34,715,170.00 | 24,112 | 37,179,751.00 | 4,147 | 7,748,160.00 | 701,453.00 | 48,164 | 80,344,534.00 |
| Deduct ceased : | | | | | | | | | |
| By death | 425 | 739,465.00 | 144 | 285,705.00 | 25 | 44,178.00 | 5,612.00 | 594 | 1,074,960.00 |
| By maturity | | | 89 | 132,732.00 | | | 8,433.00 | 89 | 141,165.00 |
| By expiry | | | | | 105 | 180,735.00 | | 105 | 180,735.00 |
| By surrender | 304 | 602,127.00 | 286 | 434,197.00 | 46 | 84,235.00 | 14,825.00 | 636 | 1,135,384.00 |
| By lapse | 148 | 337,698.00 | 1,140 | 1,587,875.00 | 342 | 657,148.00 | 2,900.00 | 1,630 | 2,585,621.00 |
| By decrease | | 30,030.00 | | 50,900.00 | | 2,004.00 | | | 82,934.00 |
| Total terminated | 877 | 1,709,320.00 | 1,659 | 2,491,409.00 | 518 | 968,300.00 | 31,770.00 | 3,054 | 5,200,799.00 |
| Outstanding end of year | 19,028 | 33,005,850.00 | 22,453 | 34,688,342.00 | 3,629 | 6,779,860.00 | 669,683.00 | 45,110 | 75,143,735.00 |
| Policies re-insured | 31 | 284,050.00 | 25 | 252,500.00 | 19 | 234,236.00 | | 75 | 770,786.00 |

NOTE.—Amount of pure endowment granted with extended term insurance (not included above) in force December 31, 1903, $23,035.

EXHIBITS OF ANNUITIES.—In force December 31, 1903: Number, 69; representing in annual payments, $11,277.77.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 1,222 | $ 1,704,643.00 |
| Policies issued during the year | 420 | 571,050.00 |
| Total | 1,642 | $ 2,275,693.00 |
| Deduct ceased to be in force during the year | 275 | 407,158.00 |
| Policies in force December 31, 1903 | 1,367 | $ 1,868,535.00 |
| Losses and claims incurred during the year | 15 | 33,710.00 |
| Losses and claims settled during the year, in cash | | 33,710.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 71,010.20 |

# PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Incorporated February 25, 1875. Commenced Business August 10, 1875.

EDWARD W. SCOTT, President. WILLIAM E. STEVENS, Secretary.

Home Office, 346 Broadway, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 5,548,331.66 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $1,650.04 for first year's re-insurance | $ 767,598.00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 37,144.80 | |
| Consideration for original annuities involving life contingencies | 27,174.00 | |
| Total new premiums | $ 831,916.80 | |
| Renewal premiums without deduction for commissions or other expenses, less $7,162.69 for re-insurance on renewals | 2,697,207.77 | |
| Dividends applied to pay renewal premiums | 117,096.29 | |
| Total renewal premiums | $ 2,814,304.06 | |
| Total premium income | | 3,646,220.86 |
| Consideration for supplementary contracts not involving life contingencies | | 84,973.70 |
| Premium notes, loans or liens restored by revival of policies | | 1,884.78 |
| Interest on mortgage loans | $ 28,361.63 | |
| Interest on collateral loans | 250.00 | |
| Interest on bonds and dividends on stocks | 28,964.06 | |
| Interest on premium notes, policy loans or liens | 109,565.88 | |
| Interest on other debts due the company | 26,542.49 | |
| Rents from company's property | 214,655.52 | |
| Total interest and rents | | 408,339.58 |

| | | |
|---|---|---|
| Profit on sale or maturity of ledger assets | | $ 63,637.99 |
| Deposits by tenants as security for rent | | 25.00 |
| Total income | | $ 4,205,081.91 |
| Sum of both amounts | | $ 9,753,413.57 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $10,000 re-insurance) | $ 1,367,902.40 | |
| For matured endowments | 4,000.00 | |
| Net amount paid for losses and matured endowments | $ 1,371,902.40 | |
| For annuities involving life contingencies | 10,327 68 | |
| Premium notes voided by lapse | 7,180.06 | |
| Surrender values paid in cash | 199,825.81 | |
| Surrender values applied to purchase paid-up insurance and annuities | 37,144.80 | |
| Dividends paid to policy-holders in cash | 21,610.04 | |
| Dividends applied to pay renewal premiums | 117,096.29 | |
| Total paid policy-holders | | $ 1,765,090.08 |
| Paid for claims on supplementary contracts not involving life contingencies | | 1,250.00 |
| Paid stockholders for interest or dividends | | 6,972.00 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $386,747.84; renewal premiums, $134,673.22; annuities, $1,097.71 | | 522,518.77 |
| Commuting renewal commission | | 72,782.27 |
| Salaries and allowances for agencies, including managers, agents and clerks | | 89,238.20 |
| Agency supervision, traveling and all other expenses | | 132,829.64 |
| Medical examiners' fees | | 62,194.38 |
| Inspection of risks | | 17,413.51 |
| Salaries and all other compensation of officers and Home Office employees | | 250,268.85 |
| Rents, less $448.67 received under sublease | | 64,280.04 |
| Advertising, $26,687.05; printing and stationery, $27,768.12; postage, $23,240.95 | | 77,696.12 |
| Legal expenses | | 25,087.72 |
| Furniture, fixtures and safes | | 11,033.58 |
| Insurance taxes, licenses and department fees | | 66,533.42 |
| Taxes on real estate | | 28,861.36 |
| Repairs and expenses (other than taxes) on real estate | | 132,413.60 |
| All other disbursements, viz.: | | |
| Exchange | 4,787.16 | |
| Expense | 21,992.44 | |
| Deposits as security for rent, returned to tenants | 424.99 | |
| Total disbursements | | 3,353,668.13 |
| Balance | | $ 6,399,745.44 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 2,026,380.18 | |
| Mortgage loans on real estate | 583,125.44 | |
| Loans secured by pledge of bonds, stocks or other collateral | 8,500.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 2,088,932.37 | |
| Premium notes on policies in force | 220,281.32 | |
| Book value of bonds and stocks | 752,572.17 | |
| Deposited in trust companies and banks on interest | 310,003.02 | |
| Cash in company's office | 28,500.40 | |
| Deposited in banks (not on interest) | 95,454.03 | |

| | | |
|---|---|---|
| Bills receivable | $ 663.28 | |
| Agents' balances | 235,996.51 | |
| Loans at interest to agents within the value of their contracts and secured by surety bonds | 50,000.00 | |
| Total ledger assets | | $ 6,399,745.44 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 7,201.20 | |
| Interest due and accrued on bonds and stocks | 9,776.62 | |
| Interest due and accrued on collateral loans | 87.80 | |
| Interest due and accrued on premium notes, policy loans or liens | 53,097.13 | |
| Interest due and accrued on other assets | 4,041.00 | |
| Rents due and accrued on company's property or lease | 7,060.04 | |
| Total rents and interest due and accrued | | 81,263.79 |
| Market value of real estate over book value | | 173,619.82 |
| Market value of bonds and stocks over book value | | 43,524.72 |
| Due from other companies for losses or claims on policies of this company re-insured | | 37,143.00 |
| Premiums in transit December 31, 1903, and since received | | 37,775.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 6,819.00 | $ 226,830.00 | |
| Gross deferred premiums on policies in force December 31, 1903 | 31,845.00 | 225,166.00 | |
| Totals | $ 38,664.00 | $ 451,996.00 | |
| Deduct loading, 50 and 5 per cent. | 19,332.00 | 22,599.00 | |
| Net amount of uncollected and deferred premiums | $ 19,332.00 | $ 429,397.00 | 448,729.00 |
| Gross assets | | | $ 7,221,800.77 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances unsecured | $ 235,333.23 | |
| Bills receivable | 663.28 | |
| Premium notes or loans on policies in excess of net value of their policies | 32,917.00 | |
| Total | | 268,913.51 |
| Total admitted assets | | $ 6,952,887.26 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department State of New York on the Combined and American Tables of Mortality, with 4 and 3½ per cent. interest | $ 5,969,970.00 | |
| Total | $ 5,969,970.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 7,491.00 | |
| Net reserve | | $ 5,962,479.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 84,473.70 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 7,373.57 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 41,500.00 | |

| | | |
|---|---|---|
| Claims for death losses which have been reported and no proofs received | $ 56,316.00 | |
| Claims for death losses and other policy claims resisted by the company | 54,072.00 | |
| Total policy claims | | $ 151,888.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 2,456.23 |
| Trust funds and accrued interest | | 21,525.23 |
| Total | | $ 6,230,195.73 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 622,691.53 |
| Total liabilities | | $ 6,952,887.26 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 8,014 | $ 19,958,524.00 | 1,652 | $ 3,439,354.00 | 27,071 | $ 67,191,310.00 | | 36,737 | $ 90,589,188.00 |
| Issued during year | 8 | 32,000.00 | 41 | 36,300.00 | 14,343 | 27,721,991.00 | | 14,392 | 27,790,291.00 |
| Revived during year | 52 | 116,200.00 | 9 | 30,000.00 | 111 | 307,025.00 | | 172 | 453,225.00 |
| Increased during year | 7 | 16,265.00 | 1 | | 51 | 66,613.00 | | 59 | 82,878.00 |
| Totals before transfers | 8,081 | 20,122,989.00 | 1,703 | 3,505,654.00 | 41,576 | 95,286,939.00 | | | |
| Transfers, deductions | | | | | 5,712 | 7,840,072.00 | | | |
| Transfers, additions | 5,022 | 6,573,542.00 | 617 | 1,156,930.00 | 73 | 109,600.00 | | | |
| Balance of transfers | 5,022 | 6,573,542.00 | 617 | 1,156,930.00 | 5,639 | 7,730,472.00 | | | |
| Totals after transfers | 13,103 | 26,696,531.00 | 2,320 | 4,662,584.00 | 35,937 | 87,556,467.00 | | 51,360 | 118,915,582.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 86 | 284,159.00 | 12 | 40,000 00 | 401 | 1,014,462.00 | | 499 | 1,338,621 00 |
| By maturity | | | | | | | | 4 | 4,000.00 |
| By expiry | | | | | 6,809 | 15,347,687.00 | | 6,809 | 15,347,687.00 |
| By surrender | 247 | 731,970.00 | 60 | 152,000.00 | 20 | 66,434.00 | | 327 | 950,404.00 |
| By lapse | 314 | 640,443.00 | 55 | 103,800.00 | 2,987 | 1,874,884.00 | | 3,356 | 2,619,127.00 |
| By decrease | | 152,447.00 | | 11,551.00 | | 549,548.00 | | | 713,546.00 |
| Total terminated | 647 | 1,809,019.00 | 131 | 311,351.00 | 10,217 | 18,853,015.00 | | 10,995 | 20,973,385.00 |
| Outstanding end of year | 12,456 | 24,887,512.00 | 2,189 | 4,351,233.00 | 25,720 | 68,703,452.00 | | 40,365 | 97,942,197.00 |
| Policies re-insured | | | | | 32 | 368,500.00 | | | |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 7; representing in annual payments, $11,527.68.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 1,191 | $ 2,767,113.00 |
| Policies issued during the year | 462 | 821,728.00 |
| Total | 1,653 | $ 3,588,841.00 |
| Deduct ceased to be in force during the year | 269 | 540,930.00 |
| Policies in force December 31, 1903 | 1,384 | $ 3,047,911.00 |
| Losses and claims unpaid December 31, 1902 | 2 | 3,000.00 |
| Losses and claims incurred during the year | 12 | 57,500.00 |
| Total | 14 | $ 60,500.00 |
| Losses and claims settled during the year, in cash | 12 | 34,000.00 |
| Losses and claims unpaid December 31, 1903 | 2 | 26,500.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 189,609.41 |

# THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Incorporated 1873. Commenced Business 1876.

JOHN F. DRYDEN, President. EDWARD GRAY, Secretary.

Home Office, 761 to 769 Broad Street, Newark, New Jersey.

## CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.

Amount of ledger assets (as per balance) December 31 of previous year ---------- $ 56,592,495.58

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $50,719.83 for first year's re-insurance | $ 7,058,154.91 | |
| Surrender values applied to pay first year's premiums | 4,867.93 | |
| Total first year's premiums on original policies | $ 7,063,022.84 | |
| Dividends applied to purchase paid-up additions and annuities | 27,990.53 | |
| Surrender values applied to purchase paid-up insurance and annuities | 648,000.44 | |
| Consideration for original annuities involving life contingencies | 126,055.13 | |
| Consideration for supplementary contracts involving life contingencies, | 4,383.68 | |
| Total new premiums | $ 7,869,452.62 | |
| Renewal premiums without deduction for commissions or other expenses, less $85,550.17 for re-insurance on renewals | 28,090,812.02 | |
| Dividends applied to pay renewal premiums | 63,595.34 | |
| Surrender values applied to pay renewal preminms | 2,338.89 | |
| Renewal premiums for deferred annuities | 2,203.33 | |
| Total renewal premiums | $28,158,949.58 | |
| Total premium income | | 36,028,402.20 |
| Consideration for supplementary contracts not involving life contingencies | | 45,634.00 |
| Premium notes, loans or liens restored by revival of policies | | 20,119.01 |

| | | |
|---|---|---|
| Interest on mortgage loans | $ 525,219.92 | |
| Interest on collateral loans | 167,278.61 | |
| Interest on bonds and dividends on stocks | 1,141,895.59 | |
| Interest on premium notes, policy loans or liens | 83,714.17 | |
| Interest on other debts due the company | 170,453.17 | |
| Rents from company's property, including $398,421.40 for company's own occupancy | 773,357.36 | |
| Total interest and rents | | $ 2,861,918.82 |
| Profit on sale or maturity of ledger assets | | 69,029.22 |
| Conscience fund | | 25.00 |
| Total income | | $ 39,025,128.25 |
| Sum of both amounts | | $ 95,617,623.83 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $344,000 re-insurance), $9,753,123.53; additions, $59,334.72 | $ 9,812,458.25 | |
| For matured endowments, $30,012; additions, $223 | 30,235.00 | |
| Net amount paid for losses and matured endowments | | $ 9,842,693.25 |
| For annuities involving life contingencies | 39,036.69 | |
| Surrender values paid in cash | 227,482.63 | |
| Surrender values applied to pay new premiums | 4,867.93 | |
| Surrender values applied to pay renewal premiums | 2,338.89 | |
| Surrender values applied to purchase paid-up insurance and annuities | 648,000.44 | |
| Dividends paid to policy-holders in cash | 688,893.77 | |
| Dividends applied to pay renewal premiums | 63,595.34 | |
| Dividends applied to purchase paid-up additions and annuities | 27,990.53 | |
| Total paid policy-holders | | $11,544,899.47 |
| Paid for claims on supplementary contracts not involving life contingencies | 22,368.24 | |
| Paid stockholders for interest or dividends | 200,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $3,677,042.43; renewal premiums, $3,455,121.55; annuities (original), $6,254.45; renewal, $74.97 | 7,138,493.40 | |
| Commuting renewal commissions | 115,530.68 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 2,786,765.85 | |
| Agency supervision, traveling and all other expenses | 245,726.02 | |
| Medical examiners' fees | 571,227.50 | |
| Inspection of risks | 12,791.71 | |
| Salaries and all other compensation of officers and Home Office employees | 1,232,079.95 | |
| Rents, including $398,421.40 for company's own occupancy, less $553.50 received under sublease | 642,990.42 | |
| Advertising, $167,878.85; printing and stationery, $317,938.02; postage, $103,313.63 | 589,130.50 | |
| Legal expenses | 35,484.41 | |
| Furniture, fixtures and safes | 155,539.31 | |
| Insurance taxes, licenses and department fees | 600,990.98 | |
| Taxes on real estate | 161,555.42 | |
| Repairs and expenses (other than taxes) on real estate | 362,381.72 | |
| Loss on sale or maturity of ledger assets | 33,233.15 | |
| All other disbursements | 197,935.50 | |
| Total disbursements | | 26,649,124.23 |
| Balance | | $ 68,968,499.60 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $12,113,230.11 | |
| Mortgage loans on real estate | 13,138,291.49 | |
| Loans secured by pledge of bonds, stocks or other collateral | 5,761,775.00 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 1,327,895.79 | |
| Premium notes on policies in force | 286,429.29 | |
| Book value of bonds and stocks | 28,728,351.52 | |
| Deposited in trust companies and banks on interest | 6,801,788.51 | |
| Cash in company's office | 133,535.26 | |
| Deposited in banks (not on interest) | 674,824.45 | |
| Bills receivable | 2,378.18 | |
| Total ledger assets | | $ 68,968,499.60 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 259,465.17 | |
| Interest due and accrued on bonds and stocks | 190,478.34 | |
| Interest due and accrued on collateral loans | 18,737.29 | |
| Interest due and accrued on premium notes, policy loans or liens | 2,062.76 | |
| Rents due and accrued on company's property or lease | 17,849.89 | |
| Total rents and interest due and accrued | | 488,593.45 |
| Market value of bonds and stocks over book value | | 672,183.98 |

| INDUSTRIAL. | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 2,392 16 | $ 339,101.29 | |
| Gross deferred premiums on policies in force December 31, 1903 | | | |
| Total | $ 2,392.16 | $ 339,101.29 | |
| Deduct loading, 50 per cent. | 1,196.08 | 169,550.64 | |
| Net amount of uncollected and deferred premiums | $ 1,196.08 | $ 169,550.65 | |

ORDINARY.

| | | | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 76,054.89 | $ 542,792.84 | |
| Gross deferred premiums on policies in force December 31, 1903 | 492,295.41 | 1,572,090.66 | |
| Total | $ 568,350.30 | $ 2,114,883.50 | |
| Deduct loading, 20 per cent. | 113,670.06 | 422,976.70 | |
| Net amount of uncollected and deferred premiums | $ 454,680.24 | $ 1,691,906.80 | |
| Total | | | 2,317,333.77 |
| Ledger assets— | | | |
| Furniture, fixtures and safes | | | 364,001.26 |
| Stationery and printed matter | | | 107,423.21 |
| Law libraries | | | 7,036.58 |
| Gross assets | | | $ 72,925,071.85 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Supplies, furniture, fixtures, etc. | $ 478,461.05 | |
| Bills receivable | 2,378.18 | |
| Book value of ledger assets over market value, viz.: | | |
| Real estate | 49,472.82 | |
| Total | | 530,312.05 |
| Total admitted assets | | $ 72,394.759 80 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on policies issued prior to January 1, 1901, and the American Experience Table of Mortality, with 3 per cent. on policies issued subsequent to December 31, 1900 | $57,259,961.00 | |
| Same for reversionary additions | 93,262.00 | |
| Same for annuities (including those in reduction of premiums) | 488,494.00 | |
| Special reserve | 3,489,004.00 | |
| Total | $61,330,721.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 200,107.00 | |
| Net reserve | | $ 61,130,614.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 116,006.05 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 278,863.69 | |
| Claims for death losses which have been reported and no proofs received | 115,890.55 | |
| Claims for matured endowments due and unpaid | 2,078.00 | |
| Claims for death losses and other policy claims resisted by the company | 52,796.93 | |
| Due and unpaid on annuity claims involving life contingencies | 50.00 | |
| Total policy claims | | 449,679.17 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 200.00 |
| Premiums paid in advance, including surrender values so applied | | 285,116.84 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 134,751.64 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 44,386.41 |
| Dividends apportioned, payable to policy-holders during 1904 | | 857.93 |
| Unearned interest on policy loans | | 38,805.17 |
| Interest accrued on mortgage on company's property | | 666.67 |
| Rents paid in advance | | 277.75 |
| Total | | $ 62,201,361.63 |
| Capital stock | | 2,000,000.00 |
| Unassigned funds—surplus | | 8,193,398.17 |
| Total liabilities | | $ 72,394,759.80 |

EXHIBIT OF INDUSTRIAL POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 4,511,271 | $540,001,723.00 | 89,422 | $ 7,816,658.00 | 91,489 | $ 2,642,125.00 | $ 3,759.00 | 4,692,182 | $ 550,464,265.00 |
| Issued during year | 1,247,226 | 150,587,175.00 | 67,621 | 6,172,291.00 | 3,149 | 99,047.00 | | 1,317,996 | 156,858,513.00 |
| Revived during year | 147,380 | 18,596,277.00 | 2,854 | 258,304.00 | | | 2.00 | 150,234 | 18,854,583.00 |
| Increased during year | | 14,673,198.00 | | | | | | | 14,673,198.00 |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals | 5,905,877 | 723,858,373.00 | 159,897 | 14,247,253.00 | 94,638 | 2,741,172.00 | 3,761.00 | 6,160,412 | 740,850,559.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 69,818 | 7,302,036.00 | 1,117 | 89,912.00 | 1,494 | 51,239.00 | 7.00 | 72,429 | 7,443,194.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | 144 | 10,240.00 | | 144 | 10,240.00 |
| By surrender | 33,911 | 6,495,564.00 | 130 | 12,891.00 | | | 66.00 | 34,041 | 6,508,521.00 |
| By lapse | 825,228 | 108,648,129.00 | 46,181 | 4,161,099.00 | | | 186.00 | 871,409 | 112,809,414.00 |
| By decrease | 4,056 | 83,571.00 | 16 | 435.00 | 1,861 | 59,274.00 | | 5,933 | 143,280.00 |
| Total terminated | 933,013 | 122,529,300.00 | 47,444 | 4,264,337.00 | 3,499 | 120,753.00 | 259.00 | 983,956 | 126,914,649.00 |
| Outstanding end of year | 4,972,864 | 601,329,073.00 | 112,453 | 9,982,916.00 | 91,139 | 2,620,419.00 | 3,502.00 | 5,176,456 | 613,935,910.00 |
| Policies re-insured | | | | | | | | | |

NOTE.—Health insurance and weekly annuities in force December 31, 1903: Number, 125: amount, $504.

EXHIBIT OF ORDINARY POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 165,474 | $ 194,545,324.00 | 42,222 | $ 44,657,469.00 | 7,313 | $ 12,235,073.00 | $ 125,708.00 | 215,009 | $ 251,563,574.00 |
| Issued during year | 62,890 | 69,207,884.00 | 23,968 | 20,083,401.00 | 3,168 | 8,602,871.00 | 61,439.00 | 90,026 | 97,955,595.00 |
| Revived during year | 3,636 | 3,124,292.00 | 1,166 | 849,417.00 | 59 | 127,724.00 | | 4,861 | 4,101,433.00 |
| Increased during year | | 355,380.00 | | 322,831.00 | | 87,409.00 | | | 765,620.00 |
| Totals before transfers | 232,000 | 267,232,880.00 | 67,356 | 65,913,118.00 | 10,540 | 21,053,077.00 | | | |
| Transfers, deductions | 8,180 | 8,648,491.00 | 997 | 1,077,190.00 | | | | | |
| Transfers, additions | | | | | 9,177 | 9,725,681.00 | | | |
| Balance of transfers | 8,180 | 8,648,491.00 | 997 | 1,077,190.00 | 9,177 | 9,725,681.00 | | | |
| Totals after transfers | 223,820 | 258,584,389.00 | 66,359 | 64,835,928.00 | 19,717 | 30,778,758.00 | 187,147.00 | 309,896 | 354,386,222.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 1,513 | 2,478,970.00 | 264 | 296,280.00 | 54 | 78,230 00 | 1,770.00 | 1,831 | 2,855,250.00 |
| By maturity | | | 36 | 32,090.00 | | | 223.00 | 36 | 32,313.00 |
| By expiry | | | | | 9,366 | 12,907,716.00 | | 9,366 | 12,907,716.00 |
| By surrender | 806 | 1,111,056.00 | 467 | 552,084.00 | 4 | 14,072.00 | 3,578.00 | 1,277 | 1,680,790.00 |
| By lapse | 20,126 | 14,836,927.00 | 5,951 | 3,616,222.00 | 423 | 855,675.00 | | 26,500 | 19,308,824.00 |
| By decrease | 9 | 172,722.00 | 5 | 49,509.00 | 21 | 56,195.00 | | 35 | 278,426.00 |
| Total terminated | 22,454 | 18,599,675.00 | 6,723 | 4,546,185.00 | 9,868 | 13,911,888.00 | 5,571.00 | 39,045 | 37,063,319.00 |
| Outstanding end of year | 201,366 | 239,984,714.00 | 59,636 | 60,289,743.00 | 9,849 | 16,866,870.00 | 181,576.00 | 270,851 | 317,322,903.00 |
| Policies re-insured | 103 | 2,629,359.00 | 10 | 162,000.00 | 21 | 832,000.00 | 282.00 | 134 | 3,623,641.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 172; representing in annual payments, $53,906.55.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 809 | $ 1,458,830.00 |
| Policies issued during the year | 1,116 | 1,728,029.00 |
| Total | 1,925 | $ 3,186,859.00 |
| Deduct ceased to be in force during the year | 214 | 289,693.00 |
| Policies in force December 31, 1903 | 1,711 | $ 2,897,166.00 |
| Losses and claims incurred during the year | 10 | 13,250.00 |
| Losses and claims settled during the year, in cash | 7 | 7,250.00 |
| Losses and claims unpaid December 31, 1903 | 3 | 6,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 110,153.42 |

# SECURITY LIFE AND ANNUITY INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 29, 1901. Commenced Business September 2, 1901.

J. VAN LINDLEY, President. GEORGE A. GRIMSLEY, Secretary.

Home Office, No. 212 South Elm Street, Greensboro, N. C.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 109,510.55 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions, or other expenses | $ 31,201.93 | |
| Consideration for supplementary contracts involving life contingencies | 18,340 00 | |
| Total new premiums | $ 49,541.93 | |
| Renewal premiums without deduction for commissions or other expenses | 33,915.31 | |
| Total renewal premiums | $ 33,915.31 | |
| Total premium income | | 83,457.24 |
| Consideration for supplementary contracts not involving life contingencies | | 12,716.00 |
| Interest on mortgage loans | $ 329.00 | |
| Interest on other debts due the company | 277.75 | |
| Total interest | | 606.75 |
| Total income | | $ 96,779.99 |
| Sum of both amounts | | $ 206,290.54 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 14,716.00 | |
| For annuities involving life contingencies | 18,340.00 | |
| Total paid policy-holders | $ 33,056.00 | |
| Paid for claims on supplementary contracts not involving life contingencies | 2,212.50 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $17,407.35; renewal premiums, $921.82 | 18,329.17 | |

| | | |
|---|---|---|
| Medical examiners' fees and inspection of risks | $ 1,305.00 | |
| Salaries and all other compensation of officers and Home Office employees | 3,624.87 | |
| Rents | 612.50 | |
| Advertising, $835.65; postage, $182.50 | 1,018.15 | |
| Legal expenses | 450.00 | |
| Furniture, fixtures and safes | 385.00 | |
| Insurance taxes, licenses and department fees | 633.15 | |
| Taxes on furniture, fixtures, etc. | 92.87 | |
| All other disbursements | 281.74 | |
| Total disbursements | | $ 62,000.95 |
| Balance | | $ 144,289.59 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate | $ 15,000.00 | |
| Loans secured by pledge of bonds, stocks and other collateral | 9,067.08 | |
| Premium notes on policies in force | 12,402.34 | |
| Deposited in trust companies and banks on interest | 2,063.00 | |
| Deposited in banks (not on interest) | 4,757.17 | |
| Furniture | 1,000.00 | |
| Guaranty capital deposited with the Insurance Commissioner | 100,000.00 | |
| Total ledger assets | | $ 144,289.59 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 182.75 | |
| Interest due and accrued on collateral loans | 40.00 | |
| Interest due and accrued on premium notes, policy loans or liens | 68.40 | |
| Total interest due and accrued | | 291.15 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 2,809.93 | $ 287.22 | |
| Gross deferred premiums on policies in force December 31, 1903 | | 2,628.33 | |
| Totals | $ 2,809.93 | $ 2,915.55 | |
| Deduct loading, 20 per cent. | 561.98 | 583.11 | |
| Net amount of uncollected and deferred premiums | $ 2,247.95 | $ 2,332.44 | 4,580.39 |
| Gross assets | | | $ 149,161.13 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Supplies, furniture, fixtures, etc. | 1,000.00 |
| Total admitted assets | $ 148,161.13 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Actuary on the Actuaries' Table of Mortality, with 4 per cent. interest | $ 5,592.00 | |
| Same for annuities (including those in reduction of premiums) | 27,765.00 | |
| Net reserve | | $ 33,357.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 14,671.00 |
| Total | | $ 48,028.00 |
| Capital stock guaranteed in hands of Insurance Commissioner | | 100,000.00 |
| Unassigned funds—surplus | | 133.13 |
| Total liabilities | | $ 148,161.13 |

## EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 591 | $ 1,477,000.00 | | $ | | $ | $ | 591 | $ 1,477,000.00 |
| Issued during year | 313 | 844,500.00 | 1 | 1,000.00 | 18 | 31,000.00 | | 332 | 876,500.00 |
| Revived during year | 2 | 6,000.00 | | | | | | 2 | 6,000.00 |
| Increased during year | 11 | 13,400.00 | | | | | | 11 | 13,400.00 |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | 906 | 2,340,900.00 | 1 | 1,000.00 | 18 | 31,000.00 | | 925 | 2,372,900.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 6 | 17,200.00 | | | | | | 6 | 17,200.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | | | | | | | | | |
| By lapse | 135 | 307,800.00 | | | | | | 135 | 307,800.00 |
| By decrease | 8 | 7,000.00 | | | | | | 8 | 7,000.00 |
| Total terminated | 149 | 332,000.00 | | | | | | 149 | 332,000.00 |
| Outstanding end of year | 757 | 2,008,900.00 | 1 | 1,000.00 | 18 | 31,000.00 | | 776 | 2,040,900.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 591 | $ 1,477,000.00 |
| Policies issued during the year | 313 | 839,500.00 |
| Total | 904 | $ 2,316,500.00 |
| Deduct ceased to be in force during the year | 141 | 332,000.00 |
| Policies in force December 31, 1903 | 763 | $ 1,984,500.00 |
| Losses and claims incurred during the year | 6 | 14,716.00 |
| Losses and claims settled during the year, in cash | | 2,000.00 |
| Losses and claims unpaid December 31, 1903 | | 12,716.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 81,971.72 |

# SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated November 6, 1886. Commenced Business January 3, 1887.

CHARLES M. TURNER, President. CHARLES A. LADUE, Registrar.

Home Office, Phelps Building, Binghamton, N. Y.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 1,337,198.08 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies, without deduction for commissions or other expenses | $ 340,960.26 | |
| Consideration for original annuities involving life contingencies | 2,400.00 | |
| Total new premiums | $ 343,360.26 | |
| Renewal premiums without deduction for commissions or other expenses, | 863,516.51 | |
| Dividends applied to pay renewal premiums | 4,585.00 | |
| Surrender values applied to pay renewal premiums | 346.57 | |
| Total renewal premiums | $ 868,448.08 | |
| Total premium income | | 1,211,808.34 |
| Consideration for supplementary contracts not involving life contingencies | | 13,435.25 |
| Premium notes, loans or liens restored by revival of policies | | 79.12 |
| Interest on mortgage loans | $ 16,471.61 | |
| Interest on collateral loans | 1,060.13 | |
| Interest on bonds and dividends on stocks | 17,574.26 | |
| Interest on premium notes, policy loans or liens | 9,625.10 | |
| Interest on other debts due the company | 2,913.55 | |
| Rents from company's property | 4,975.22 | |
| Total interest and rents | | 52,619.87 |
| From other sources, viz.: | | |
| Registration | $ 1,944.44 | |
| Exchange | 8,133.00 | |
| Policy exchange | 543,458.30 | |
| Total income | | 1,831,478.32 |
| Sum of both amounts | | $ 3,168,676.40 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $383,452.66; additions, $1,111.30 | $ 384,563.96 | |
| Net amount paid for losses | $ 384,563.96 | |
| Premium notes voided by lapse | 2,091.62 | |
| Surrender values paid in cash | 22,171.80 | |
| Surrender values applied to pay renewal premiums | 346.57 | |
| Dividends applied to pay renewal premiums | 4,585.00 | |
| Total paid policy-holders | $ 413,758.95 | |
| Paid for claims on supplementary contracts not involving life contingencies | 1,125.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $263,463.06; renewal premiums, $51,578.34; annuities, $170 | 315,211.40 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 84,031.41 | |
| Agency supervision, traveling and all other expenses | 20,213.26 | |
| Medical examiners' fees | 42,493.00 | |
| Inspection of risks | 9,678.26 | |
| Salaries and all other compensation of officers and Home Office employees | 57,768.12 | |
| Rents | 12,230.78 | |
| Advertising, $6,355.02; printing and stationery, $7,261,58; postage, $5,824.20 | 19,440.80 | |
| Legal expenses | 2,288.03 | |
| Furniture, fixtures and safes | 1,273.12 | |
| Insurance taxes, licenses and department fees | 22,358.75 | |
| Taxes on real estate | 1,575.82 | |
| Repairs and expenses (other than taxes) on real estate | 1,631.70 | |
| Loss on sale or maturity of ledger assets | 3,427.75 | |
| All other disbursements | 61,493.84 | |
| Total disbursements | | $ 1,069,999.99 |
| Balance | | $ 2,098,676.41 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 99,706.45 | |
| Mortgage loans on real estate | 343,079.21 | |
| Loans secured by pledge of bonds, stocks or other collateral | 43,200.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 683,762.43 | |
| Premium notes on policies in force | 14,124.53 | |
| Book value of bonds and stocks | 590,735.00 | |
| Deposited in trust companies and banks on interest | 156,422.24 | |
| Cash in company's offices | 7,915.93 | |
| Deposited in banks (not on interest) | 5,315.63 | |
| Agents' balances | 154,414.99 | |
| Total ledger assets | | $ 2,098,676.41 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 6,392.90 | |
| Interest due and accrued on bonds and stocks | 3,574.58 | |
| Interest due and accrued on collateral loans | 425.93 | |
| Interest due and accrued on premium notes, policy loans or liens | 18,032.76 | |
| Rents due and accrued on company's property or lease | 847.98 | |
| Total rents and interest due and accrued | | 29,274.15 |
| Market value of real estate over book value | | 3,093.55 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 3,371.26 | $ 74,366.31 | |
| Gross deferred premiums on policies in force December 31, 1903 | 33,495.68 | 56,545.24 | |
| Totals | $ 36,866.94 | $ 130,911.55 | |
| Deduct loading, 20 per cent. | 7,373.38 | 26,182.31 | |
| Net amount of uncollected and deferred premiums | $ 29,493.56 | $ 104,729.24 | $ 134,222.80 |
| Gross assets | | | $ 2,265,266.91 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 154,414.99 | |
| Premium notes or loans on policies in excess of net value of their policies | 99,646.91 | |
| Book value of ledger assets over market value, viz.: | | |
| Bonds | 22,335.00 | |
| Total | | 276,396.90 |
| Total admitted assets | | $ 1,988,870.01 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New York Insurance Department on the Combined and American Experience Tables of Mortality, with 4, 3½ and 3 per cent. interest | $ 1,284,578.00 | |
| Net reserve | | $ 1,284,578.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 62,543.29 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 18,253.00 | |
| Claims for death losses which have been reported and no proofs received, | 5,000.00 | |
| Claims for death losses and other policy claims resisted by the company, | 3,000.00 | |
| Total policy claims | | $ 26,253.00 |
| Premiums paid in advance | | 4,530.20 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 19,251.45 |
| Total | | $ 1,397,155.94 |
| Unassigned funds—surplus | | 591,714.07 |
| Total liabilities | | $ 1,988,870.01 |

## EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 3,486 | $ 5,874,550.00 | 1,253 | $ 1,561,310.00 | 14,855 | $ 28,901,006.00 | $ | 19,594 | $ 36,336,866.00 |
| Issued during year | 9 | 2,544.00 | 786 | 968,294.00 | 6,150 | 9,157,603.00 | | 6,945 | 10,128,441.00 |
| Revived during year | 296 | 445,321.00 | 54 | 49,450.00 | 20 | 53,000.00 | | 370 | 547,771.00 |
| Increased during year | | 3,750.00 | | 1,500.00 | | 525.00 | 569,051.00 | | 574,826.00 |
| Totals before transfers | 3,791 | 6,326,165.00 | 2,093 | 2,580,554.00 | 21,025 | 38,112,134.00 | | | |
| Transfers, deductions | | | | | 3,603 | 5,924,522 00 | | | |
| Transfers, additions | 3,603 | 5,924,522.00 | | | | | | | |
| Balance of transfers | 3,603 | 5,924,522.00 | | | 3,603 | 5,924,522.00 | | | |
| Totals after transfers | 7,394 | 12,250,687.00 | 2,093 | 2,580,554.00 | 17,422 | 32,187,612.00 | 569,051.00 | 26,909 | 47,587,904.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 150 | 323,900.00 | 10 | 11,000.00 | 15 | 37,800.00 | 1,338.00 | 175 | 374,038.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | 65 | 133,874.00 | | | 1 | 5,000.00 | | 66 | 138,874.00 |
| By lapse | 3,933 | 3,154,249.00 | 330 | 395,500.00 | 334 | 889,500.00 | | 4,597 | 4,439,249.00 |
| By decrease | | 151,609.00 | | | | 97,350.00 | | | 248,959.00 |
| Total terminated | 4,148 | 3,763,632.00 | 340 | 406,500.00 | 350 | 1,029,650.00 | 1,338.00 | 4,838 | 5,201,120.00 |
| Outstanding end of year | 3,246 | 8,487,055.00 | 1,753 | 2,174,054.00 | 17,072 | 31,157,962.00 | 567,713.00 | 22,071 | 42,386,784.00 |
| Policies re-insured | | | | | | | | | |

EXHIBIT OF ANNUITIES.—In force December 31, 1903: Number, 1; representing in annual payments, $218.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 304 | $ 462,773.00 |
| Policies issued during the year | 283 | 320,180.00 |
| Total | 587 | $ 782,953.00 |
| Deduct ceased to be in force during the year | 106 | 137,852.00 |
| Policies in force December 31, 1903 | 481 | $ 645,101.00 |
| Losses and claims incurred during the year | 2 | 2,000.00 |
| Losses and claims settled during the year, in cash | 2 | 2,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 19,200.57 |

## SECURITY TRUST AND LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated May 25, 1871. Commenced Business July 15, 1895.

ROBERT E. PATTISON, President. I. C. GARVERICK, Secretary.

Home Office, 1011 Chestnut Street, Philadelphia, Pa.

### CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 1,745,327.83 |

### INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 114,955.69 | |
| Surrender values applied to purchase paid-up insurance and annuities | 22,355.00 | |
| Consideration for original annuities involving life contingencies | 1,985.10 | |
| Total new premiums | $ 139,295.79 | |
| Renewal premiums without deduction for commissions or other expenses | 706,597.61 | |
| Consideration for annuities involving life contingencies | 36.50 | |
| Total renewal premiums | $ 706,634.11 | |
| Total premium income | | 845,929.90 |
| Premium notes, loans or liens restored by revival of policies | | 275.88 |
| Interest on mortgage loans | $ 5,457.95 | |
| Interest on collateral loans | 330.50 | |
| Interest on bonds and dividends on stocks | 12,676.66 | |
| Interest on premium notes, policy loans or liens | 17,460.63 | |
| Rents from company's property, including $18,000 for company's own occupancy | 206,974.95 | |
| Total interest and rents | | 242,900.69 |
| Profit on sale or maturity of ledger assets | | 1,572.02 |
| From other sources | | 1,585.85 |
| Total income | | $ 1,092,264.34 |
| Sum of both amounts | | $ 2,837,592.17 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 364,516.43 | |
| Net amount paid for losses and matured endowments | $ 364,516.43 | |
| Premium notes voided by lapse | 5,595.48 | |
| Surrender values paid in cash | 23,804.18 | |
| Surrender values applied to purchase paid-up insurance and annuities | 22,355.00 | |
| Premiums returned to policy-holders | 943.50 | |
| Total paid policy-holders | $ 417,214.59 | |
| Paid for claims on supplementary contracts not involving life contingencies | 2,935.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $92,076.21; renewal premiums, $41,985.65 | 134,061.86 | |
| Commuting renewal commissions | 4,300.00 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 5,422.85 | |
| Agency supervision, traveling and all other expenses | 2,505.28 | |
| Medical examiners' fees | 11,251.00 | |
| Inspection of risks | 5,279.86 | |
| Salaries and all other compensation of officers and Home Office employees | 47,797.30 | |
| Rents, including $18,000 for company's own occupancy | 21,205.87 | |
| Advertising, $6,170.60; printing and stationery, $12,048.90; postage, $1,623.40 | 19,842.90 | |
| Legal expenses | 7,570.09 | |
| Furniture, fixtures and safes | 2,891.14 | |
| Insurance taxes, licenses and department fees | 19,026.97 | |
| Taxes on real estate | 25,253.60 | |
| Repairs and expenses (other than taxes) on real estate | 52,462.89 | |
| Loss on sale or maturity of ledger assets | 250.00 | |
| Interest accrued | 68,930.00 | |
| All other disbursements, viz.: | | |
| Expense account | 7,618.80 | |
| Expressage account | 518.15 | |
| Profit, less protested checks | 472.50 | |
| Total disbursements | | $ 856,810.65 |
| Balance | | $ 1,980,781.52 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,240,500.00 | |
| Mortgage loans on real estate | 139,998.69 | |
| Loans secured by pledge of bonds, stocks or other collateral | 6,208.50 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 125,903.85 | |
| Premium notes on policies in force | 61,597.40 | |
| Book value of bonds and stocks | 287,840.83 | |
| Deposited in trust companies and banks on interest | 10,426.02 | |
| Cash in company's office | 2,117.17 | |
| Deposited in banks (not on interest) | 33,552.62 | |
| Bills receivable | 2,370.68 | |
| Agents' balances | 46,787.02 | |
| Company's stock | 18,500.00 | |
| Suspense account | 2,148.54 | |
| Contingent reversion | 2,830.20 | |
| Total ledger assets | | $ 1,980,781.52 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 3,916.16 | |
| Interest due and accrued on bonds and stocks | 5,016.62 | |
| Interest due and accrued on collateral loans | 172.58 | |
| Interest due and accrued on premium notes, policy loans or liens | 5,930.73 | |
| Rents due and accrued on company's property or lease | 6,286.73 | |
| Total rents and interest due and accrued | | $ 21,322.82 |
| Market value of real estate over book value | | 247,500.00 |
| Market value of bonds and stocks over book value | | 3,959.17 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ | $ 20,054.63 | |
| Gross deferred premiums on policies in force December 31, 1903 | 18,176.22 | 77,159.88 | |
| Totals | $ 18,176.22 | $ 97,214.51 | |
| Deduct loading, 15 per cent. | 2,726.43 | 14,582.18 | |
| Net amount of uncollected and deferred premiums | $ 15,449.97 | $ 82,632.33 | 98,082.12 |
| All other assets, viz.: | | | |
| Cash in course of transmission | | | 1,635.08 |
| Gross assets | | | $ 2,353,280.71 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Company's stock owned | $ 18,500.00 | |
| Agents' debit balances | 6,535.46 | |
| Bills receivable | 2,370.68 | |
| Suspense account | 2,148.54 | |
| Total | | 29,554.68 |
| Total admitted assets | | $ 2,323,726.03 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department of Pennsylvania on the American Tables of Mortality, with 3 per cent. interest | $ 1,651,385.00 | |
| Same for annuities (including those in reduction of premiums) | 1,652.00 | |
| Net reserve | | $ 1,653,037.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 23,363.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 16,632.20 | |
| Claims for death losses which have been reported and no proofs received | 12,501.69 | |
| Claims for death losses and other policy claims resisted by the company | 2,699.56 | |
| Total policy claims | | 31,833.45 |
| Premiums paid in advance | | 1,889.20 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 3,037.50 |
| Other liabilities, viz.: | | |
| Interest accrued | | 12,354.16 |
| Special reserve | | 50,000.00 |
| Total | | $ 1,775,514.31 |
| Capital stock | | 500,000.00 |
| Unassigned funds—surplus | | 48,211.72 |
| Total liabilities | | $ 2,323,726.03 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 4,693 | $ 8,763,807.00 | 1,254 | $ 2,587,512.00 | 2,718 | $ 4,899,452.00 | | 8,665 | $ 16,250,771.00 |
| Issued during year | 955 | 1,382,443.00 | 823 | 1,212,573.00 | 369 | 608,557.00 | | 2,147 | 3,203,573.00 |
| Revived during year | 80 | 174,828.00 | 18 | 26,750.00 | 30 | 84,450.00 | | 128 | 286,028.00 |
| Increased during year | 5 | 12,000.00 | 4 | 10,000.00 | | | | 9 | 22,000.00 |
| Totals before transfers | 5,733 | 10,333,078.00 | 2,099 | 3,836,835.00 | 3,117 | 5,592,459.00 | | | |
| Transfers, deductions | 9 | 12,500.00 | 11 | 22,500.00 | | | | | |
| Transfers, additions | 9 | 13,000.00 | 11 | 22,000.00 | | | | | |
| Balance of transfers | | 500.00 | | 500.00 | | | | | |
| Totals after transfers | 5,733 | 10,333,578.00 | 2,099 | 3,836,335.00 | 3,117 | 5,592,459.00 | | 10,949 | 19,762,372.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 118 | 245,369.00 | 23 | 54,667.00 | 5 | 7,500.00 | | 146 | 307,536.00 |
| By maturity | | | | | | | | | |
| By expiry | 14 | 6,050.00 | | | 6 | 21,300.00 | | 20 | 23,350.00 |
| By surrender | 119 | 266,631.00 | 24 | 49,800.00 | 15 | 51,700.00 | | 158 | 368,131.00 |
| By lapse | 720 | 1,164,505.00 | 307 | 474,691.00 | 115 | 238,321.00 | | 1,142 | 1,877,517.00 |
| By decrease | 8 | 20,000.00 | 3 | 7,500.00 | | | | 11 | 27,500.00 |
| Total terminated | 979 | 1,702,555.00 | 357 | 586,658.00 | 141 | 318,821.00 | | 1,477 | 2,608,034.00 |
| Outstanding end of year | 4,754 | 8,631,023.00 | 1,742 | 3,249,677.00 | 2,976 | 5,273,638.00 | | 9,472 | 17,154,338.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 216 | $ 459,905.00 |
| Policies issued during the year | 137 | 59,230.00 |
| Total | 353 | $ 519,135.00 |
| Deduct ceased to be in force during the year | 43 | 54,076.00 |
| Policies in force December 31, 1903 | 310 | $ 465,059.00 |
| Losses and claims incurred during the year | 3 | 4,000.00 |
| Total | 3 | $ 4,000.00 |
| Losses and claims settled during the year, in cash | 3 | 4,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 21,546.10 |

# SOUTH ATLANTIC LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated February 20, 1900. Commenced Business May 9, 1900.

BEVERLY B. MUNFORD, President. LOUIS T. DOBIE, Secretary.

Home Office, 827 E. Main Street, Richmond, Va.

## CAPITAL STOCK.

Amount of capital paid up in cash, $198,800.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 272,503.80 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $1,636.09 for first year's re-insurance | $ 36,936.61 | |
| Renewal premiums without deduction for commissions or other expenses, less $2,075.16 for re-insurance on renewals | 61,048.02 | |
| Total premium income | | 97,984.63 |
| Interest on collateral loans | $ 2,697.58 | |
| Interest on bonds and dividends on stocks | 6,118.42 | |
| Interest on premium notes, policy loans or liens | 91.52 | |
| Interest on other debts due the company | 433.26 | |
| Total interest | | 9,340.78 |
| Profit on sale or maturity of ledger assets | | 909.69 |
| Total income | | $ 108,235.10 |
| Sum of both amounts | | $ 380,738.90 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 10,235.17 | |
| Net amount paid for losses | $ 10,235.17 | |
| Total paid policy-holders | $ 10,235.17 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $27,088.30; renewal premiums, $3,968.88 | 31,057.18 | |

| | | |
|---|---|---|
| Salaries and allowances for agencies, including managers, agents and clerks | $ 3,369.26 | |
| Agency supervision, traveling and all other expenses | 4,183.60 | |
| Medical examiners' fees | 4,896.50 | |
| Salaries and all other compensation of officers and Home Office employees | 15,747.37 | |
| Rents | 2,500.00 | |
| Advertising, $987.19; printing and stationery, $1,939.35; postage, $1,209.10 | 4,135.64 | |
| Legal expenses | 916.41 | |
| Furniture, fixtures and safes | 270.04 | |
| Insurance taxes, licenses and department fees | 2,508.91 | |
| Loss on sale or maturity of ledger assets | 1,020.67 | |
| All other disbursements, viz.: | | |
| Expense | 2,380.49 | |
| Agents' balances charged off | 1,950.16 | |
| Total disbursements | | $ 85,171.40 |
| Balance | | $ 295,567.50 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans secured by pledge of bonds, stocks or other collateral | $ 25,250.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,036.50 | |
| Premium notes on policies in force | 12,114.01 | |
| Book value of bonds and stocks | 192,841.72 | |
| Deposited in trust companies and banks on interest | 36,222.52 | |
| Cash in company's office | 962.67 | |
| Deposited in banks (not on interest) | 3,197.70 | |
| Bills receivable | 3,540.84 | |
| Agents' balances | 19,795.18 | |
| Twenty per cent. premium loans | 256.36 | |
| Suspense | 350.00 | |
| Total ledger assets | | $ 295,567.50 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 1,294.51 | |
| Interest due and accrued on other assets | 20.72 | |
| Total interest due and accrued | | 1,315.23 |
| Market value of bonds and stocks over book value | | 703.28 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 3,951.28 | $ 5,697.03 | |
| Gross deferred premiums on policies in force December 31, 1903 | 492.78 | 2,907.16 | |
| Totals | $ 4,444.06 | $ 8,604.19 | |
| Deduct loading, 20 per cent. | 888.81 | 1,720.84 | |
| Net amount of uncollected and deferred premiums | $ 3,555.25 | $ 6,883.35 | 10,438.60 |
| All other assets, viz.: | | | |
| Furniture and fixtures | | | 1,883.90 |
| Printing and stationery | | | 3,000.00 |
| Balance due account stock | | | 1,500.00 |
| Gross assets | | | $ 314,408.51 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Company's stock owned | $ 1,500.00 | |
| Supplies, furniture, fixtures, etc. | 4,883.90 | |
| Agents' debit balances unsecured | 19,795.18 | |
| Bills receivable | 3,540.84 | |
| Suspense account | 350.00 | |
| Total | | $ 30,069.92 |
| Total admitted assets | | $ 284,338.59 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest (After January, 1902, American, 3½ per cent.). | $ 89,917.00 | |
| Total | $ 89,917.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 4,642.00 | |
| Net reserve | | $ 85,275.00 |
| Other liabilities | | 2,202.88 |
| Total | | $ 87,477.88 |
| Capital stock | | 198,800.00 |
| Total liabilities | | $ 286,377.88 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 1,239 | $ 1,986,000.00 | 135 | $ 225,000.00 | 116 | $ 306,000.00 | $ | 1,490 | $ 2,517,000,00 |
| Issued during year | 732 | 900,000.00 | 89 | 100,000.00 | 68 | 144,000.00 | | 889 | 1,144,000.00 |
| Revived during year | 6 | 5,562.00 | 2 | 2,000.00 | 2 | 3,750.00 | | 10 | 11,312.00 |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals | 1,977 | 2,891,562.00 | 226 | 327,000.00 | 186 | 453,750.00 | | 2,389 | 3,672,312.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 9 | 8,500.00 | | | 1 | 1,750.00 | | 10 | 10,250.00 |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | | | | | | | | | |
| By lapse | 303 | 424,500.00 | 42 | 56,000.00 | 39 | 102,000.00 | | 384 | 582,500.00 |
| By decrease | 1 | 1,000.00 | | 500.00 | | | | 1 | 1,500.00 |
| Total terminated | 313 | 434,000.00 | 42 | 56,500.00 | 40 | 103,750.00 | | 395 | 594,250.00 |
| Outstanding end of year | 1,664 | 2,457,562.00 | 184 | 270,500.00 | 146 | 350,000.00 | | 1,994 | 3,078,062.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 122 | $ 216,500.00 |
| Policies issued during the year | 385 | 514,000.00 |
| Total | 507 | $ 730,500.00 |
| Deduct ceased to be in force during the year | 113 | 166,750.00 |
| Policies in force December 31, 1903 | 394 | $ 563,750.00 |
| Losses and claims incurred during the year | 2 | 6,000.00 |
| Losses and claims settled during the year, in cash, $2,750; by compromise, $3,250 | 2 | 6,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---- | 19,025.34 |

# SOUTHERN LOAN AND TRUST COMPANY OF GREENSBORO, N. C.

Incorporated 1890. Commenced Business (Life) July 1, 1903.

E. P. WHARTON, President. DAVID WHITE, Secretary.

Home Office, Greensboro, N. C.

## CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 563,685.67 | |
| Increase of capital during the year | 100,000.00 | |
| Extended at | | $ 663,685.67 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $93.90 for first year's re-insurance | $ 7,776.68 | |
| Total premium income | | 7,776.68 |
| From other sources | | 127,461.99 |
| Total income | | $ 135,238.67 |
| Sum of both amounts | | $ 798,924.34 |

## DISBURSEMENTS.

| | |
|---|---|
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums | $ 1,657.28 |
| Salaries and allowances for agencies, including managers, agents and clerks | 1,289.48 |
| Agency supervision, traveling and all other expenses | 450.50 |
| Medical examiners' fees, Inspection of risks | 515.10 |
| Salaries and all other compensation of officers and Home Office employees | 1,225.00 |
| Rent | 50.00 |
| Advertising, $348.12; printing and stationery, $651.47; postage, $55.48 | 1,055.07 |

| | | |
|---|---|---|
| Furniture, fixtures and safes | $ 127.55 | |
| Insurance taxes, licenses and department fees | 147.32 | |
| All other disbursements | 89,557.57 | |
| Total disbursements | | $ 96,074.87 |
| Balance | | $ 702,849.47 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 20,909.21 | |
| Mortgage loans on real estate (all loans) | 388,920.41 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 327.24 | |
| Book value of bonds and stocks | 150,480.09 | |
| Cash in company's office | 124,112.88 | |
| Bills receivable | 42.97 | |
| Agents' balances | 15,877.84 | |
| All other | 2,221.60 | |
| Total ledger assets | | $ 702,849.47 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Net amount of uncollected and deferred premiums | 82.78 |
| All other assets, viz.: | |
| Furniture and fixtures | 7,718.18 |
| Supplies, stationery, etc. | 1,335.48 |
| Gross assets | $ 711,985.91 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Supplies, furniture, fixtures, etc. | 9,053.66 |
| Total admitted assets | $ 702,932.25 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Actuary on the American Experience Table of Mortality, with 3½ per cent. interest | $ 1,068.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 70.00 | |
| Net reserve | | $ 998.00 |
| Unpaid dividends to stockholders | | 4,000.00 |
| Deposits | | 401,294.20 |
| Bills payable | | 58,629.72 |
| Reserve for interest | | 1,256.39 |
| Other liabilities | | 27,509.49 |
| Total | | $ 493,687.80 |
| Capital stock | | 200,000.00 |
| Unassigned funds—surplus | | 9,244.45 |
| Total liabilities | | $ 702,932.25 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | | $ | | $ | | $ | $ | | $ |
| Issued during year | 117 | 238,817.00 | 3 | 4,000.00 | | 363.00 | | 120 | 243,180.00 |
| Revived during year | | | | | | | | | |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals after transfers | | | | | | | | | |
| Deduct ceased: | | | | | | | | | |
| By death | | | | | | | | | |
| By maturity | | | | | | | | | |
| By expiry | | | | | | | | | |
| By surrender | | | | | | | | | |
| By lapse | | | | | | | | | |
| By decrease | | | | | | | | | |
| Total terminated | | | | | | | | | |
| Outstanding end of year | 117 | 238,817.00 | 3 | 4,000.00 | | 363.00 | | 120 | 243,180.00 |
| Policies re-insured | 2 | 10,000.00 | | | | | | 2 | 10,000.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies issued during the year | 114 | $ 231,817.00 |
| Policies in force December 31, 1903 | 114 | 231,817.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 7,776.68 |

# STATE MUTUAL LIFE ASSURANCE COMPANY OF MASSACHUSETTS.

Incorporated March 16, 1844. Commenced Business June 1, 1845.

A. G. BULLOCK President. H. M. WITTER, Secretary.

Home Office, 340 Main Street, Worcester, Mass.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 20,020,044.58 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $13,164.50 for first year's re-insurance | $ 450,528.05 | |
| Dividends applied to purchase paid-up additions and annuities | 107,827.47 | |
| Total new premiums | $ 558,355.52 | |
| Renewal premiums without deduction for commissions or other expenses, less $35,822.22 for re-insurance on renewals | 2,760,297.23 | |
| Dividends applied to pay renewal premiums | 333,531.72 | |
| Total renewal premiums | $ 3,093,828.95 | |
| Total premium income | | 3,652,184.47 |
| Consideration for supplementary contracts not involving life contingencies | | 46,100.75 |
| Interest on mortgage loans | $ 147,194.47 | |
| Interest on collateral loans | 36,371.70 | |
| Interest on bonds and dividends on stocks | 587,844.73 | |
| Interest on premium notes, policy loans or liens | 89,940.76 | |
| Interest on other debts due the company | 19,383.33 | |
| Discount on claims paid in advance | 45.70 | |
| Rents from company's property, including $20,000 for company's own occupancy | 110,293.94 | |
| Total interest and rents | | 991,074.63 |
| Profit on sale or maturity of ledger assets | | 107,505.65 |
| Total income | | $ 4,796,865.50 |
| Sum of both amounts | | $ 24,816,910.08 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $30,000 re-insurance), $1,141,043.10; additions, $22,841.24 | $ 1,163,884.34 | |
| For matured endowments, $173,903; additions, $7,605 | 181,508.00 | |
| Net amount paid for losses and matured endowments | $ 1,345,392.34 | |

| | | |
|---|---|---|
| Premium notes voided by lapse | $ 274.00 | |
| Surrender values paid in cash | 390,859.67 | |
| Dividends paid to policy-holders in cash | 14,154.93 | |
| Dividends applied to pay renewal premiums | 333,531.72 | |
| Dividends applied to purchase paid-up additions and annuities | 107,827.47 | |
| Total paid policy-holders | | $ 2,192,040.13 |
| Paid for claims on supplementary contracts not involving life contingencies | 2,177.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $245,878.83; renewal premiums, $198,734.40 | 444,613.23 | |
| Commuting renewal commission | 9,721.93 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 62,440.42 | |
| Agency supervision, traveling and all other expenses | 6,106.00 | |
| Medical examiners' fees | 30,087.50 | |
| Inspection of risks | 5,000.00 | |
| Salaries and all other compensation of officers and Home Office employees | 70,619.74 | |
| Rents, including $20,000 for company's own occupancy | 44,718.50 | |
| Advertising, $4,440.26; printing and stationery, $17,666.59; postage, $7,257.76 | 29,364.61 | |
| Legal expenses | 8,697.33 | |
| Furniture, fixtures and safes | 7,299.95 | |
| Insurance taxes, licenses and department fees | 65,078.37 | |
| Taxes on real estate | 20,744.00 | |
| Repairs and expenses (other than taxes) on real estate | 34,467.82 | |
| Loss on sale or maturity of ledger assets | 27,023.69 | |
| All other disbursements | 43,682.75 | |
| Total disbursements | | $ 3,103,882.97 |
| Balance | | $ 21,713,027.11 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,691,150.00 | |
| Mortgage loans on real estate | 3,386,343.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 551,032.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,942,760.00 | |
| Book value of bonds and stocks | 13,527,660.00 | |
| Deposited in trust companies and banks on interest | 452,818.25 | |
| Cash in company's office | 2,513.86 | |
| Loans to corporations | 158,750.00 | |
| Total ledger assets | | $ 21,713,027.11 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 45,139.24 | |
| Interest due and accrued on bonds and stocks | 189,965.92 | |
| Interest due and accrued on collateral loans | 7,209.66 | |
| Interest due and accrued on premium notes, policy loans or liens | 33,236.63 | |
| Rents due and accrued on company's property or lease | 10,906.62 | |
| Total rents and interest due and accrued | | 286,458.07 |
| Market value of bonds and stocks over book value | | 714,651.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 9,136.89 | $ 252,416.20 | |
| Gross deferred premiums on policies in force December 31, 1903 | 35,615.91 | 302,823.03 | |
| Totals | $ 44,752.80 | $ 555,239.23 | |
| Deduct loading, 20 per cent. | 8,950.56 | 111,047.85 | |
| Net amount of uncollected and deferred premiums | $ 35,802.24 | $ 444,191.38 | $ 479,993.62 |
| Total admitted assets | | | $ 23,194,129.80 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Insurance Department of Massachusetts on the Actuaries' Table of Mortality, with 4 per cent. interest on policies issued prior to January 1, 1901; on American Table, with 3½ per cent. interest issued since January 1, 1901 | $19,919,566.00 | |
| Same for reversionary additions | 904,738.00 | |
| Total | $20,824,304.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 103,910.00 | |
| Net reserve | | $ 20,720,394.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 55,332.00 |
| Claims for death losses which have been reported and no proofs received | $ 68,456.00 | |
| Claims for death losses and other policy claims resisted by the company | 4,500.00 | |
| Total policy claims | | 72,956.00 |
| Premiums paid in advance | | 49,339.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums, viz.: dividends of 1902 and 1903 left with company, with accumulations | | 37,160.00 |
| Dividends apportioned, payable to policy-holders during 1904, payable on five-year dividend policies of 1899 | | 41,376.00 |
| Dividends apportioned, payable to policy-holders subsequent to 1904: | | |
| On five-year dividend policies issued 1900 | | 18,665.00 |
| On five-year dividend policies issued 1901 | | 13,963.00 |
| On five-year dividend policies issued 1902 | | 11,473.00 |
| Total | | $ 21,020,658.00 |
| Unassigned funds—surplus | | 2,173,471.80 |
| Total liabilities | | $ 23,194,129.80 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 13,288 | $ 35,517,251.00 | 19,949 | $ 51,322,547.00 | 1,574 | $ 4,647,713.00 | $ 1,471,471.00 | 34,811 | $ 92,958,982.00 |
| Issued during year | 2,929 | 7,592,227.00 | 1,801 | 3,519,480.00 | 594 | 1,812,664.00 | 199,586.00 | 5,324 | 13,123,957.00 |
| Revived during year | 22 | 70,305.00 | 5 | 7,000.00 | 4 | 11,350.00 | ---------- | 31 | 88,655.00 |
| Increased during year | ---------- | 35,732.00 | 1 | 24,514.00 | ---------- | 1,390.00 | ---------- | 1 | 61,636.00 |
| Totals before transfers | 16,239 | 43,215,515.00 | 21,756 | 54,873,541.00 | 2,172 | 6,473,117.00 | ---------- | ---------- | ---------- |
| Transfers, deductions | 4 | 15,500.00 | 7 | 18,000.00 | 8 | 16,000.00 | ---------- | ---------- | ---------- |
| Transfers, additions | 13 | 28,000.00 | 5 | 16,500.00 | 1 | 5,000.00 | ---------- | ---------- | ---------- |
| Balance of transfers | 9 | 12,500.00 | 2 | 1,500.00 | 7 | 11,000.00 | ---------- | ---------- | ---------- |
| Totals after transfers | 16,248 | 43,228,015.00 | 21,754 | 54,872,041.00 | 2,165 | 6,462,117.00 | 1,671,057.00 | 40,167 | 106,233,230.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 189 | 532,080.00 | 187 | 660,658.00 | 9 | 14,000.00 | 23,430.00 | 385 | 1,230,168.00 |
| By maturity | ---------- | ---------- | 70 | 173,797.00 | ---------- | ---------- | 7,605.00 | 70 | 181,402.00 |
| By expiry | 4 | 10,500.00 | ---------- | ---------- | 33 | 132,682.00 | 21,548.00 | 37 | 164,730.00 |
| By surrender | 215 | 337,285.00 | 442 | 927,067.00 | 104 | 356,705.00 | 38,978.00 | 761 | 1,660,035.00 |
| By lapse | 827 | 1,927,831.00 | 314 | 531,300.00 | 205 | 588,324.00 | ---------- | 1,346 | 3,047,455.00 |
| By decrease | ---------- | 352,349.00 | ---------- | 417,203.00 | 29 | 98,510.00 | ---------- | 29 | 868,062.00 |
| Total terminated | 1,235 | 3,160,045.00 | 1,013 | 2,710,025.00 | 380 | 1,190,221.00 | 91,561.00 | 2,628 | 7,151,852.00 |
| Outstanding end of year | 15,013 | 40,067,970.00 | 20,741 | 52,162,016.00 | 1,785 | 5,271,896.00 | 1,579,496.00 | 37,539 | 99,081,378.00 |
| Policies re-insured | ---------- | 768,600.00 | ---------- | 260,000.00 | ---------- | 123,000.00 | ---------- | ---------- | 1,151,600.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 542 | $ 901,928.00 |
| Policies issued during the year | 121 | 215,177.00 |
| Total | 663 | $ 1,117,105.00 |
| Deduct ceased to be in force during the year | 49 | 69,778.00 |
| Policies in force December 31, 1903 | 614 | $ 1,047,327.00 |
| Losses and claims unpaid December 31, 1902 | 1 | 1,025.34 |
| Losses and claims incurred during the year | 11 | 7,228.82 |
| Total | 12 | $ 8,254.16 |
| Losses and claims settled during the year, in cash | 9 | 2,254.16 |
| Losses and claims unpaid December 31, 1903 | 3 | 6,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 35,571.17 |

# STATE LIFE INSURANCE COMPANY OF INDIANA.

Incorporated September 4, 1894. Commenced Business September 24, 1894.

ANDREW M. SWEENEY, President. WILBUR S. WYNNE, Secretary.

Home Office, Newton Claypool Building, Indianapolis, Ind.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 1,394,275.70 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $974.90 for first year's re-insurance | $ 711,623.51 | |
| Surrender values applied to pay first year's premiums | 17,705.19 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,963.58 | |
| Total new premiums | $ 731,292.28 | |
| Renewal premiums without deduction for commissions or other expenses | 895,590.52 | |
| Dividends applied to pay renewal premiums | 39,040.11 | |
| Total renewal premiums | $ 934,630.63 | |
| Total premium income | | 1,665,922.91 |
| Interest on mortgage loans | $ 56,255.96 | |
| Interest on collateral loans | 483.45 | |
| Interest on premium notes, policy loans or liens | 23,357.87 | |
| Interest on other debts due the company | 2,208.14 | |
| Total interest | | 82,305.42 |
| From other sources, viz.: | | |
| Rebate on internal revenue | | 261.94 |
| Total income | | $ 1,748,490.27 |
| Sum of both amounts | | $ 3,142,765.97 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims | $ 238,288.16 | |
| Net amount paid for losses | $ 238,288.16 | |
| Premium notes voided by lapse and contingent credits | 26,143.92 | |
| Surrender values paid in cash | 54,088.78 | |

| | | |
|---|---|---|
| Surrender values applied to pay new premiums | $ 17,705.19 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,963.58 | |
| Premiums paid to policy-holders in cash | 1,175.98 | |
| Dividends applied to pay renewal premiums | 39,040.11 | |
| Total paid policy-holders | | $ 378,405.72 |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $373,348.53; renewal premiums, $75,027.23 | 448,375.76 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 30,703.01 | |
| Agency supervision, traveling and all other expenses | 31,759.31 | |
| Medical examiners' fees | 25,223.84 | |
| Inspection of risks | 9,015.96 | |
| Salaries and all other compensation of officers and Home Office employees | 89,972.59 | |
| Rents | 9,694.85 | |
| Advertising, $5,781.02; printing and stationery, $13,637.74; postage, $4,295.24 | 23,714.00 | |
| Legal expenses | 8,388.76 | |
| Furniture, fixtures and safes | 4,195.90 | |
| Insurance taxes, licenses and department fees | 24,458.68 | |
| Taxes on investments | 3,774.37 | |
| Expenses (other than taxes) on investments | 636.01 | |
| All other disbursements | 5,214.69 | |
| Total disbursements | | $ 1,093,533.45 |
| Balance | | $ 2,049,232.52 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,351.24 | |
| Mortgage loans on real estate | 1,353,376.98 | |
| Loans secured by pledge of bonds, stocks or other collateral | 13,100.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 419,475.37 | |
| Premium notes on policies in force | 35,542.03 | |
| Deposited in trust companies and banks on interest | 144,764.60 | |
| Cash in company's office | 10,952.00 | |
| Deposited in banks (not on interest) | 31,525.56 | |
| Agents' balances | 37,144.74 | |
| Total ledger assets | | $ 2,049,232.52 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 19,744.55 | |
| Interest due and accrued on collateral loans | 184.28 | |
| Total interest due and accrued | | 19,928.83 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 205,138.41 | $ 64,569.76 | |
| Gross deferred premiums on policies in force December 31, 1903 | 7,840.49 | 40,269.56 | |
| Totals | $ 212,978.90 | $ 104,839.32 | |
| Deduct loading | 119,268.18 | 24,930.79 | |
| Net amount of uncollected and deferred premiums | $ 93,710.72 | $ 79,908.53 | 173,619.25 |
| Gross assets | | | $ 2,242,780.60 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | | $ 37,144.74 |
| Total admitted assets | | $ 2,205,635.86 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1902, as computed by the Indiana Insurance Department on the Actuaries' Combined Experience and American Experience Tables of Mortality | $ 1,759,651.00 | |
| Same for annuities (including those in reduction of premiums) | 419.00 | |
| Total | $ 1,760,070.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 413.00 | |
| Net reserve | | $ 1,759,657.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 10,000.00 | |
| Claims for death losses which have been reported and no proofs received | 25,500.00 | |
| Claims for death losses and other policy claims resisted by the company | 10,000.00 | |
| Total policy claims | | 47,500.00 |
| Premiums paid in advance | | 3,236.14 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 3,659.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 1,006.74 |
| Total | | $ 1,815,058.88 |
| Unassigned funds—surplus | | 390,576.98 |
| Total liabilities | | $ 2,205,635.86 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 5,267 | $ 16,521,523.00 | 239 | $ 326,350.00 | 6,213 | $ 19,201,379.00 | $ | 11,719 | $ 36,049,252.00 |
| Issued during year | 233 | 997,328.00 | 26 | 34,600.00 | 6,238 | 14,364,724.00 | | 6,497 | 15,396,652.00 |
| Revived during year | 74 | 235,500.00 | 1 | 2,000.00 | 34 | 108,000.00 | | 109 | 345,500.00 |
| Increased during year | 1,877 | 4,874,616.00 | 105 | 199,000.00 | 157 | 413,000.00 | | 2,139 | 5,486,616.00 |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals | 7,451 | 22,628,967.00 | 371 | 561,950.00 | 12,642 | 34,087,103.00 | | 20,464 | 57,278,020.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 44 | 134,092.00 | | | 46 | 136,810.00 | | 90 | 270,902.00 |
| By maturity | | | | | 1,445 | 2,499,000.00 | | 1,445 | 2,499,000.00 |
| By expiry | | | | | 196 | 884,751.00 | | 369 | 1,444,251.00 |
| By surrender | 172 | 557,500.00 | 1 | 2,000.00 | 505 | 1,232,250.00 | | 1,094 | 2,985,155.00 |
| By lapse | 531 | 1,667,305.00 | 58 | 85,600.00 | 1,991 | 5,106,116.00 | | 1,991 | 5,106,116.00 |
| By decrease | | | | | | | | | |
| Total terminated | 747 | 2,358,897.00 | 59 | 87,600.00 | 4,183 | 9,858,927.00 | | 4,989 | 12,305,424.00 |
| Outstanding end of year | 6,704 | 20,270,070.00 | 312 | 474,350.00 | 8,459 | 24,228,176.00 | | 15,475 | 44,972,596.00 |
| Policies re-insured | | | | | | | | | |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 732 | $ 1,385,650.00 |
| Policies issued during the year | 376 | 600,000.00 |
| Total | 1,108 | $ 1,985,650.00 |
| Deduct ceased to be in force during the year | 258 | 424,750.00 |
| Policies in force December 31, 1903 | 850 | $ 1,560,900.00 |
| Losses and claims incurred during the year | 1 | 2,500.00 |
| Losses and claims settled during the year | 4 | 9,500.00 |
| Total | 5 | $ 12,000.00 |
| Losses and claims settled during the year in cash | | 12,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 46,348.36 |

---

# SUN LIFE ASSURANCE COMPANY OF CANADA.

Incorporated 1865. Commenced Business 1871.

ROBERTSON MACAULAY, President. T. B. MACAULAY, Secretary.

Home Office, 1766 Notre Dame Street, Montreal, Canada.

---

## CAPITAL STOCK.

Amount of capital paid up in cash, $105,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ---------- $ 12,838,704.01

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies, without deduction for commissions or other expenses | $ 559,271.38 | |
| New premiums, thrift department | 27,009.80 | |
| Dividends applied to purchase paid-up additions and annuities | 40,068.87 | |
| Consideration for original annuities involving life contingencies | 213,018.06 | |
| Total new premiums | $ 839,368.11 | |
| Renewal premiums without deduction for commissions or other expenses, less $379.35 for re-insurance on renewals | 2,376,951.00 | |
| Renewal premiums, thrift department | 69,207.01 | |
| Dividends applied to pay renewal premiums | 10,327.71 | |
| Surrender values applied to pay renewal premiums | 1,097.49 | |
| Consideration for annuities involving life contingencise | 542.95 | |
| Total renewal premiums | $ 2,458,126.16 | |
| Total premium income | | 3,297,494.27 |
| Interest on mortgage loans, Interest on collateral loans, Interest on bonds and dividends on stocks, Interest on premium notes, policy notes or liens, Interest on other debts due the company, Discount on claims paid in advance | $ 622,058.39 | |
| Rents from company's property, including $10,000 for company's own occupancy | 25,247.67 | |
| Total interest and rents | | 647,306.06 |

| | | |
|---|---|---|
| Profit on sale or maturity of ledger assets | | $ 41,179.06 |
| Premiums from combined accident policies | | 160.11 |
| Total income | | $ 3,986,739.50 |
| Sum of both amounts | | $ 16,824,843.59 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $667,589.84; additions, $14,595.45 | $ 682,185.29 | |
| For matured endowments, $185,091.52; additions, $14,397.30 | 199,488.82 | |
| Net amount paid for losses and matured endowments | | $ 881,674.11 |
| For annuities involving life contingencies | 69,902.26 | |
| Surrender values paid in cash | 140,236.28 | |
| Surrender values applied to pay renewal premiums | 1,097.49 | |
| Dividends paid to policy-holders in cash | 43,074.53 | |
| Dividends applied to pay renewal premiums | 10,327.71 | |
| Dividends applied to purchase paid-up additions and annuities | 40,068.87 | |
| Total paid policy-holders | | $ 1,186,381.25 |
| Paid for claims on supplementary contracts not involving life contingencies | 5,007.12 | |
| Paid stockholders for interest or dividends | 15,750.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $372,767.61; renewal premiums, $122,047.85 | 494,815.46 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 117,212.26 | |
| Agency supervision, traveling and all other expenses | 37,593.09 | |
| Medical examiners' fees | 43,091.75 | |
| Inspection of risks | 2,000.00 | |
| Salaries and all other compensation of officers and Home Office employees | 77,384.37 | |
| Rents, including $10,000 for company's own occupancy | 27,569.73 | |
| Advertising, $9,027.22; printing and stationery, $16,035.87; sundries, $4,337.24 | 29,400.33 | |
| Legal expenses | 3,802.65 | |
| Furniture, fixtures and safes | 5,959.57 | |
| Insurance taxes, licenses and department fees | 33,913.09 | |
| Directors and auditors fees | 15,058.25 | |
| All other disbursements, viz.: | | |
| Thrift department expenses | 43,837.70 | |
| Accident department | 42.86 | |
| Profit and loss | 160.75 | |
| Total disbursements | | 2,138,980.23 |
| Balance | | $ 14,685,863.28 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,103,098.23 | |
| Mortgage loans on real estate | 2,732,488.57 | |
| Loans secured by pledge of bonds, stocks or other collateral | 156,595.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,062,483.70 | |
| Policy loans under non-forfeiture agreements | 252,009.94 | |
| Premium notes on policies in force | 1,110.52 | |
| Book value of bonds and stocks | 9,221,090.49 | |
| Deposited in trust companies and banks on interest | 145,042.02 | |
| Cash in company's offices | 5,337.45 | |
| Ground rents | 38,640.00 | |
| Total | $14,717,895.92 | |
| Deduct ledger liabilities | 32,032.64 | |
| Total ledger assets | | $ 14,685,863.28 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 83,591.99 | |
| Interest due and accrued on bonds and stocks | 130,421.48 | |
| Interest due and accrued on collateral loans | 1,547.84 | |
| Interest due and accrued on premium notes or liens | 62.95 | |
| Interest due and accrued on policy loans | 4,359.26 | |
| Rents due and accrued on company's property or lease | 11,640.80 | |
| Total rents and interest due and accrued | | $ 231,624.32 |
| Market value of bonds and stocks over book value | | 142,165.91 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 141,140.85 | $ 206,408.16 | |
| Gross deferred premiums on policies in force December 31, 1903 | 40,881.21 | 129,182.58 | |
| Totals | $ 182,022.06 | $ 335,590.74 | |
| Deduct loading, 20 per cent. | 36,404.41 | 67,118.14 | |
| Net amount of uncollected and deferred premiums | $ 145,617.65 | $ 268,472.60 | 414,090.25 |
| Total admitted assets | | | $ 15,473,743.84 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Company on the Institute of Actuaries' H. M. Table of Mortality, with 4 per cent. interest for all policies issued prior to December 31, 1899, and 3½ per cent for all policies issued since that date | $12,999,805.38 | |
| Same for reversionary additions | 396,341.77 | |
| Same for annuities (including those in reduction of premiums) | 868,423.71 | |
| Total | $14,264,570.86 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 2,356.50 | |
| Net reserve | | $ 14,262,214.36 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 40,772.24 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 31,977.06 | |
| Claims for death losses which have been reported and no proofs received, | 74,963.68 | |
| Claims for matured endowments due and unpaid | 1,020.00 | |
| Claims for death losses and other policy claims resisted by the company, | 956.00 | |
| Due and unpaid on annuity claims involving life contingencies | 3,825.61 | |
| Total policy claims | | $ 112,742.35 |
| Due and unpaid on supplementary contracts not involving life contingencies | | 50.00 |
| Premiums paid in advance | | 21,287.97 |
| Unpaid dividends to stockholders due January 1, 1904 | | 7,875.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 27,323.36 |
| Unearned premiums—accident department | | 96.07 |
| Total | | $ 14,472,361.35 |
| Capital stock | | 105,000.00 |
| Unassigned funds—surplus | | 896,382.49 |
| Total liabilities | | $ 15,473,743.84 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 29,709 | $ 37,258,267.00 | 22,880 | $ 26,179,022.00 | 3,548 | $ 1,074,268.00 | $ 754,548.00 | 56,137 | $ 65,266,105.00 |
| Issued during year | 6,260 | 7,938,883.00 | 5,025 | 5,643,219.00 | 780 | 102,931.00 | 88,183.00 | 12,065 | 13,773,216.00 |
| Revived during year | 222 | 366,105.00 | 186 | 171,287.00 | 21 | 6,988.00 | 3,529.00 | 429 | 547,909.00 |
| Increased during year | | 43,155.00 | | 285,951.00 | | 64,883.00 | | | 393,989.00 |
| Totals before transfers | 36,191 | 45,606,410.00 | 28,091 | 32,279,479.00 | 4,349 | 1,249,070.00 | 846,260.00 | 68,631 | 79,981,219.00 |
| Transfers, deductions | 246 | 421,054.00 | 235 | 342,112.00 | 11 | 54,548.00 | 124,451.00 | 502 | 942,165.00 |
| Transfers, additions | 192 | 385,295.00 | 151 | 203,943.00 | 2 | 123,686.00 | | 345 | 712,924.00 |
| Balance of transfers | 64 | 35,759.00 | 84 | 138,169.00 | 9 | 69,138.00 | 124,451.00 | 157 | 229,241.00 |
| Totals after transfers | 36,127 | 45,570,651.00 | 28,007 | 32,141,310.00 | 4,340 | 1,318,208.00 | 721,809.00 | 68,474 | 79,751,978.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 340 | 359,666.00 | 190 | 223,680.00 | 23 | 7,284.00 | 13,561.00 | 553 | 604,191.00 |
| By maturity | | | 141 | 183,548.00 | | | 14,364.00 | 141 | 197,912.00 |
| By expiry | | | | 5,469.00 | 22 | 41,200.00 | | 22 | 46,669.00 |
| By surrender | 495 | 722,318.00 | 377 | 560,374.00 | 8 | 17,000.00 | 41,951.00 | 880 | 1,341,643.00 |
| By lapse | 2,830 | 2,446,096.00 | 1,683 | 1,111,530.00 | 888 | 87,810.00 | 5,808.00 | 5,401 | 3,651,244.00 |
| By decrease | | 82,362.00 | | 45,740.00 | | 15,945.00 | | | 144,047.00 |
| Total terminated | 3,665 | 3,610,442.00 | 2,391 | 2,130,341.00 | 941 | 169,239.00 | 75,684.00 | 6,997 | 5,985,706.00 |
| Outstanding end of year | 32,462 | 41,960,209.00 | 25,616 | 30,010,969.00 | 3,399 | 1,148,969.00 | 646,125.00 | 61,477 | 73,766,272.00 |
| Policies re-insured | | | | | | | | 2 | 16,050.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 1,008 | $ 552,732.20 |
| Policies issued during the year | 1,212 | 401,474.05 |
| Total | 2,220 | $ 954,206.25 |
| Deduct ceased to be in force during the year | 439 | 226,132.50 |
| Policies in force December 31, 1903 | 1,781 | $ 728,073.75 |
| Losses and claims incurred during the year | 9 | 4,416.72 |
| Total | 9 | $ 4,416.72 |
| Losses and claims settled during the year, in cash | | 4,416.72 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 24,492.52 |

# THE TRAVELERS LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 17, 1863. Commenced Business July 1, 1866.

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Connecticut.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 28,140,450.07 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $18,885.50 for first year's re-insurance | $ 628,020.92 | |
| Consideration for original annuities involving life contingencies | 42,469.41 | |
| Total new premiums | $ 670,490.33 | |
| Renewal premiums without deduction for commissions or other expenses, less $125,001.05 for re-insurance on renewals | 3,632,052.80 | |
| Surrender values applied to pay renewal premiums | 328.50 | |
| Consideration for annuities involving life contingencies | 1,128.02 | |
| Total renewal premiums | $ 3,633,509.32 | |
| Total premium income | | 4,303,999.65 |
| Consideration for supplementary contracts not involving life contingencies | | 408,004.00 |
| Interest on mortgage loans | $ 399,507.59 | |
| Interest on collateral loans | 35,256.24 | |
| Interest on bonds and dividends on stocks | 744,193.84 | |
| Interest on premium notes, policy loans or liens | 119,668.43 | |
| Interest on other debts due the company | 57,225.04 | |
| Discount on claims paid in advance | 2,112.18 | |
| Rents from company's property, including $15,000 for company's own occupancy | 74,615.26 | |
| Total interest and rents | | 1,432,578.58 |
| Profit on sale or maturity of ledger assets | | 75,872.55 |

| | | |
|---|---|---|
| From other sources, viz.: | | |
| Profit and loss | | $ 1,181.04 |
| Total income | | $ 6,221,635.82 |
| Sum of both amounts | | $ 34,362,085.89 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $22,210.00 re-insurance) | $ 1,714,689.62 | |
| For matured endowments | 377,815.59 | |
| Net amount paid for losses and matured endowments | $ 2,092,505.21 | |
| For annuities involving life contingencies | 20,087.92 | |
| Surrender values paid in cash | 186,261.16 | |
| Surrender values applied to pay renewal premiums | 328.50 | |
| Total paid policy-holders | $ 2,299,182.79 | |
| Paid for claims on supplementary contracts not involving life contingencies | 20,859.61 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $299,788.61; renewal premiums, $173,571.56; annuities (original), $2,143.68; renewals, $40.82 | 475,544.67 | |
| Commuting renewal commission | 5,560.00 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 53,526.54 | |
| Agency supervision, traveling and all other expenses | 22,624.76 | |
| Medical examiners' fees | 49,009.94 | |
| Salaries and all other compensation of officers and Home Office employees | 80,560.71 | |
| Rents, including $15,000 for company's own occupancy | 17,654.43 | |
| Advertising, $32,472.35; printing and stationery, $18,517.46; postage, $11,114.25 | 62,104.06 | |
| Legal expenses | 6,806.01 | |
| Furniture, fixtures and safes | 4,588.21 | |
| Insurance taxes, licenses and department fees | 62,661.70 | |
| Taxes on real estate | 22,584.84 | |
| Repairs and expenses (other than taxes) on real estate | 100,542.56 | |
| All other disbursements | 12,646.68 | |
| Total disbursements | | 3,296,457.51 |
| Balance | | $ 31,065,628.38 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 790,138.54 | |
| Mortgage loans on real estate | 8,079,606.06 | |
| Loans secured by pledge of bonds, stocks or other collateral | 990,737.20 | |
| Loans made to policy-holders on this company's policies assigned as collateral | 2,415,925.00 | |
| Premium notes on policies in force | 7,910.03 | |
| Book value of bonds and stocks | 17,665,393.82 | |
| Deposited in trust companies and banks on interest | 1,080,501.74 | |
| Cash in company's office | 2,655.61 | |
| Deposited in banks (not on interest) | 25,474.95 | |
| Agents' balances | 7,285.43 | |
| Total ledger assets | | 31,065,628.38 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest accrued on mortgages but not due | 120,004.35 | |
| Interest accrued on bonds and stocks but not due | 139,851.36 | |
| Interest accrued on collateral loans but not due | 8,568.06 | |
| Total interest accrued | | 268,423.77 |
| Market value of bonds and stocks over book value | | 131,186.82 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 10,391.85 | $ 300,067.64 | |
| Gross deferred premiums on policies in force December 31, 1903 | 54,605.51 | 433,097.79 | |
| Total | $ 64,997.36 | $ 733,165.43 | |
| Deduct loading, 7.35 per cent. | 4,777.30 | 53,887.66 | |
| Net amount of uncollected and deferred premiums | $ 60,220.06 | $ 679,277.77 | |
| Total | | | $ 739,497.83 |
| Gross assets | | | $ 32,204,736.80 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' debit balances | 7,285.43 |
| Total admitted assets | $ 32,197,451.37 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the American Experience Table of Mortality with 3½ per cent. interest | $29,557,613.00 | |
| Same for annuities (including those in reduction of premiums) | 189,486.00 | |
| Total | $29,747,099.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 719,151.00 | |
| Net reserve | | $ 29,027,948.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 1,702,367.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 34,300.00 | |
| Claims for death losses which have been reported and no proofs received | 42,399.51 | |
| Claims for matured endowments due and unpaid | 2,456.00 | |
| Claims for death losses and other policy claims resisted by the company | 3,000.00 | |
| Total policy claims | | 82,155.51 |
| Premiums paid in advance | | 30,766.92 |
| Cost of collection on uncollected and deferred premiums, in excess of the loading thereon | | 6,592.14 |
| Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued | | 5,000.00 |
| Total | | $ 30,854,829.57 |
| Unassigned funds—surplus | | 1,342,621.80 |
| Total liabilities | | $ 32,197,451.37 |

## EXHIBIT OF INDUSTRIAL POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 30,988 | $ 80,126,605.00 | 14,048 | $ 31,380,028.00 | 4,892 | $ 11,654,188.00 | $ | 49,928 | $ 123,160,821.00 |
| Issued during year | 3,670 | 9,448,179.00 | 2,552 | 5,301,460.00 | 1,047 | 2,138,130.00 | | 7,269 | 16,887,769.00 |
| Revived during year | 32 | 118,024.00 | 19 | 32,855.00 | 6 | 14,500.00 | | 57 | 165,379.00 |
| Increased during year | | 21,060.00 | | 2,658.00 | | 809.00 | | | 24,527.00 |
| Totals before transfers | 34,690 | 89,713,868.00 | 16,619 | 36,717,001.00 | 5,945 | 13,807,627.00 | | 57,254 | 140,238,496.00 |
| Transfers, deductions | 206 | 453,476.00 | 65 | 191,283.00 | 49 | 81,279.00 | | 320 | 726,038.00 |
| Transfers, additions | 41 | 68,779.00 | 15 | 20,000.00 | 264 | 637,259.00 | | 320 | 726,038.00 |
| Balance of transfers | 165 | 384,697.00 | 50 | 171,283.00 | 215 | 555,980.00 | | | |
| Totals after transfers | 34,525 | 89,329,171.00 | 16,569 | 36,545,718.00 | 6,160 | 14,363,607.00 | | 57,254 | 140,238,496.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 467 | 1,195,037.00 | 97 | 351,468.00 | 42 | 107,186.00 | | 606 | 1,653,691.00 |
| By maturity | | | 216 | 368,853.00 | | 6,025.00 | | 216 | 374,878.00 |
| By expiry | | | | | 225 | 584,005.00 | | 225 | 584,005.00 |
| By surrender | 313 | 890,639.00 | 173 | 369,325.00 | 55 | 228,724.00 | | 541 | 1,488,686.00 |
| By lapse | 928 | 2,010,382.00 | 451 | 727,982.00 | 332 | 568,212.00 | | 1,711 | 3,306,576.00 |
| By decrease | | 30,687.00 | | 25,954.00 | | 12,607.00 | | | 69,248.00 |
| Total terminated | 1,708 | 4,126,743.00 | 937 | 1,843,582.00 | 654 | 1,506,759.00 | | 3,299 | 7,477,084.00 |
| Outstanding end of year | 32,817 | 85,202,428.00 | 15,632 | 34,702,136.00 | 5,506 | 12,856,848.00 | | 53,955 | 132,761,412.00 |
| Policies re-insured | 263 | 2,493,660.00 | 56 | 522,995.00 | 106 | 1,493,565.00 | | 425 | 4,510,220.00 |

NOTE.—Amount of Pure Endowments granted with Extended Term Insurance (not included above) in force December 31, 1903, $75,002.
EXHIBIT OF ANNUITIES.—In force December 31, 1903: Number, 83; representing in annual payments, $26,674.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 571 | $ 1,740,993.00 |
| Policies issued during the year | 125 | 246,438.00 |
| Total | 696 | $ 1,987,431.00 |
| Deduct ceased to be in force during the year | 45 | 111,675.00 |
| Policies in force December 31, 1903 | 651 | $ 1,875,756.00 |
| Losses and claims incurred during the year | 15 | 16,808.58 |
| Losses and claims settled during the year, in cash | 14 | 14,808.58 |
| Losses and claims unpaid December 31, 1903 | 1 | 1,000.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 51,756.34 |

# UNION CENTRAL LIFE INSURANCE COMPANY OF OHIO.

Incorporated 1867. Commenced Business 1867.

JOHN M. PATTISON, President. E. P. MARSHALL, Secretary.

Home Office, 353 West Fourth Street, Cincinnati, Ohio.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 32,466,456.13 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses, less $32,678.79 for first year's re-insurance | $ 1,016,306.98 | |
| Dividends applied to purchase paid-up additions and annuities | 94,110.64 | |
| Surrender values applied to purchase paid-up insurance and annuities | 65,716.76 | |
| Consideration for original annuities involving life contingencies | 14,932.50 | |
| Total new premiums | $ 1,191,066.88 | |
| Renewal premiums without deduction for commissions or other expenses, less $132,661.18 for re-insurance on renewals | 5,268,385.46 | |
| Dividends applied to pay renewal premiums | 187,007.11 | |
| Surrender values applied to pay renewal premiums | 20,613.82 | |
| Total renewal premiums | $ 5,476,006.39 | |
| Total premium income | | 6,667,073.27 |
| Consideration for supplementary contracts not involving life contingencies | | 21,500.00 |
| Interest on mortgage loans | $ 1,767,057.15 | |
| Interest on bonds and dividends on stocks | 400.00 | |
| Interest on premium notes, policy loans or liens | 302,373.84 | |

| | | |
|---|---|---|
| Interest on other debts due the company | $ 20,995.79 | |
| Rents from company's property, including $5,000 for company's own occupancy | 21,468.48 | |
| Total interest and rents | | $ 2,112,295.26 |
| From other sources | | 4,102.32 |
| Total income | | $ 8,804,970.85 |
| Sum of both amounts | | $ 41,271,426.98 |

DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims (less $34,000 re-insurance), $1,361,750.55; additions, $6,602.94 | $ 1,368,353.49 | |
| For matured endowments, $421,258.70; additions, $4,559.28 | 425,817.98 | |
| Net amount paid for losses and matured endowments | $ 1,794,171.47 | |
| For annuities involving life contingencies | 21,162.90 | |
| Premium notes voided by lapse | 218,925.29 | |
| Surrender values paid in cash | 130,779.33 | |
| Surrender values applied to pay renewal premiums | 20,613.82 | |
| Surrender values applied to purchase paid-up insurance and annuities | 65,716.76 | |
| Dividends paid to policy-holders in cash | 168,748.36 | |
| Dividends applied to pay renewal premiums | 187,007.11 | |
| Dividends applied to purchase paid-up additions and annuities | 94,110.64 | |
| Total paid policy-holders | | $ 2,701,235.68 |
| Paid for claims on supplementary contracts not involving life contingencies | 7,250.00 | |
| Paid stockholders for interest or dividends | 10,000.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $532,658.17; renewal premiums, $341,506.66; annuities, $746.62 | 874,911.45 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 38,244.48 | |
| Agency supervision, traveling and all other expenses | 26,276.24 | |
| Medical examiners' fees | 58,017.70 | |
| Salaries and all other compensation of officers and Home Office employees | 144,444.72 | |
| Rents, including $5,000 for company's own occupancy | 25,942.52 | |
| Advertising, $12,485.27; printing and stationery, $28,812.71; postage, $8,255.50 | 49,553 48 | |
| Legal expenses | 9,912.60 | |
| Furniture, fixtures and safes | 2,585.62 | |
| Insurance taxes, licenses and department fees | 105,748.88 | |
| Taxes on real estate | 7,404.00 | |
| Repairs and expenses (other than taxes) on real estate | 3,560.79 | |
| All other disbursements, viz.: | | |
| General expense | 14,021.30 | |
| Mortgage loan expense | 199,759.11 | |
| Profit and loss (bad accounts) | 35,338.31 | |
| Total disbursements | | 4,314,206.88 |
| Balance | | $ 36,957,220.10 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 501,276.90 |
| Mortgage loans on real estate | 31,054,239.43 |
| Loans made to policy-holders on this company's policies, assigned as collateral | 3,434,418.87 |
| Premium notes on policies in force | 1,418,221.79 |
| Book value of bonds and stocks | 10,000.00 |

| | | |
|---|---|---|
| Cash in company's office | $ 29,387.83 | |
| Deposited in banks (not on interest) | 365,443.08 | |
| Bills receivable | 36,240.46 | |
| Agents' balances | 107,991.74 | |
| Total ledger assets | | $ 36,957,220.10 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,069,191.58 | |
| Interest due and accrued on bonds and stocks | 100.00 | |
| Interest due and accrued on premium notes, policy loans or liens | 172,577.80 | |
| Rents due and accrued on company's property or lease | 2,639.37 | |
| Total rents and interest due and accrued | | 1,244,508.75 |
| Market value of real estate over book value | | 1,822.60 |
| Market value of bonds and stocks over book value | | 775.00 |
| Due from other companies for losses or claims on policies of this company re-insured | | 5,000.00 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 271,991.78 | $ 353,851.18 | |
| Gross deferred premiums on policies in force December 31, 1903 | 12,383.02 | 90,715.41 | |
| Totals | $ 284,374.80 | $ 444,566.59 | |
| Deduct loading, 20 per cent. | 56,874.76 | 88,913.32 | |
| Net amount of uncollected and deferred premiums | $ 227,499.84 | $ 355,653.27 | 583,153.11 |
| Gross assets | | | $ 38,792,479.56 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 118,283.65 | |
| Bills receivable | 36,240.46 | |
| Book value of ledger assets over market value, viz.: | | |
| Real estate | 7,627.69 | |
| Total | | 162,151.80 |
| Total admitted assets | | $ 38,630,327.76 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest for years of issue up to and including 1900, and on the American Table of Mortality, with 3½ per cent. interest for issues of subsequent years | $31,855,189.00 | |
| Same for reversionary additions | 335,083.00 | |
| Same for annuities (including those in reduction of premiums) | 197,548.00 | |
| Total | $32,387,820.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 388,576.00 | |
| Net reserve | | $ 31,999,244.00 |
| Present value of amounts not yet due on supplementary contracts not involving life contingencies | | 143,348.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 20,000.00 | |
| Claims for death losses which have been reported and no proofs received (net) | 39,936.00 | |
| Claims for matured endowments due and unpaid | 6,087.00 | |
| Claims for death losses and other policy claims resisted by the company | 39,000.00 | |
| Total policy claims | | 105,023.00 |

| | | |
|---|---|---|
| Premiums paid in advance | $ | 97,036.85 |
| Commissions due to agents on premium notes when paid | | 193,105.11 |
| "Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon | | 8,854.37 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 21,024.64 |
| Other liabilities, viz.: | | |
| Unpaid and deferred premiums on reinsured policies after deducting cost of collection | | 37,717.90 |
| Total | $ | 32,605,353.87 |
| Capital stock | | 100,000.00 |
| Unassigned funds—surplus | | 5,924,973.89 |
| Total liabilities | $ | 38,630,227.76 |

## EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 84,755 | $352,731,385.00 | 9,905 | $ 16,438,600.00 | 2,337 | $ 6,150,860.00 | $ 406,057.00 | 96,997 | $ 175,726,902.00 |
| Issued during year | 11,255 | 20,586,376.00 | 4,066 | 6,456,144.00 | 858 | 2,472,496.00 | | 16,179 | 29,515,016.00 |
| Revived during year | 289 | 553,370.00 | 33 | 55,500.00 | 6 | 13,000.00 | | 328 | 621,870.00 |
| Additions by dividends | | | | | | | 182,367.00 | | 182,367.00 |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals | 96,299 | 173,871,131.00 | 14,004 | 22,950,244.00 | 3,201 | 8,636,356.00 | 588,424.00 | 113,504 | 206,046,155.00 |
| Deduct ceased: | | | | | | | | | |
| By death | 628 | 1,277,540.00 | 47 | 94,949.00 | 13 | 31,000.00 | 16,613.00 | 688 | 1,420,102.00 |
| By maturity | 176 | 313,300.00 | 130 | 249,367.00 | | | | 306 | 562,667.00 |
| By expiry | | | | | 446 | 509,150.00 | | 246 | 509,150.00 |
| By surrender | 368 | 915,389.00 | 35 | 79,850.00 | 11 | 30,500.00 | | 414 | 1,025,739.00 |
| By lapse | 4,111 | 7,664,615.00 | 813 | 1,262,375.00 | 316 | 976,880.00 | | 5,240 | 9,903,870.00 |
| By decrease | 272 | 571,053.00 | 36 | 96,015.00 | 57 | 207,500.00 | | 365 | 874,568.00 |
| Total terminated | 5,555 | 10,741,897.00 | 1,061 | 1,782,556.00 | 643 | 1,755,030.00 | 16,613.00 | 7,259 | 14,296,096.00 |
| Outstanding end of year | 90,744 | 163,129,234.00 | 12,943 | 21,167,688.00 | 2,558 | 6,881,326.00 | 571,811.00 | 106,245 | 191,750,059.00 |
| Policies re-insured | 221 | 2,542,637.00 | 21 | 286,500.00 | 305 | 3,902,500.00 | | 547 | 6,731,637.00 |

EXHIBIT OF ANNUITIES.—In force December 31, 1903: Number, 85; representing in annual payments, $21,153.35.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 3,190 | $ 4,411,911.00 |
| Policies issued during the year | 386 | 501,913.00 |
| Total | 3,576 | $ 4,913,824.00 |
| Deduct ceased to be in force during the year | 245 | 348,455.00 |
| Policies in force December 31, 1903 | 3,331 | $ 4,565,369.00 |
| Losses and claims unpaid December 31, 1902 | 3 | 9,000.00 |
| Losses and claims incurred during the year | 15 | 20,946.69 |
| Total | 18 | $ 29,946.69 |
| Losses and claims settled during the year, in cash | 18 | 29,946.69 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 146,030.98 |

# UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

Incorporated July 17, 1848. Commenced Business October 1, 1849.

FRED. E. RICHARDS, President. J. FRANK LANG, Secretary.

Home Office, 396 Congress Street, Portland, Maine.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 8,993,769.13 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 295,417.75 | |
| Dividends applied to purchase paid-up additions and annuities | 31,572.92 | |
| Surrender values applied to purchase paid-up insurance and annuities | 12,978.96 | |
| Consideration for original annuities involving life contingencies | 3,000.00 | |
| Total new premiums | $ 342,969.63 | |
| Renewal premiums without deduction for commissions or other expenses, less $1,207.33 for re-insurance on renewals | 1,602,714.55 | |
| Dividends applied to pay renewal premiums | 28,271.87 | |
| Surrender values applied to pay renewal premiums | 4,332.60 | |
| Total renewal premiums | $ 1,635,319.02 | |
| Total premium income | | 1,978,288.65 |
| Consideration for supplementary contracts not involving life contingencies | | 5,000.00 |
| Interest on mortgage loans | $ 57,637.66 | |
| Interest on collateral loans | 37,153.62 | |
| Interest on bonds and dividends on stocks | 241,607.20 | |
| Interest on premium notes, policy loans or liens | 4,995.77 | |
| Interest on other debts due the company | 2,389.37 | |
| Discount on claims paid in advance | 340.27 | |
| Rents from company's property, including $10,250 for company's own occupancy | 56,602.76 | |
| Total interest and rents | | 400,726.65 |
| Profit on sale or maturity of ledger assets | | 2,113.72 |
| From other sources | | 498.11 |
| Total income | | $ 2,386,627.13 |
| Sum of both amounts | | $ 11,380,396.26 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $595,565.09; additions, $10,400.56 | $ 605,965.65 | |
| For matured and discounted endowments, $153,415.57; additions, $12,911.62 | 166,327.19 | |
| Net amount paid for losses and matured and discounted endowments | $ 772,292.84 | |
| For annuities involving life contingencies | 1,268.95 | |
| Premium notes voided by lapse (short-time notes) | 13,365.92 | |
| Surrender values paid in cash | 75,881.54 | |
| Surrender values applied to pay renewal premiums | 4,332.60 | |
| Surrender values applied to purchase paid-up insurance and annuities | 12,978.96 | |
| Collateral loan on policy notes voided by lapse | 6,971.76 | |
| Dividends paid to policy-holders in cash | 13,745.96 | |
| Dividends applied to pay renewal premiums | 28,271.87 | |
| Dividends applied to purchase paid-up additions and annuities | 31,572.92 | |
| Total paid policy-holders | $ 960,683.32 | |
| Paid for claims on supplementary contracts not involving life contingencies | 3,943.31 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $183,898.44; renewal premiums, $103,561.96; annuities, $150 | 287,610.40 | |
| Commuting renewal commission | 4,749.45 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 94,367.93 | |
| Agency supervision, traveling and all other expenses | 25,656.39 | |
| Medical examiners' fees | 33,432.00 | |
| Salaries and all other compensation of officers and Home Office employees | 75,442.27 | |
| Rents, including $10,250 for company's own occupancy | 28,124.32 | |
| Advertising, $7,008.63; printing and stationery, $26,406.09; postage, $6,744.58 | 40,159.30 | |
| Legal expenses | 5,362.20 | |
| Furniture, fixtures and safes | 5,056.13 | |
| Insurance taxes, licenses and department fees | 39,147.53 | |
| Taxes on real estate | 10,150.56 | |
| Repairs and expenses (other than taxes) on real estate | 12,741.30 | |
| Loss on sale or maturity of ledger assets | 3,500.00 | |
| All other disbursements, viz.: | | |
| Profit and loss on real estate | 38,888.00 | |
| Profit and loss on mortgages | 5,551.03 | |
| Miscellaneous expenses | 17,859.16 | |
| Traveling expenses, officers and clerks | 1,379.13 | |
| Total disbursements | | $ 1,693,803.73 |
| Balance | | $ 9,686,592.53 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,282,002.93 | |
| Mortgage loans on real estate | 1,151,622.22 | |
| Loans secured by pledge of bonds, stocks or other collateral | 647,056.11 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 121,045.66 | |
| Premium notes on policies in force | 148,229.11 | |
| Book value of bonds and stocks | 6,146,673.06 | |
| Deposited in trust companies and banks on interest | 120,544.66 | |
| Cash in company's office | 495.28 | |
| Deposited in banks (not on interest) | 58,802.61 | |
| Bills receivable | 1,894.25 | |
| Agents' balances | 6,207.45 | |
| Cash in transit December 31, 1903, since received | 2,019.19 | |
| Total ledger assets | | $ 9,686,592.53 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 17,633.38 | |
| Interest due and accrued on bonds and stocks | 39,487.08 | |
| Interest due and accrued on collateral loans | 2,728.60 | |
| Interest due and accrued on premium notes, policy loans or liens | 5,111.41 | |
| Interest due and accrued on other assets | 4,099.61 | |
| Rents due and accrued on company's property or lease | 2,902.36 | |
| Total rents and interest due and accrued | | $ 71,962.44 |
| Market value of bonds and stocks over book value | | 235,960.41 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 5,083.05 | $ 119,825.93 | |
| Gross deferred premiums on policies in force December 31, 1903 | 21,932.22 | 115,488.05 | |
| Totals | $ 27,015.27 | $ 235,313.98 | |
| Deduct loading, 20 per cent. | 5,403.05 | 47,062.80 | |
| Net amount of uncollected and deferred premiums | $ 21,612.22 | $ 188,251.18 | 209,863.40 |
| All other assets, viz.: | | | |
| Forborne premiums to be deducted in settlement of policy claims | | | 348.25 |
| Gross assets | | | $ 10,204,727.03 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' debit balances | $ 6,207.45 | |
| Bills receivable | 2,160.23 | |
| Total | | 8,367.68 |
| Total admitted assets | | $ 10,196,359.35 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest prior to January 1, 1901 | $ 8,501,158.00 | |
| Subsequent to January 1, 1901, on the American Table of Mortality, with 3 per cent. interest | 792,266.00 | |
| Same for reversionary additions | 209,531.00 | |
| Same for annuities (including those in reduction of premiums) | 8,927.00 | |
| Total | $ 9,511,882.00 | |
| Deduct net value of risks of this company re-insured in other solvent companies | 3,445.00 | |
| Net reserve | | $ 9,508,437.00 |
| Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded | | 29,233.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 31,084.78 | |
| Claims for death losses which have been reported and no proofs received | 54,459.44 | |
| Claims for matured endowments due and unpaid | 4,963.47 | |
| Claims for death losses and other policy claims resisted by the company | 3,500.00 | |
| Total policy claims | | 94,007.69 |
| Premiums paid in advance | | 3,128.52 |
| Commissions due to agents on premium notes when paid | | 1,000.00 |
| Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums | | 5,334.23 |
| Other liabilities | | 21.00 |
| Total | | $ 9,641,161.44 |
| Unassigned funds—surplus | | 555,197.91 |
| Total liabilities | | $ 10,196,359.35 |

## EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 23,157 | $ 32,668,250.00 | 9,259 | $ 13,131,853.00 | 4,262 | $ 8,004,891.18 | $ 313,631.40 | 36,678 | $ 54,118,625.58 |
| Issued during year | 3,184 | 4,061,790.00 | 2,044 | 2,348,785.00 | 901 | 1,939,861.55 | 51,915.95 | 6,129 | 8,402,352.50 |
| Revived during year | 42 | 50,000.00 | 16 | 18,000.00 | 10 | 14,000.00 | 96.33 | 68 | 82,096.33 |
| Increased during year | ---------- | ---------- | ---------- | ---------- | 2 | ---------- | ---------- | 2 | ---------- |
| Totals before transfers | 26,383 | 36,780,040.00 | 11,319 | 15,498,638.00 | 5,175 | 9,958,752.73 | 365,643.68 | 42,877 | 62,603,074.41 |
| Transfers, deductions | 333 | 453,620.00 | 76 | 103,000.00 | 48 | 100,500.00 | ---------- | ---------- | ---------- |
| Transfers, additions | 10 | 18,500.00 | 42 | 22,989.93 | 405 | 563,120.00 | ---------- | ---------- | ---------- |
| Balance of transfers | 323 | 435,120.00 | 34 | 80,010.07 | 357 | 462,620.00 | ---------- | ---------- | 52,510.07 |
| Totals after transfers | 26,060 | 36,344,920.00 | 11,285 | 15,418,627.93 | 5,532 | 10,421,372.73 | 365,643.68 | 42,877 | 62,550,564.34 |
| Deduct ceased: | | | | | | | | | |
| By death | 231 | 390,958.00 | 77 | 153,608.00 | 29 | 51,000.00 | 9,636.99 | 337 | 605,202.99 |
| By maturity | ---------- | ---------- | 112 | 152,326.29 | ---------- | 1,113.75 | 12,557.90 | 112 | 165,997.94 |
| By expiry | ---------- | ---------- | ---------- | ---------- | 463 | 750,308.00 | ---------- | 463 | 750,308.00 |
| By surrender | 185 | 301,243.00 | 98 | 151,921.00 | 20 | 35,300.00 | 11,436.80 | 303 | 499,900.80 |
| By lapse | 1,243 | 1,435,708.00 | 568 | 597,750.00 | 524 | 1,050,500.00 | 476.64 | 2,335 | 3,084,434.64 |
| By decrease | ---------- | 19,188.00 | ---------- | 5,017.64 | ---------- | 34,650.26 | 666.30 | ---------- | 59,522.20 |
| Total terminated | 1,659 | 2,147,097.00 | 855 | 1,060,622.93 | 1,036 | 1,922,872.01 | 34,774.63 | 3,550 | 5,165,366.57 |
| Outstanding end of year | 24,401 | 34,197,823.00 | 10,430 | 14,358,005.00 | 4,496 | 8,498,500.72 | 330,869.05 | 39,327 | 57,385,197.77 |
| Policies re-insured | 1 | 5,000.00 | ---------- | ---------- | 11 | 85,000.00 | ---------- | 12 | 90,000.00 |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 10; representing in annual payments, $1,583.77.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 85 | $ 137,825.76 |
| Policies issued during the year | 33 | 53,429.75 |
| Total | 118 | $ 191,735.51 |
| Deduct ceased to be in force during the year | 25 | 42,446.10 |
| Policies in force December 31, 1903 | 93 | $ 148,809.41 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | | 4,185.29 |

# WASHINGTON LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated January, 1860. Commenced Business February 2, 1860.

W. A. BREWER, JR., President. GRAHAM H. BREWER, Secretary.

Home Office, 141 Broadway, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $125,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 16,013,483.98 |

## INCOME.

| | | |
|---|---|---|
| First year's premiums on original policies without deduction for commissions or other expenses | $ 432,786.68 | |
| Dividends applied to purchase paid-up additions and annuities | 98,972.00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 93,160.62 | |
| Consideration for original annuities involving life contingencies | 26,400.03 | |
| Total new premiums | $ 651,319.33 | |
| Renewal premiums without deduction for commissions or other expenses | 2,080,291.18 | |
| Dividends applied to pay renewal premiums | 57,478.57 | |
| Total renewal premiums | $ 2,137,769.75 | |
| Total premium income | | 2,789,089.08 |
| Interest on mortgage loans | 394,481.30 | |
| Interest on collateral loans | 1,902.63 | |
| Interest on bonds and dividends on stocks | 13,453.00 | |
| Interest on policy loans or liens | 87,522.51 | |
| Interest on other debts due the company | 12,055.74 | |
| Discount on claims paid in advance | 3,140.61 | |
| Rents from company's property, including $50,000 for company's own occupancy | 374,285.50 | |
| Total interest and rents | | 886,841.29 |
| From other sources | | 325.44 |
| Total income | | $ 3,676,255.81 |
| Sum of both amounts | | $ 19,689,739.79 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| For death claims, $873,686.10; additions, $43,003 | $ 916,689.10 | |
| For matured endowments, $915,932; additions, $36,534.86 | 952,466.86 | |
| Net amount paid for losses and matured endowments | | $ 1,869,155.96 |
| For annuities involving life contingencies | 58,372.28 | |
| Return premiums | 8,702.63 | |
| Surrender values paid in cash | 128,207.08 | |
| Surrender values applied to purchase paid-up insurance and annuities | 93,160.62 | |
| Dividends applied to pay renewal premiums | 57,478.57 | |
| Dividends applied to purchase paid-up additions and annuities | 98,972.00 | |
| Total paid policy-holders | | $ 2,314,049.14 |
| Paid stockholders for interest or dividends | 8,750.00 | |
| Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $231,442.42; renewal premiums, $130,619.38; annuities, $110 | 362,171.80 | |
| Commuting renewal commission | 18,737.51 | |
| Salaries and allowances for agencies, including managers, agents and clerks | 162,345.41 | |
| Agency supervision, traveling and all other expenses | 28,147.47 | |
| Medical examiners' fees | 47,268.16 | |
| Inspection of risks | 4,446.77 | |
| Salaries and all other compensation of officers and Home Office employees | 120,724.54 | |
| Rents, including $50,000 for company's own occupancy | 76,658.25 | |
| Advertising, $7,926.63; printing and stationery, $7,702.10; postage, $14,235.47 | 29,864.20 | |
| Legal expenses | 3,924.16 | |
| Insurance taxes, licenses and department fees | 46,427.42 | |
| Taxes on real estate | 54,523.98 | |
| Repairs and expenses (other than taxes) on real estate | 111,012.19 | |
| Loss on sale or maturity of ledger assets | 12,417.67 | |
| All other disbursements, viz.: | | |
| Office expense | 26,708.03 | |
| Interest | 4,523.76 | |
| Profit and loss | 1,507.27 | |
| Total disbursements | | $ 3,434,207.73 |
| Balance | | $ 16,255,532.06 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 6,142,882.22 | |
| Mortgage loans on real estate | 7,768,750.00 | |
| Loans secured by pledge of bonds, stocks or other collateral | 28,000.00 | |
| Loans made to policy-holders on this company's policies, assigned as collateral | 1,473,246.78 | |
| Book value of bonds and stocks | 388,090.58 | |
| Deposited in trust companies and banks on interest | 273,365.23 | |
| Cash in company's office | 58,097.80 | |
| Deposited in banks (not on interest) | 94,610.06 | |
| Agents' balances | 19,603.37 | |
| Office furniture | 8,886.02 | |
| Total ledger assets | | $ 16,255,532.06 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 85,572.94 | |
| Interest due and accrued on bonds and stocks | 854.17 | |
| Interest due and accrued on premium notes, policy loans or liens | 25,011.80 | |
| Rents due and accrued on company's property or lease | 17,232.92 | |
| Total rents and interest due and accrued | | $ 128,671.83 |
| Market value of real estate over book value | | 375,857.53 |

| | *New Business.* | *Renewals.* | |
|---|---|---|---|
| Gross premiums due and unreported on policies in force December 31, 1903 | $ 64,275.07 | $ 27,520.26 | |
| Gross deferred premiums on policies in force December 31, 1903 | 25,650.41 | 195,927.53 | |
| Totals | $ 89,925.48 | $ 223,447.79 | |
| Deduct loading, 20 per cent. | 17,985.09 | 44,689.56 | |
| Net amount of uncollected and deferred premiums | $ 71,940.39 | $ 178,758.23 | 250,698.62 |
| Gross assets | | | $ 17,010,760.04 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Supplies, furniture, fixtures, etc. | $ 8,886.02 | |
| Agents' debit balances | 19,603.37 | |
| Book value of ledger assets over market value, viz.: | | |
| Bonds owned | 18,385.00 | |
| Total | | 46,874.39 |
| Total admitted assets | | $ 16,963,885.65 |

LIABILITIES.

| | | |
|---|---|---|
| Net present value of all outstanding policies in force on the 31st day of December, 1903, as computed by the New York Insurance Department on the Actuaries' and American Tables of Mortality, with 4 and 3½ per cent. interest | $15,399,178.00 | |
| Same for reversionary additions | 476,015.00 | |
| Same for annuities (including those in reduction of premiums) | 297,854.00 | |
| Net reserve | | $ 16,173,047.00 |
| Claims for death losses in process of adjustment or adjusted and not due | $ 63,013.50 | |
| Claims for death losses which have been reported and no proofs received | 53,234.00 | |
| Claims for matured endowments due and unpaid | 26,900.13 | |
| Total policy claims | | 143,147.63 |
| Premiums paid in advance | | 8,531.30 |
| Total | | $ 16,324,725.93 |
| Capital stock | | 125,000.00 |
| Unassigned funds—surplus | | 514,159.72 |
| Total liabilities | | $ 16,963,885.65 |

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

| Classification. | 1. Whole Life Policies. | | 2. Endowment Policies. | | 3. Term and other Policies, including Return Premium Additions. | | 4. Additions to Policies by Dividends. | 5. Total Numbers and Amounts. | |
|---|---|---|---|---|---|---|---|---|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Amount. | Number. | Amount. |
| At end of previous year | 22,486 | $ 43,042,294.00 | 9,396 | $ 17,265,672.00 | | $ | $ 22,921.00 | 31,882 | $ 61,030,887.00 |
| Issued during year | 3,470 | 6,571,746.00 | 1,195 | 1,971,226.00 | | | 113,458.00 | 4,665 | 8,656,430.00 |
| Revived during year | 2,134 | 4,680,723.00 | 979 | 1,718,840.00 | | | 18,869.00 | 3,113 | 6,418,432.00 |
| Increased during year | | | | | | | | | |
| Totals before transfers | | | | | | | | | |
| Transfers, deductions | | | | | | | | | |
| Transfers, additions | | | | | | | | | |
| Balance of transfers | | | | | | | | | |
| Totals | 28,090 | 54,294,763.00 | 11,570 | 20,955,738.00 | | | 855,248.00 | 39,660 | 76,105,749.00 |
| Deduct ceased : | | | | | | | | | |
| By death | 348 | 788,164.00 | 83 | 142,859.00 | | | 46,030.00 | 431 | 977,053.00 |
| By maturity | | | 730 | 1,422,060.00 | | | 37,069.00 | 730 | 1,459,129.00 |
| By expiry | | | | | | | | | |
| By surrender | 301 | 616,129.00 | 150 | 304,183.00 | | | 90,141.00 | 451 | 1,010,453.00 |
| By lapse | 3,161 | 7,063,807.00 | 1,066 | 1,817,112.00 | | | 828.00 | 4,227 | 8,881,747.00 |
| By decrease | | | | | | | | | |
| Total terminated | 3,810 | 8,468,100.00 | 2,029 | 3,686,214.00 | | | 174,068.00 | 5,839 | 12,328,382.00 |
| Outstanding end of year | 24,280 | 45,826,663.00 | 9,541 | 17,269,524.00 | | | 681,180.00 | 33,821 | 63,777,367.00 |
| Policies re-insured | | | | | | | | | |

EXHIBIT OF ANNUITIES—In force December 31, 1903: Number, 85; representing in annual payments, $38,825.82.

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies in force December 31, 1902 | 466 | $ 555,279.00 |
| Policies issued during the year | 218 | 264,718.00 |
| Total | 684 | $ 819,997.00 |
| Deduct ceased to be in force during the year | 158 | 186,182.00 |
| Policies in force December 31, 1903 | 526 | $ 633,815.00 |
| Losses and claims unpaid December 31, 1902 | 1 | 400.00 |
| Losses and claims incurred during the year | 3 | 3,000.00 |
| Total | 4 | $ 3,400.00 |
| Losses and claims settled during the year, in cash | 4 | 3,400.00 |
| Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses | ---- | 23,743.08 |

# LIFE ASSESSMENT COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS FILED IN THIS DEPARTMENT, SHOWING THEIR TRANSACTIONS FOR THE YEAR 1903, AND THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# CAROLINA BENEVOLENT ASSOCIATION OF NORTH CAROLINA.

Re-incorporated September 13, 1901. Commenced Business September 13, 1901.

N. B. BROUGHTON, President. A. E. S. LINDSAY, Secretary.

Home Office, Raleigh, N. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 100.42 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| First year's assessments or premiums: Expense, $590.25; mortuary, $752.90; reserve, $225.80 | $ 1,578.95 | |
| Total income during the year | | 1,578.95 |
| Sum of both amounts | | $ 1,678.95 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 752.90 | |
| Total paid to members | $ 752.90 | |
| Salaries of officers and other compensation | 500.00 | |
| Insurance Department fees and licenses | 116.83 | |
| Rent | 60.00 | |
| Advertising and printing | 22.50 | |
| Total disbursements | | 1,452.23 |
| Balance | | $ 227.14 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 227.14 | |
| Total net ledger assets | | $ 227.14 |

## EXHIBIT OF POLICIES OR CERTIFICATES.

| | ALL BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1902 | 248 | $ 248,000.00 |
| Policies or certificates written or increased during the year | 4 | 4,000.00 |
| Total | 252 | $ 252,000.00 |
| Deduct decreased or ceased to be in force during the year | 93 | 93,000.00 |
| Total policies or certificates in force December 31, 1903 | 159 | $ 159,000.00 |
| Losses and claims incurred during the year | 3 | ---------- |
| Losses and claims paid, scaled down, dropped and compromised during the year | 3 | ---------- |
| Premiums and assessments collected during the year | 3 | 1,578.95 |

# INDUSTRIAL LIFE AND HEALTH INSURANCE COMPANY OF GEORGIA.

Incorporated, 1891. Commenced Business, 1892.

J. N. MCEACHERN, President. I. M. SHEFFIELD, Secretary.

Home Office, 503-509 Austell Building, Atlanta, Ga.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 11,360.74 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 12,421.95 | |
| Subsequent year's assessments or premiums: Expense | 281,341.30 | |
| Total paid by members | $ 293,763.25 | |
| Interest from mortgages, $400; bonds and stocks, $70 | 470.00 | |
| From all other sources, viz.: Mortgages collected | 5,500.00 | |
| Total income during the year | | 299,733.25 |
| Sum of both amounts | | $ 311,093.99 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 13,852.75 | |
| Disability, sick or accident benefits | 68,165.55 | |
| Advance payments returned to rejected applicants | 1,403.60 | |
| Total paid to members | $ 83,421.90 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums | 134,499.03 | |
| Salaries and allowances of managers and agents not paid by commissions | 4,419.66 | |
| Salaries of officers and other compensation of officers | 55,752.65 | |
| Salaries and other compensation of office employees | 3,410.00 | |
| Medical examiners' fees | 1,011.00 | |
| Taxes on premiums, Insurance Department fees and licenses | 2,628.18 | |
| Rent | 4,429.55 | |
| Furniture, $842.91; legal expenses, $1,290.85; advertising and printing, $3,758.01 | 5,891.77 | |
| All other items | 2,299.68 | |
| Total disbursements | | 297,763.42 |
| Balance | | $ 13,330.57 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans secured by pledge of bonds, stocks or other collateral | $ 4,000.00 | |
| Book value of bonds and stocks | 6,000.00 | |
| Cash in office | 1,313.08 | |
| Deposited in banks | 2,017.49 | |
| Total | $ 13,330.57 | |
| Deduct ledger liabilities | 580.00 | |
| Total net ledger assets | | $ 12,750.57 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Market value of bonds (not including interest) and stocks over book value | $ 570.00 | |
| Annual premiums in process of collection | 153,415.60 | |
| Other items | 7,112.00 | |
| Total non-ledger assets | | $ 161,097.60 |
| Gross assets | | $ 173,848.17 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures and safes, $5,112; supplies, printed matter and stationery, $2,000 | $ 7,112.00 | |
| Annual premiums in process of collection | 153,415.60 | |
| Total | | 160,527.60 |
| Total admitted assets | | $ 13,320.57 |

NON-LEDGER LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessment | $ 13,320.57 |

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1902 | 54,666 | $ 2,733,300.00 |
| Policies or certificates written or increased during the year | 92,133 | 4,606,650.00 |
| Total | 146,799 | $ 7,339,950.00 |
| Deduct decreased or ceased to be in force during the year | 80,352 | 4,017,600.00 |
| Total policies or certificates in force December 31, 1903 | 66,447 | $ 3,322,350.00 |
| Losses and claims incurred—weekly indemnity | 29,355 | $ 68,165.55 |
| Losses and claims incurred during the year—death | 955 | 13,852.75 |
| Losses and claims paid, scaled down, dropped and compromised during the year | Not given. | Not given. |
| Premiums and assessments collected during the year | Not given. | Not given. |

BUSINESS IN N. C. DURING YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1902 | 8,761 | $ 175,220.00 |
| Policies or certificates written or increased during the year | 24,499 | 733,970.00 |
| Total | 33,260 | $ 909,190.00 |
| Deduct decreased or ceased to be in force during the year | 19,743 | 592,290.00 |
| Total policies or certificates in force December 31, 1903 | 13,517 | $ 316,900.00 |
| Losses and claims incurred—weekly indemnity | 6,119 | $ 11,441.00 |
| Losses and claims incurred during the year—death | 153 | 1,265.50 |
| Losses and claims paid, scaled down, dropped and compromised during the year | | 12,706.90 |
| Premiums and assessments collected during the year | | 37,009.60 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | *Number.* | *Amount.* |
|---|---|---|
| At end of previous year | 54,666 | $ 2,733,300.00 |
| New policies issued | 92,133 | 4,606,650.00 |
| Total | 146,799 | $ 7,339,950.00 |
| Deduct policies ceased to be in force | 80,352 | 4,017,600.00 |
| In force at end of year | 66,447 | $ 3,322,350.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 955 | $ |
| By lapse | 79,397 | |
| Total terminated | 80,352 | $ 4,017,600.00 |

# NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION.

Incorporated February 28, 1899. Commenced Business April 1, 1899.

JOHN MERRICK, President. A. M. MOORE, Secretary.

Home Office, 121 East Main Street, Durham, N. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 640.56 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 10,255.00 | |
| Rents | 75.00 | |
| Total income during the year | | 10,330.00 |
| Sum of both amounts | | $ 10,970.56 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 831.00 | |
| Disability, sick or accident benefits | 3,900.00 | |
| Advance payments returned to rejected applicants | 16.00 | |
| Paid members for surrender values | 32.00 | |
| Total paid to members | $ 4,779.00 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 3,044.20 | |
| Salaries and other compensation of office employees | 1,000.37 | |
| Insurance Department fees and licenses | 332.09 | |
| Taxes on real estate and investments | 12.50 | |
| Rent | 66.00 | |
| Furniture, $50; legal expenses, $8.40; advertising and printing, $500 | 558.40 | |
| Total disbursements | | 9,792.56 |
| Balance | | $ 1,178.00 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value real estate | $ 1,000.00 | |
| Cash in office | 150.00 | |
| Deposited in banks | 1,200.00 | |
| Agents' debit balances | 300.00 | |
| Bills receivable | 200.00 | |
| Total net ledger assets | | $ 2,850.00 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Market value of real estate over book value | $ 200.00 | |
| Other items | 550.00 | |
| Total non-ledger assets | | $ 750.00 |
| Gross assets | | $ 3,600.00 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture, fixtures and safes, $400; supplies, printed matter, stationery, $150 | 550.00 |
| Total admitted assets | $ 3,050.00 |

NON-LEDGER LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessment | 3,050.00 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | ALL BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1902 | 5,000 | $ 150,000.00 |
| Policies or certificates written or increased during the year | 10,000 | 300,000.00 |
| Total | 15,000 | $ 450,0 0.00 |
| Deduct decreased or ceased to be in force during the year | 5,874 | 176,220.00 |
| Total policies or certificates in force December 31, 1903 | 9,126 | $ 273,780.00 |

EXHIBIT OF POLICIES OR CERTIFICATES.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Term or natural premium policies | 5,000 | $ 150,000.00 |

*New policies issued.*

| | | |
|---|---|---|
| Term or natural premium policies | 10,000 | 300,000.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Term or natural premium policies | 75 | 2,250.00 |

*Old policies changed and increased.*

| | | |
|---|---|---|
| Term or natural premium policies | 25 | 1,000.00 |
| Total | 15,100 | $ 453,250.00 |
| Deduct policies ceased to be in force | 6,000 | 179,771.00 |
| In force at end of year | 9,100 | $ 273,479.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 30 | $ 831.00 |
| By lapse | 5,874 | 176,220.00 |
| By change and decrease | 16 | 320.00 |
| By not being taken | 80 | 2,400.00 |
| Total terminated | 6,000 | $ 179,771.00 |

# NORTH CAROLINA MUTUAL AID AND HOME PROTECTIVE ASSOCIATION.

Incorporated February 5, 1903. Commenced Business April 20, 1903.

GEORGE A. GRAY, President. B. T. MORRIS, Secretary.

Home Office, Gastonia, N. C.

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 2,453.10 | |
| First year's assessments or premiums: Expense, $143.10; reserve, $1,431 | 1,574.10 | |
| Total paid by members | $ 4,027.20 | |
| From all other sources, viz.: Amount paid to Association for expenses by the incorporators | 134.60 | |
| Total income during the year | | $ 4,161.80 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 1,085.00 | |
| Advanced payments returned to rejected applicants | 8.20 | |
| Total paid to members | $ 1,093.20 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums | 910.00 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 7.20 | |
| Salaries and allowances of managers and agents not paid by commissions | 398.62 | |
| Salaries and other compensation of office employees | 23.00 | |
| Medical examiners' fees | 575.00 | |
| Insurance Department fees and licenses, $12; county tax, $2.75; tax on franchise, $10 | 24.75 | |
| Rent | 90.00 | |
| Advertising and printing | 118.18 | |
| All other items | 79.85 | |
| Total disbursements | | 3,319.80 |
| Balance | | $ 842.00 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 357.00 | |
| Deposited in banks | 485.00 | |
| Total net ledger assets | | $ 842.00 |

## NON-LEDGER LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessment | $ 842.00 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | ALL BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates written or increased during the year | 593 | Not given. |
| Deduct decreased or ceased to be in force during the year | 97 | Not given. |
| Total policies or certificates in force December 31, 1903 | 496 | Not given. |
| Losses and claims incurred during the year | 4 | $ 1,431.00 |
| Losses and claims paid, scaled down, dropped and compromised during the year | 3 | 1,085.00 |
| Losses and claims outstanding unpaid December 31, 1903 | 1 | 346.00 |
| Premiums and assessments collected during the year | 4 | 1,431.00 |

EXHIBIT OF POLICIES OR CERTIFICATE.

*New policies issued.*

| | *Number.* | *Amount.* |
|---|---|---|
| Term or natural premium policies | 593 | Not given. |
| Deduct policies ceased to be in force | 97 | |
| In force at end of year | 496 | |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 4 | $ |
| By lapse | 55 | |
| By not being taken | 38 | |
| Total terminated | 97 | |

# PEOPLES BENEVOLENT AND RELIEF ASSOCIATION OF NORTH CAROLINA.

Incorporated February 10, 1897. Commenced Business April 1, 1897.

C. S. L. A. TAYLOR, President. E. J. YOUNG, Secretary.

Home Office, 227 East Trade Street, Charlotte, N. C.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 311.82 |

INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 33,490.38 | |
| Total paid by members | $ 33,490.38 | |
| Total income during the year | | 33,490.38 |
| Sum of both amounts | | $ 33,802.20 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 20,545.43 | |
| Disability, sick or accident benefits | 4,220.32 | |
| Total paid to members | $ 24,765.75 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 3,321.06 | |

| | | |
|---|---|---|
| Salaries and allowances of managers and agents not paid by commissions | $ 577.29 | |
| Salaries of officers | 1,467.25 | |
| Salaries and other compensation of office employees | 752.53 | |
| Insurance Department fees and licenses | 352.25 | |
| Rent | 77.50 | |
| Legal expenses, $25; advertising and printing, $805.16 | 830.16 | |
| Postage and express | 332.50 | |
| All other items | 649.81 | |
| Total disbursements | | $ 33,046.10 |
| Balance | | $ 756.10 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 756.10 | |
| Agents' debit balances | 150.00 | |
| Total net ledger assets | | $ 906.10 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Furniture, fixtures, etc. | $ 800.00 | |
| Total net ledger assets | | 800.00 |
| Gross assets | | $ 1,706.10 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture, fixtures and safes, $600; supplies, printed matter, stationery, $200 | 800.00 |
| Total admitted assets | $ 906.10 |

NON-LEDGER LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessment | $ 906.10 |

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1902 | 30,000 | $ 1,050,000.00 |
| Policies or certificates written or increased during the year | 17,137 | 599,795.00 |
| Total | 47,137 | $ 1,649,795.00 |
| Deduct decreased or ceased to be in force during the year | 11,125 | 389,375.00 |
| Total policies or certificates in force December 31, 1903 | 36,012 | $ 1,260,420.00 |
| Losses and claims incurred during the year | 4,240 | 12,660.90 |
| Total | 4,240 | $ 12,660.90 |
| Losses and claims paid, scaled down, dropped and compromised during the year | 4,240 | 12,660.90 |
| Premiums and assessments collected during the year | | 33,490.38 |

BUSINESS IN N. C. DURING YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1902 | 10,000 | $ 35,000.00 |
| Policies or certificates written or increased during the year | 5,744 | 201,040.00 |
| Total | 15,744 | $ 236,040.00 |
| Deduct decreased or ceased to be in force during the year | 3,709 | 129,815.00 |
| Total policies or certificates in force December 31, 1903 | 12,035 | $ 106,125.00 |
| Losses and claims incurred during the year | 1,414 | 4,220.32 |
| Total | 1,414 | $ 4,220.32 |
| Losses and claims paid, scaled down, dropped and compromised during the year | 1,414 | 4,220.32 |
| Premiums and assessments collected during the year | | 11,373.17 |

EXHIBIT OF POLICIES OR CERTIFICATES.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Term or natural premium policies | 30,000 | $ 1,050,000.00 |
| *New policies issued.* | | |
| Term or natural premium policies | 16,545 | 579,075.00 |
| *Old policies revived.* | | |
| Term or natural premium policies | 1,292 | 10,220.00 |
| *Old policies changed and increased.* | | |
| Term or natural premium policies | 300 | 10,500.00 |
| Total | 47,137 | $ 1,649,795.00 |
| Deduct policies ceased to be in force | 11,125 | 389,375.00 |
| In force at end of year | 36,012 | $ 1,260,420.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 603 | $ |
| By lapse | 9,002 | |
| By change and decrease | 1,020 | |
| By not being taken | 500 | |
| Total terminated | 11,125 | $ 389,375.00 |

# PEOPLES MUTUAL BENEVOLENT ASSOCIATION OF NORTH CAROLINA.

Incorporated February 20, 1897. Commenced Business June 17, 1897.

C. M. BERNARD, President. H. E. KING, Secretary.

Home Office, 303 Tucker Building, Raleigh, N. C.

INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 12,606.00 | |
| Medical examiners' fees, paid by applicant | 982.00 | |
| Total paid by members | $ 13,588.00 | |
| Total income during the year | | $ 13,588.00 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Advance assessments retained in Divisions to pay death losses for the year 1903 | $ 1,964.00 | |
| Advance payments returned to rejected applicants | 3.00 | |
| Total paid to members | $ 1,967.00 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums | 4,734.00 | |

| | | |
|---|---|---|
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | $ 11.64 | |
| Salaries of officers and other compensation of officers | 1,000.00 | |
| Salaries and other compensation of office employees | 855.00 | |
| Medical examiners' fees | 982.00 | |
| Taxes on premiums, $339.70; Insurance Department fees and licenses, $120 | 459.70 | |
| Rent | 124.00 | |
| Furniture, $35; advertising and printing, $104.72 | 139.72 | |
| Paid to stockholders | 2,911.33 | |
| All other items | 403.61 | |
| Total disbursements | | $ 13,588.00 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Deposited in banks | $ 399.46 | |
| Furniture and supplies | 275.00 | |
| Total net ledger assets | | $ 674.46 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture, fixtures and safes, $200; supplies, printed matter, stationery, $75 | 275.00 |
| Total admitted assets | $ 399.46 |

NON-LEDGER LIABILITIES.

| | | |
|---|---|---|
| Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued | $ 399.46 | |
| Total liabilities | | $ 399.46 |

EXHIBIT OF POLICIES OR CERTIFICATES.

| | ALL BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates in force December 31, 1902 | 8,736 | Not given |
| Policies or certificates written or increased during the year | 1,964 | Not given |
| Total | 10,700 | Not given |
| Deduct decreased or ceased to be in force during the year | 2,426 | Not given |
| Total policies or certificates in force December 31, 1903 | 8,274 | Not given |
| Losses and claims incurred during the year | 78 | Not given |
| Losses and claims paid, scaled down, dropped and compromised during the year | 78 | Not given |
| Premiums and assessments collected during the year | | $ 12,606.00 |

# PIEDMONT MUTUAL LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated August 14, 1903. Commenced Business November 1, 1903.

W. H. MCNEILL, President. H. F. FULLER, Secretary.

Home Office, Greensboro, N. C.

## CAPITAL STOCK.

| | | |
|---|---|---|
| Amount of ledger assets on commencing business | | $ 250.00 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| Membership fees required or represented by applications | $ 37.50 | |
| First year's assessments or premiums | 150.75 | |
| Total paid by members | $ 188.25 | |
| Total income during the year | | 188.25 |
| Sum of both amounts | | $ 438.25 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 42.25 | |
| Disability, sick or accident benefits | 12.50 | |
| Total paid to members | $ 54.75 | |
| Commissions paid or allowed for collecting assessments or premiums to banks or collectors | 37.68 | |
| Insurance Department fees and licenses | 80.90 | |
| Legal expenses, advertising and printing | 47.75 | |
| Total disbursements | | 221.08 |
| Balance | | $ 217.17 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 179.67 | |
| Other assets, viz.: Supplies, printed matter and stationery | 36.50 | |
| Total net ledger assets | | $ 216.17 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture, fixtures and safes, supplies, printed matter and stationery | 36.50 |
| Total admitted assets | $ 179.67 |

## NON-LEDGER LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessment | $ 179.67 |

## EXHIBIT OF POLICIES OR CERTIFICATES.

| | ALL BUSINESS IN N. C. DURING YEAR. | |
|---|---|---|
| | *Number.* | *Amount.* |
| Policies or certificates written or increased during the year | 300 | $ 250.00 |
| Losses and claims incurred during the year | | 54.75 |
| Premiums and assessments collected during the year | | 150.75 |

# STATE MUTUAL LIFE AND ANNUITY ASSOCIATION.

Incorporated October 29, 1898. Commenced Business October 29, 1898.

THOMPSON HILES, President. CHARLES S. SPARKS, Secretary.

Home Office, 225 Broad Street, Rome, Ga.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | | $ 183,223.64 |

## INCOME.

| | | |
|---|---|---|
| Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows: | | |
| First year's premiums | $ 35,829.16 | |
| Subsequent year's assessments or premiums: | | |
| Expense, $23,146.60; mortuary, $12,823.40; reserve, $17,344.94 | 53,314.94 | |
| Total paid by members | $ 89,144.10 | |
| Interest from bonds and stocks, $1,452.50; other sources, $3,467.79 | 4,920.29 | |
| From all other sources | 76.25 | |
| Total income during the year | | 94,140.64 |
| Sum of both amounts | | $ 277,364.28 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims or installments paid | $ 15,261.88 | |
| Paid members for dividends | 3,277.77 | |
| Total paid to members | $ 18,539.65 | |
| Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $24,944.99; subsequent years, $2,007.03 | 26,952.02 | |
| Salaries and allowances of managers and agents not paid by commissions | 8,004.49 | |
| Salaries of officers | 4,800.00 | |
| Salaries and other compensation of office employees | 3,513.75 | |
| Medical examiners' fees | 1,953.00 | |
| Taxes on premiums, $1,155.24; Insurance Department fees and licenses, $715.95; municipal licenses, $161 | 2,032.19 | |
| Rent | 551.00 | |
| Legal expenses, $1,319.46; advertising and printing, $2,365.45 | 3,684.91 | |
| Advance reserve reduced | 16,000.00 | |
| All other items | 816.02 | |
| Total disbursements | | 86,847.03 |
| Balance | | $ 190,517.25 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value real estate | $ 1,196.37 | |
| Loans on mortgages of real estate | 3,016.57 | |
| Book value of bonds and stocks | 44,277.50 | |
| Cash in office | 384.92 | |
| Deposited in banks | 30,652.42 | |
| Agents' debit balances | 28,560.29 | |
| Bills receivable | 43,560.00 | |
| Other assets, viz.: Premium notes on Association's own policies in force | 40,926.73 | |
| Office furniture | 1,131.31 | |
| Total | $ 193,706.11 | |

DEDUCT LEDGER LIABILITIES.

| | | |
|---|---|---|
| Agents' credit balances | $ 3,188.86 | |
| Total net ledger assets | | $ 190,517.25 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due on mortgages | $ 202.61 | |
| Interest due on other assets | 1,235.98 | |
| Market value of bonds (not including interest) and stocks over book value | 500.00 | |
| Annual premiums due and unpaid, not over three months due, on insurance in force | 33,591.10 | |
| Total non-ledger assets | | 35,529.69 |
| Gross assets | | $ 226,046.94 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures and safes | $ 1,131.31 | |
| Agent's debit balances unsecured | 25,371.43 | |
| Total | | 26,502.74 |
| Total admitted assets | | $ 199,544.20 |

NON-LEDGER LIABILITIES.

| | | |
|---|---|---|
| Death losses resisted and not outlawed | $ 3,000.00 | |
| Present value future payments on installment policy claims (face, $38,225) discounted at 4 per cent. | 32,457.75 | |
| Taxes | 465.42 | |
| Premiums paid before due | 302.53 | |
| All other liabilities | 68,477.50 | |
| Total liabilities | | $ 104,703.20 |
| Balance on hand to protect contracts in addition to the right of assessment | | $ 94,841.00 |

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1902 | 2,387 | $ 4,706,750.00 |
| Policies or certificates written or increased during the year | 480 | 963,000.00 |
| Total | 2,867 | $ 5,669,750.00 |
| Deduct decreased or ceased to be in force during the year | 1,491 | 2,579,250.00 |
| Total policies or certificates in force December 31, 1903 | 1,376 | $ 3,090,500.00 |
| Losses and claims unpaid December 31, 1902 | 3 | $ 8,000.00 |
| Losses and claims incurred during the year | 15 | 36,500.00 |
| Total | 18 | $ 44,500.00 |
| Losses and claims paid, scaled down, dropped and compromised during the year, paid as on annuity | | 15,261.88 |
| Losses and claims outstanding unpaid December 3, 1903 | 1 | 3,000.00 |
| Premiums collected during the year | | 89,144.10 |

BUSINESS IN N. C. DURING YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Policies or certificates in force December 31, 1902 | 27 | $ 51,000.00 |
| Policies or certificates written or increased during the year | 9 | 21,000.00 |
| Total | 36 | $ 72,000.00 |
| Deduct decreased or ceased to be in force during the year | 22 | 45,500.00 |
| Total policies or certificates in force December 31, 1903 | 14 | $ 26,500.00 |
| Premiums collected during the year | | 849.44 |

EXHIBITS OF POLICIES OR CERTIFICATES.

*At end of previous year.*

| | *Number.* | *Amount.* |
|---|---|---|
| Limited payment policies | 2,387 | $ 4,706,750.00 |

*New policies issued.*

| | | |
|---|---|---|
| Limited payment policies | 471 | 937,000.00 |

*Old policies revived.*

| | | |
|---|---|---|
| Limited payment policies | 9 | 26,000.00 |
| Total | 2,867 | $ 5,669,750.00 |
| Deduct policies ceased to be in force | 1,491 | 2,579,250.00 |
| In force at end of year | 1,376 | $ 3,090,500.00 |

*Policies ceased to be in force during the year.*

| | *Number.* | *Amount.* |
|---|---|---|
| By death | 15 | $ 36,500.00 |
| By lapse | 1,444 | 2,474,250.00 |
| By not being taken | 32 | 68,500.00 |
| Total terminated | 1,491 | $ 2,579,250.00 |

# FIRE AND MARINE INSURANCE COMPANIES OF NORTH CAROLINA.

---

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND MARINE INSURANCE COMPANIES OF THIS STATE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# CABARRUS MUTUAL FIRE INSURANCE COMPANY OF CABARRUS COUNTY, N. C.

Incorporated May 21, 1901. Commenced Business May 21, 1901.

Z. A. MORRIS, President. JOHN K. PATTERSON, Secretary.

Home Office, Union Street, Concord, N. C.

---

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 282.05 | |
| Total premiums | | $ 282.05 |
| From all other sources | | 1,532.99 |
| Total income | | $ 1,815.04 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 498.90 | |
| Net amount paid for losses | | 498.90 |
| Commissions or brokerage | | 49.95 |
| Salaries, fees and all other charges of officers, agents, etc. | | 188.04 |
| Taxes on premiums | | 10.81 |
| Advertising, printing, etc. | | 25.00 |
| All other expenditures | | 15.00 |
| Total disbursements during the year | | $ 787.70 |
| Balance December 31, 1903 | | $ 1,027.34 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 1,027.34 | |
| Total net or ledger assets | | $ 1,027.34 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 56,410.00 |
| Gross premiums received | 282.05 |
| Losses paid | 498.90 |
| Losses incurred | 638.90 |

# CAROLINA FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1887. Commenced Business 1889.

R. R. BELLAMY, President. M. S. WILLARD, Secretary.

Home Office, Wilmington, N. C.

---

Amount of capital paid up in cash, $50,000.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1903 | | $ 82,140.43 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 41,808.48 | |
| Deduct re-insurance, rebate, abatement and return premiums | 17,736.27 | |
| Total premiums | | 24,072.21 |
| Interest received on mortgages | $ 4,004.62 | |
| Rents | 315.00 | |
| Total interest and rents | | 4,319.62 |
| Total income | | $ 28,391.83 |
| Aggregate last balance and income | | $ 110,532.26 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 24,053.60 | |
| Deduct salvage and re-insurance | 8,693.15 | |
| Net amount paid for losses | | 15,360.45 |
| Paid stockholders (interest or dividends) | | 3,000.00 |
| Commissions or brokerage | | 5,992.92 |
| Salaries, fees and all other charges of officers, agents, etc. | | 175.00 |
| Taxes on real estate | | 50.51 |
| All other taxes, licenses and Insurance Department fees | | 1,518.98 |
| All other expenditures | | 1,229.49 |
| Total disbursements during the year | | $ 27,327.35 |
| Balance December 31, 1903 | | $ 83,204.91 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 5,000.00 | |
| Loans on mortgages | 35,581.67 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 12,900.00 | |
| Book value of stocks and bonds | 23,996.68 | |
| Cash in bank | 2,707.58 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 3,018.98 | |
| Total net or ledger assets | | $ 83,204.91 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages<br>Interest due and accrued on bonds and stocks | $ 1,351.45 | |
| Rents due and accrued | 62.50 | |
| Total | | 1,413.95 |
| Market value of stocks and bonds over book value | | 678.32 |
| Total admitted assets | | $ 85,297.18 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 800.00 | |
| Net amount of unpaid losses and claims | | $ 800.00 |
| Unearned premiums on fire risks, running one year or less | $ 8,720.25 | |
| Unearned premiums on fire risks, running more than one year | 8,627.70 | |
| Total unearned premiums as computed above | | 17,347.95 |
| Unpaid dividends due stockholders | | 56.00 |
| Total liabilities, except capital | | $ 18,203.95 |
| Capital actually paid up in cash | $ 50,000.00 | |
| Surplus over all liabilities | 17,093.23 | |
| Surplus as regards policy-holders | | 67,093.23 |
| Total liabilities | | $ 85,297.18 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 2,070,478.00 | $ 39,628.50 |
| Written or renewed during the year | 2,069,042.00 | 41,810.09 |
| Total | 4,139,520.00 | $ 81,438.59 |
| Deduct those expired and marked off as terminated | 1,263,355.00 | 25,597.13 |
| In force at end of the year 1903 | $ 2,876,165.00 | $ 55,841.46 |
| Deduct amount re-insured | 474,169.00 | 10,300.00 |
| Net amount in force December 31, 1903 | $ 2,401,996.00 | $ 45,541.46 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 819,962.00 | $ 17,440.50 | $ 8,720.25 |
| In 1901 | 3 years | One-sixth | 211,249.00 | 4,739.84 | 789.97 |
| In 1902 | 3 years | One-half | 313,271.00 | 3,817.57 | 1,908.78 |
| In 1903 | 2 years | Five-sixths | 405,723.00 | 5,020.00 | 4,183.30 |
| In 1899 | 5 years | One-tenth | 12,266.00 | 433.44 | 33.34 |
| In 1900 | 5 years | Three-tenths | 26,310.00 | 662.34 | 168.70 |
| In 1901 | 5 years | One-half | 21,964.00 | 475.05 | 237.52 |
| In 1902 | 5 years | Seven-tenths | 39,762.00 | 910.55 | 637.39 |
| In 1903 | 5 years | Nine-tenths | 38,600.00 | 743.00 | 668.70 |
| Total | | | | | $ 17,347.95 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 185,316.95 |
| Losses paid from organization | 96,623.25 |
| Dividends declared since commencing business | 36,173.00 |
| Largest amount on any one hazard | 12,000.00 |
| Losses incurred during the year | 13,535.45 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,264,285.00 |
| Gross premiums received | 24,072.21 |
| Losses paid | 15,360.45 |
| Losses incurred | 13,535.45 |
| Losses now unpaid | 800.00 |

# DAVIDSON COUNTY MUTUAL FIRE INSURANCE COMPANY OF DAVIDSON COUNTY, N. C.

Incorporated, ——  Commenced Business, ——

D. H. HINKLE, President.  D. T. FRITTS, Secretary.

Home Office, Lexington, N. C.

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,967.21 | |
| Total premiums | | $ 1,967.21 |
| Total income | | $ 1,967.21 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,769.00 | |
| Net amount paid for losses | | 1,769.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 69.60 |
| Insurance Department fees and agents' licenses | | 10.50 |
| Advertising, printing, etc. | | 53.11 |
| Total disbursements during the year | | $ 1,902.21 |
| Balance December 31, 1903 | | $ 65.00 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in company's office | $ 65.00 | |
| Total net or ledger assets | | $ 65.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 15,700.00 |
| Gross premiums received | 1,967.00 |
| Losses paid | 1,769.00 |
| Losses incurred | 1,769.00 |

# FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF NORTH CAROLINA.

Incorporated March 6, 1893. Re-organized and Commenced Business March 22, 1900.

N. B. BROUGHTON, President. A. E. S. LINDSEY, Secretary.

Home Office, Tucker Building, Raleigh, N. C.

## BALANCE SHEET.

| | |
|---|---|
| Amount of net or ledger assets December 31, 1903 | $ 23.39 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 601.36 | |
| Total premiums | | 601.36 |
| Total income | | $ 601.36 |
| Aggregate last balance and income | | $ 624.65 |

## DISBURSEMENTS.

| | |
|---|---|
| Salaries, fees and all other charges of officers, agents, etc. | 341.69 |
| Insurance Department fees and agents' licenses | 97.00 |
| Rents | 60.00 |
| Advertising, printing, etc. | 89.55 |
| All other expenditures | 14.27 |
| Total disbursements during the year | $ 602.51 |
| Balance December 31, 1903 | $ 22.14 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in company's office | $ 22.14 | |
| Total net or ledger assets | | $ 22.14 |

## LIABILITIES.

| | |
|---|---|
| Due President | $ 365.68 |
| Total liabilities | $ 365.68 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| Net amount in force December 31, 1903 | $ 6,589,310.00 | Not given. |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | Not given. |
| Gross premiums received | Not given. |
| Losses paid | $ 20,219.83 |
| Losses incurred | 21,980.87 |
| Losses now unpaid | Not given. |

# HOME FIRE INSURANCE COMPANY OF GREENSBORO.

Incorporated September, 1902. Commenced Business October, 1902.

R. L. HOLT, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital paid up in cash, $50,000.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1903 | | $ 55,385.96 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 27,813.73 | |
| Deduct re-insurance, rebate, abatement and return premiums | 4,354.66 | |
| Total premiums | | 23,459.07 |
| Interest received on mortgages | $ 3,072.50 | |
| Interest and dividends on stocks and bonds | 40.00 | |
| Interest and dividends from all other sources | 31.35 | |
| Total interest | | 3,143.85 |
| From all other sources, increased value | | 200.00 |
| Total income | | $ 26,802.92 |
| Aggregate last balance and income | | $ 82,188.88 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 6,116.27 | |
| Deduct salvage and re-insurance | 509.30 | |
| Net amount paid for losses | | 5,606.97 |
| All other expenditures | | 9,078.47 |
| Total disbursements during the year | | $ 14,685.44 |
| Balance December 31, 1903 | | $ 67,503.44 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 49,512.60 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 1,000.00 | |
| Book value of stocks and bonds | 7,379.00 | |
| Cash in bank | 3,497.99 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 3,577.12 | |
| Bills receivable, taken for fire risks | 96.97 | |
| Other ledger assets | 2,439.76 | |
| Total net or ledger assets | | $ 67,503.44 |

## LIABILITIES.

| | | |
|---|---|---|
| Unearned premiums on fire risks, running one year or less | $ 8,945.24 | |
| Unearned premiums on fire risks, running more than one year | 4,824.80 | |
| Total unearned premiums as computed above | | $ 13,770.04 |
| Unpaid dividends due stockholders | | 3,000.00 |
| All other liabilities, viz.: Open accounts | | 733.40 |
| Total liabilities, except capital | | $ 17,503.44 |
| Capital actually paid up in cash | | 50,000.00 |
| Total liabilities | | $ 67,503.44 |

### MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 475,114.00 | $ 9,265.54 |
| Written or renewed during the year | 1,442,670.00 | 27,813.73 |
| Total | $ 1,917,784.00 | $ 37,079.27 |
| Deduct those expired and marked off as terminated | 589,760.00 | 11,216.41 |
| In force at end of the year 1903 | $ 1,328,024.00 | $ 25,862.86 |
| Deduct amount re-insured | 95,016.00 | 1,855.54 |
| Net amount in force December 31, 1903 | $ 1,233,008.30 | $ 24,007.32 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 882,091.00 | $ 17,890.00 | $ 8,945.24 |
| In 1902 | 3 years | One-half | 57,970.00 | 972.26 | 486.13 |
| In 1903 | 3 years | Five-sixths | 255,847.00 | 4,265.84 | 3,554.87 |
| In 1902 | 5 years | Seven-tenths | 1,400.00 | 35.33 | 24.73 |
| In 1903 | 5 years | Nine-tenths | 35,700.00 | 843.41 | 759.07 |
| Totals | | | $ 1,233,008.00 | $ 24,007.32 | $ 13,770.04 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 34,813.55 |
| Losses paid from organization of company | 5,606.97 |
| Dividends declared since commencing business—stock | 3,000.00 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 955,965.00 |
| Gross premiums received | 19,142.98 |
| Losses paid | 5,606.97 |
| Losses incurred | 5,606.97 |

---

## HIGH POINT FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1903. Commenced Business September, 1903.

F. M. PICKETT, President. JOSEPH D. SMITH, Secretary.

Home Office, High Point, N. C.

---

Amount of capital subscribed ------ $50,000.00.
Amount of capital paid up in cash, 25,000.00.

### INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 5,943.30 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,538.11 | |
| Total premiums | | $ 3,405.19 |
| Interest received on collateral loans | | 600.00 |
| From all other sources | | 637.87 |
| Total income | | $ 4,643.06 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,015.00 | |
| Deduct salvage and re-insurance | 500.00 | |
| Net amount paid for losses | | $ 1,515.00 |
| Commissions or brokerage | | 847.92 |
| Salaries, fees and all other charges of officers, agents, etc. | | 750.00 |
| All other expenditures | | 633.77 |
| Total disbursements during the year | | $ 2,746.69 |
| Balance December 31, 1903 | | $ 1,896.37 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages<br>Loans secured by pledge of bonds, stocks or other collaterals | $ 20,000.00 | |
| Cash in company's office | 266.65 | |
| Cash in bank | 5,450.47 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 1,531.41 | |
| Total net or ledger assets | | $ 27,248.53 |

## LIABILITIES.

| | | |
|---|---|---|
| Unearned premiums on fire risks, running one year or less | $ 1,113.96 | |
| Unearned premiums on fire risks, running more than one year | 924.45 | |
| Total unearned premiums as computed above | | $ 2,038.41 |
| Re-insured premiums | | 352.16 |
| Total liabilities, except capital | | $ 2,390.57 |
| Capital actually paid up in cash | | 25,000.00 |
| Total liabilities | | $ 27,390.57 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| Written or renewed during the year | $ 283,397.50 | $ 5,943.30 |
| Total | $ 283,397.50 | $ 5,943.30 |
| Deduct those expired and marked off as terminated | 22,050.00 | 607.92 |
| In force at end of the year 1903 | $ 261,397.50 | $ 5,335.38 |
| Deduct amount re-insured | 84,702.85 | 2,003.44 |
| Net amount in force December 31, 1903 | $ 176,644.65 | $ 3,331.94 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 105,742.15 | $ 2,227.93 | $ 1,113.96 |
| In 1903 | 2 years | Five-sixths | 64,477.50 | 1,037.33 | 864.44 |
| In 1903 | 5 years | Nine-tenths | 6,425.00 | 66.68 | 60.01 |
| Totals | | | $ 176,644.65 | $ 3,331.94 | $ 2,038.41 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 177,144.65 |
| Gross premiums received | 3,405.19 |
| Losses paid | 515.00 |
| Losses incurred | 515.00 |

# MECKLENBURG FARMERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated April 10, 1902. Commenced Business May 31, 1902.

W. E. ARDREY, President. R. C. FREEMAN, Secretary.

Home Office, East Trade Street, Charlotte, N. C.

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 667.18 | |
| Total premiums | | $ 667.18 |
| Total income | | $ 667.18 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 214.50 | |
| Net amount paid for losses | | 214.50 |
| Salaries, fees and all other charges of officers, agents, etc. | | 332.50 |
| Insurance Department fees and agents' licenses | | 32.57 |
| Advertising, printing, etc. | | 11.50 |
| Total disbursements during the year | | $ 591.07 |
| Balance December 31, 1903 | | $ 76.11 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 1,218.22 | |
| Total net or ledger assets | | $ 1,218.22 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 1,400.00 | |
| Net amount of unpaid losses and claims | | $ 1,400.00 |
| Salaries, expenses, taxes, bills, accounts, fees, etc. | | 141.50 |
| Total liabilities | | $ 1,541.50 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 371,055.00 | |
| Written or renewed during the year | 50,355.00 | |
| Total | $ 421,410.00 | |
| Deduct those expired and marked off | 2,465.00 | |
| Net amount in force December 31, 1903 | $ 418,945.00 | |

# NORTH CAROLINA HOME INSURANCE COMPANY OF RALEIGH.

Incorporated December 14, 1868. Commenced Business January 1, 1869.

RICHARD H. BATTLE, President. CHARLES ROOT, Secretary.

Home Office, Fayetteville Street, Raleigh, N. C.

---

Amount of capital paid up in cash, $81,436.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1902 | $ 91,528.64 | |
| Increase of paid up capital during year | 8,091.00 | |
| Extended at | | $ 99,619.64 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 103,808.56 | |
| Deduct re-insurance, rebate, abatement and return premiums | 42,861.82 | |
| Total premiums | | 60,946.74 |
| Interest received on mortgages | 85.64 | |
| Interest received on collateral loans | 8.82 | |
| Interest and dividends on stocks and bonds | 4,659.00 | |
| Interest and dividends from all other sources | 30.00 | |
| Total interest | | 4,783.46 |
| Total income | | $ 65,730.20 |
| Aggregate last balance and income | | $ 165,349.84 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 42,886.52 | |
| Deduct salvage and re-insurance | 16,975.75 | |
| Net amount paid for losses | | 25,910.77 |
| Paid stockholders (interest or dividends) | | 754.50 |
| Commissions on brokerage | | 8,415.03 |
| Salaries, fees and all other charges of officers, agents, etc. | | 4,043.45 |
| All other taxes, licenses and Insurance Department fees | | 2,013.53 |
| Rents | | 600.00 |
| All other expenditures | | 4,366.27 |
| Total disbursements during the year | | $ 46,103.55 |
| Balance December 31, 1903 | | $ 119,246.29 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 870.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 225.00 | |
| Book value of stocks and bonds | 121,860.46 | |
| Cash in bank | 16,242.24 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 19,888.84 | |
| Agents' balances, representing business written prior to October 1, 1903 | 970.24 | |
| Amount due under re-insurance contract | 2,470.65 | |
| Total net or ledger assets | | $ 162,527.43 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 103.35 | |
| Interest due and accrued on bonds and stocks | 1,454.23 | |
| Interest due and accrued on collateral loans | 29.77 | |
| Interest due and accrued on other assets | 30.00 | |
| Total | | $ 1,617.35 |
| Market value of stocks and bonds over book value | | 3,046.06 |
| Other non-ledger assets, viz.: Furniture | | 900.00 |
| Stockholders' notes | | 44,964.00 |
| Gross assets | | $ 213,054.84 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and supplies | $ 900.00 | |
| Agents' balances, representing business written prior to October 1, 1903 | 970.24 | |
| Stockholders' notes | 44,964.00 | |
| Total | | 46,834.24 |
| Total admitted assets | | $ 166,220.60 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 1,208.05 | |
| Gross claims for losses in process of adjustment | 970.62 | |
| Gross claims for losses resisted | 2,000.00 | |
| Total | $ 4,178.67 | |
| Deduct re-insurance due or accrued | 1,404.26 | |
| Net amount of unpaid losses and claims | | $ 2,774.41 |
| Unearned premiums on fire risks, running one year or less | $ 34,445.86 | |
| Unearned premiums on fire risks, running more than one year | 44,486.11 | |
| Total unearned premiums as computed above | $ 78,931.97 | |
| Total unearned premiums as computed above—one-third off | 26,310.66 | |
| | | 52,621.31 |
| Interest due or accrued, remaining unpaid | | 206.47 |
| Salaries, rents, etc., due and accrued | | 1,494.94 |
| Amount due under re-insurance contract | | 6,926.38 |
| Total liabilities, except capital | | $ 64,023.51 |
| Capital actually paid up in cash | $ 81,436.00 | |
| Surplus over all liabilities | 20,761.09 | |
| Surplus as regards policy-holders | | 102,197.09 |
| Total liabilities | | $ 166,220.60 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 6,901,511.05 | $ 126,841.56 |
| Written or renewed during the year | 5,345,052.18 | 103,808.54 |
| Total | $12,246,563.23 | $ 230,650.10 |
| Deduct those expired and marked off as terminated | 4,119,116.00 | 80,905.93 |
| In force at end of the year 1903 | $ 8,127,447.23 | $ 149,744.17 |
| Deduct amount re-insured | 2,709,149.08 | 49,914.72 |
| Net amount in force December 31, 1903 | $ 5,418,298.15 | $ 99,829.45 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 3,429,021.48 | $ 68,891.70 | $ 34,445.86 |
| In 1902 | 2 years | One-fourth | 14,955.00 | 457.96 | 114.49 |
| In 1903 | 2 years | Three-fourths | 43,210.00 | 384.20 | 288.15 |
| In 1901 | 3 years | One-sixth | 898,625.70 | 14,334.11 | 2,389.03 |
| In 1902 | 3 years | One-half | 1,070,676.33 | 17,106.57 | 8,553.28 |
| In 1903 | 3 years | Five-sixths | 1,442,635.06 | 23,841.36 | 19,869.80 |
| In 1900 | 4 years | One-eighth | 3,400.00 | 69.55 | 8.69 |
| In 1901 | 4 years | Three-eighths | 9,200.00 | 137.43 | 51.53 |
| In 1902 | 4 years | Five-eighths | 17,425.00 | 291.31 | 182.07 |
| In 1903 | 4 years | Seven-eighths | 11,055.00 | 175.28 | 153.37 |
| In 1899 | 5 years | One-tenth | 154,036.00 | 3,786.44 | 373.64 |
| In 1900 | 5 years | Three-tenths | 278,282.00 | 4,828.87 | 1,448.64 |
| In 1901 | 5 years | One-half | 207,707.00 | 4,557.74 | 2,278.87 |
| In 1902 | 5 years | Seven-tenths | 248,175.00 | 5,109.78 | 3,576.93 |
| In 1903 | 5 years | Nine-tenths | 299,043.66 | 5,771.87 | 5,194.62 |
| Totals | | | $ 8,127,447.23 | $ 149,744.17 | $ 78,931.97 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 5,345,052.18 |
| Gross premiums received | 103,808.54 |
| Losses paid | 42,886.52 |
| Losses incurred | 41,566.00 |
| Losses now unpaid | 4,178.69 |

## THE PAMLICO INSURANCE AND BANKING COMPANY OF TARBORO, N. C.

H. L. STATON, President.

Home Office, Tarboro, N. C.

Amount of capital paid up in cash, $33,960.00.

Amount of net or ledger assets December 31, 1902 $ 88,703.20

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 16,042.44 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,917.55 | |
| Total premiums | | 14,124.89 |
| Interest, rents, etc. | | 7,807.93 |
| Total income | | $ 21,932.82 |
| Aggregate last balance and income | | $ 110,636.02 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 5,828.83 | |
| Net amount paid for losses | | $ 5,828.83 |
| Paid stockholders (interest or dividends) | | 6,792.00 |
| Commissions or brokerage | | 3,261.37 |
| Salaries, fees and all other charges of officers, agents, etc. | | 3,080.73 |
| All other taxes, Insurance Department fees and agents' licenses | | 278.85 |
| Repairs and expenses on real estate | | 2,407.81 |
| Total disbursements during the year | | $ 21,649.59 |
| Balance December 31, 1903 | | $ 88,986.43 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 3,437.24 | |
| Loans on mortgages, all loans and discounts | 175,111.80 | |
| Cash in company's office and deposited in bank | 199,308.78 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 522.56 | |
| Agents' balances, representing business written prior to October 1, 1903 | 2,818.13 | |
| Office furniture and supplies | 2,378.79 | |
| Gross assets | | $ 383,577.30 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and supplies | $ 2,378.79 | |
| Agents' balances, representing business written prior to October 1, 1903 | 2,818.13 | |
| Total | | 5,196.92 |
| Total admitted assets | | $ 378,380.38 |

## LIABILITIES.

| | | |
|---|---|---|
| Total unearned premiums as computed | | $ 9,913.29 |
| All other liabilities, viz.: Due depositors and cashiers' checks outstanding | | 294,563.90 |
| Total liabilities, except capital | | $ 304,477.19 |
| Capital actually paid up in cash | $ 33,960.00 | |
| Surplus over all liabilities | 39,943.19 | |
| Surplus as regards policy-holders | | 73,903.19 |
| Total liabilities | | $ 378,380.38 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 801,992.00 | $ |
| Written or renewed during the year | 591,212.00 | |
| Total | $ 1,393,204.00 | $ |
| Deduct those expired and marked off as terminated | 609,226.00 | |
| In force at end of the year 1903 | $ 783,978.00 | $ |
| Deduct amount re-insured | 3,250.00 | |
| Net amount in force December 31, 1903 | $ 780,728.00 | $ |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 325,670.24 | $ 10,215.49 | $ 5,107.74 |
| In 1901 | 3 years | One-sixth | 118,377.15 | 2,058.22 | 343.04 |
| In 1902 | 3 years | One-half | 126,462.78 | 2,249.16 | 1,124.58 |
| In 1903 | 3 years | Five-sixths | 145,457.50 | 2,719.88 | 2,266.75 |

| | | | | | |
|---|---|---|---|---|---|
| In 1899 | 5 years | One-tenth | $ 3,400.00 | $ 92.32 | $ 9.23 |
| In 1900 | 5 years | Three-tenths | 6,150.00 | 121.36 | 36.40 |
| In 1901 | 5 years | One-half | 10,625.00 | 281.87 | 140.93 |
| In 1902 | 5 years | Seven-tenths | 22,950.00 | 601.35 | 420.94 |
| In 1903 | 5 years | Nine-tenths | 21,635.00 | 515.41 | 463.86 |
| Total | | | $ | $ | $ 9,913.29 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 591,212.00 |
| Gross premiums received | 16,042.00 |
| Losses paid | 5,828.00 |
| Losses incurred | 5,828.00 |

## PIEDMONT FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1895. Commenced Business 1895.

HENRY M. MCADEN, President. A. L. SMITH, Secretary.

Home Office, South Tryon Street, Charlotte, N. C.

Amount of capital paid up in cash, $50,000.00.

| | |
|---|---|
| Amount of net or ledger assets December 31, 1902 | $ 121,286.10 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 106,145.12 | |
| Deduct re-insurance, rebate, abatement and return premiums | 47,586.48 | |
| Total premiums | | 58,558.64 |
| Interest received on collateral loans | $ 2,551.28 | |
| Interest and dividends from all other sources | 28.13 | |
| Rents | 6,731.82 | |
| Total interest and rents | | 9,311.23 |
| From all other sources | | 138.56 |
| Total income | | $ 68,008.43 |
| Aggregate last balance and income | | $ 189,294.53 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 51,439.07 | |
| Deduct salvage and re-insurance | 12,035.72 | |
| Net amount paid for losses | | 39,403.35 |
| Paid stockholders (interest or dividends) | | 5,000.00 |
| Commissions or brokerage | | 10,143.61 |
| Salaries, fees and all other charges of officers, agents, etc. | | 5,391.18 |
| Taxes on real estate | | 866.67 |
| All other taxes, Insurance Department fees and agents' licenses | | 565.44 |
| Rents | | 780.00 |

| | | |
|---|---|---|
| Repairs and expenses on real estate | | $ 1,822.46 |
| Advertising, printing | | 1,071.94 |
| All other expenditures | | 2,431.67 |
| Total disbursements during the year | | $ 67,476.32 |
| Balance December 31, 1903 | | $ 121,818.21 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 75,000.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 32,900.00 | |
| Cash in bank | 5,624.27 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 6,664.99 | |
| Other ledger assets, rents due | 70.00 | |
| Office furniture and fixtures | 1,558.95 | |
| Gross assets | | $ 121,818.21 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture and supplies | 1,558.95 |
| Total admitted assets | $ 120,259.56 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 6,224.95 | |
| Gross claims for losses resisted | 2,750.00 | |
| Total | $ 8,974.95 | |
| Deduct re-insurance due or accrued | 3,054.84 | |
| Net amount of unpaid losses and claims | | $ 5,920.11 |
| Unearned premiums on fire risks, running one year or less | $ 21,333.55 | |
| Unearned premiums on fire risks, running more than one year | 17,335.32 | |
| Total unearned premiums as computed above | | 38,668.87 |
| Salaries, rents, etc., due and accrued | | 300.50 |
| Total liabilities, except capital | | $ 44,889.48 |
| Capital actually paid up in cash | $ 50,000.00 | |
| Surplus over all liabilities | 25,369.78 | |
| Surplus as regards policy-holders | | 75,369.78 |
| Total liabilities | | $ 120,259.26 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 5,902,615.00 | $ 101,024.10 |
| Written or renewed during the year | 5,550,147.00 | 106,145.12 |
| Total | $11,452,762.00 | $ 207,169.22 |
| Deduct those expired and marked off as terminated | 5,973,222.00 | 108,492.97 |
| In force at end of year 1903 | $ 5,479,540.00 | $ 98,676.25 |
| Deduct amount re-insured | 1,694,976.00 | 25,993.72 |
| Net amount in force December 31, 1903 | $ 3,784,564.00 | $ 72,682.53 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 2,116,271.00 | $ 42,667.11 | $ 21,333.55 |
| In 1901 | 3 years | One-sixth | 333,038.00 | 5,152.91 | 858.82 |
| In 1902 | 3 years | One-half | 569,826.00 | 9,915.65 | 4,957.82 |
| In 1903 | 3 years | Five-sixths | 572,163.00 | 10,747.07 | 8,955.89 |
| In 1899 | 5 years | One-tenth | 10,275.00 | 349.50 | 34.95 |
| In 1900 | 5 years | Three-tenths | 23,750.00 | 540.44 | 162.00 |
| In 1901 | 5 years | One-half | 55,262.00 | 629.30 | 314.65 |
| In 1902 | 5 years | Seven-tenths | 68,346.00 | 1,761.29 | 1,232.91 |
| In 1903 | 5 years | Nine-tenths | 35,033.00 | 909.26 | 818.28 |
| Totals | | | $ 3,784,564.00 | $ 33.672.53 | $ 38,668.87 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 338,679.11 |
| Losses paid from organization of company | 150,982.42 |
| Dividends declared | 10,000.00 |
| Largest amount written on any one hazard | 48,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,164,939.00 |
| Gross premiums received | 62,298.78 |
| Losses paid | 25,661.22 |
| Losses incurred | 32,457.84 |
| Losses now unpaid | 6,796.62 |

# ROWAN MUTUAL FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1902. Commenced Business January 1, 1903.

C. M. POOLE, President. J. M. L. LYERLY, Secretary.

Home Office, Salisbury, N. C.

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 850.00 | |
| Total premiums | | $ 850.00 |
| Total income | | $ 850.00 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 310.00 | |
| Net amount paid for losses | | 310.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 99.00 |
| Insurance Department fees and agents' licenses | | 14.00 |
| Advertising, printing, etc. | | 40.00 |
| Total disbursements during the year | | $ 463.00 |
| Balance December 31, 1903 | | $ 387.00 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 387.00 | |
| Net amount of uncollected assessments | 547.23 | |
| Total net or ledger assets | | $ 934.23 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 623,000.00 | Not given. |
| Written or renewed during the year | 50,250.00 | $ 251.25 |
| Total | $ 673,250.00 | Not given. |
| Net amount in force December 31, 1903 | $ 673,250.00 | Not given. |

# SOUTHERN LOAN AND TRUST COMPANY OF GREENSBORO, N. C.

Commenced Business December, 1900.

E. P. WHARTON, President. DAVID WHITE, Secretary.

Home Office, No. 112 East Market Street, Greensboro, N. C.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1902 | $ 563,685.67 | |
| Increase of paid up capital during year | 100,000.00 | |
| Extended at | | $ 663,685.67 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 50,146.16 | |
| Deduct re-insurance, rebate, abatement and return premiums | 11,814.71 | |
| Total premiums | | 38,331.45 |
| Interest and dividends on stocks and bonds | $ 517.50 | |
| Interest and dividends from all other sources | 185.61 | |
| Total interest | | 703.11 |
| From all other sources | | 87,337.18 |
| Total income | | $ 126,371.74 |
| Aggregate last balance and income | | $ 790,057.41 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 21,366.29 | |
| Deduct salvage and re-insurance | 1,024.11 | |
| Net amount paid for losses | | 20,342.18 |
| Paid stockholders (interest or dividends) | | 38,688.33 |
| All other taxes, Insurance Department fees, agents' licenses and bank | | 18,649.20 |
| Charged off for losses (bank) | | 4,140.90 |

| | | |
|---|---|---|
| Commissions (Insurance Department) | | $ 5,702.01 |
| All other expenditures | | 2,028.46 |
| Total disbursements during the year | | $ 89,551.08 |
| Balance December 31, 1903 | | $ 700,506.33 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 20,909.21 | |
| Loans on mortgages | 388,920.41 | |
| Book value of stocks and bonds | 150,480.09 | |
| Cash in company's bank | 122,097.18 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 15,877.84 | |
| Bills receivable taken for fire risks | 42.97 | |
| Other ledger assets, overdrafts (bank) | 2,178.63 | |
| Total net or ledger assets | | $ 700,506.33 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Furniture and fixtures | 7,593.18 |
| Inventory of supplies | 835.48 |
| Gross assets | $ 708,934.99 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture and supplies | $ 8,428.66 |
| Total admitted assets | $ 700,506.33 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 1,980.00 | |
| Net amount of unpaid losses and claims | | $ 1,980.00 |
| Unearned premiums on fire risks, running one year or less | $ 15,813.23 | |
| Unearned premiums on fire risks, running more than one year | 9,716.26 | |
| Total unearned premiums as computed above | | 25,529.49 |
| Unpaid dividends due stockholders | | 4,000.00 |
| All other liabilities, viz.: Bills payable | | 58,629.72 |
| Deposits | | 401,294.20 |
| Reserved for interest | | 1,256.39 |
| Total liabilities, except capital | | $ 492,689.80 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 7,816.53 | |
| Surplus as regards policy-holders | | 207,816.53 |
| Total liabilities | | $ 700,506.33 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 1,998,523.00 | $ 40,942.54 |
| Written or renewed during the year | 2,569,866.00 | 50,146.16 |
| Total | $ 4,568,389.00 | $ 91,088.70 |
| Deduct those expired and marked off as terminated | 1,809,744.00 | 37,813.12 |
| In force at end of the year | $ 2,758,645.00 | $ 53,275.58 |
| Deduct amount re-insured | 376,865.00 | 6,787.79 |
| Net amount in force December 31, 1903 | $ 2,381,780.00 | $ 46,487.79 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 1,582,083.00 | $ 31,626.46 | $ 15,813.23 |
| In 1901 | 3 years | One-sixth | 86,728.00 | 1,374.94 | 229.16 |
| In 1902 | 3 years | One-half | 272,466.00 | 4,816.83 | 2,408.42 |
| In 1903 | 3 years | Five-sixths | 371,250.00 | 6,909.16 | 5,757.63 |
| In 1901 | 5 years | One-half | 3,600.00 | 206.10 | 103.05 |
| In 1902 | 5 years | Seven-tenths | 35,470.00 | 904.36 | 633.05 |
| In 1903 | 5 years | Nine-tenths | 30,183.00 | 649.94 | 584.95 |
| Totals | | | $ 2,381,780.00 | $ 46,487.79 | $ 25,529.49 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 96,331.55 |
| Losses paid from organization of company | 32,544.55 |
| Losses incurred during year | 22,322.18 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,399,869.00 |
| Gross premiums received | 27,522.94 |
| Losses paid | 12,921.56 |
| Losses incurred | 14,901.56 |
| Losses now unpaid | 1,980.00 |

---

# SOUTHERN STOCK MUTUAL INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 30, 1895. Commenced Business February 11, 1895.

B. D. HEATH, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital guaranteed, $100,000.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1902 | | $ 209,332.69 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 85,490.81 | |
| Deduct re-insurance, rebate, abatement and return premiums | 15,736.14 | |
| Total premiums | | 69,754.67 |
| Interest received on mortgages | $ 1,961.69 | |
| Interest received on collateral loans | 380.00 | |
| Interest and dividends on stocks and bonds | 1,792.50 | |
| Interest and dividends from all other sources | 289.51 | |
| Rents | 462.82 | |
| Total interest and rents | | 4,850.52 |
| From all other sources | | 7.51 |
| Total income | | $ 74,612.70 |
| Aggregate last balance and income | | $ 283,945.39 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 39,657.42 | |
| Deduct salvage and re-insurance | 4,679.15 | |
| Net amount paid for losses | | $ 34,978.27 |
| Script or certificates of profits redeemed in cash | | 109.65 |
| All other expenditures | | 27,049.52 |
| Total disbursements during the year | | $ 62,137.44 |
| Balance December 31, 1903 | | $ 221,807.95 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 9,933.75 | |
| Loans on mortgages | 30,140.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 13,000.00 | |
| Book value of stocks and bonds | 41,219.98 | |
| Cash in bank | 18,501.37 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 8,969.89 | |
| Bills receivable, taken for fire risks | 42.97 | |
| Other ledger assets, guarantors' bonds | 100,000.00 | |
| Gross assets | | $ 221,807.95 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Guarantors' bonds | 100,000.00 |
| Total admitted assets | $ 121,802.95 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 2,328.58 | |
| Net amount of unpaid losses and claims | | $ 2,328.58 |
| Unearned premiums on fire risks, running one year or less | $ 22,233.90 | |
| Unearned premiums on fire risks, running more than one year | 35,500.81 | |
| Total unearned premiums as computed above | | 57,734.71 |
| Unpaid dividends due policy-holders | | 2,318.63 |
| All other liabilities, viz.: Open accounts | | 1,488.52 |
| Total liabilities, except capital | | $ 63,870.44 |
| Surplus over all liabilities | $ 57,937.51 | |
| Surplus as regards policy-holders | | 57,937.51 |
| Total liabilities | | $ 121,807.95 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 7,337,895.00 | $ 121,785.16 |
| Written or renewed during the year | 4,825,178.00 | 85,490.81 |
| Total | $ 12,163,073.00 | $ 207,275.97 |
| Deduct those expired and marked off as terminated | 4,702,068.00 | 82,015.26 |
| In force at end of the year | $ 7,461,005.00 | $ 125,260.71 |
| Deduct amount re-insured | 481,159.00 | 9,443.75 |
| Net amount in force December 31, 1903 | $ 6,979,846.00 | $ 115,816.96 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 2,442,391.00 | $ 44,467.81 | $ 22,233.90 |
| In 1901 | 3 years | One-sixth | 1,568,340.00 | 24,790.31 | 4,131.72 |
| In 1902 | 3 years | One-half | 1,443,007.00 | 22,176.08 | 11,088.04 |
| In 1903 | 3 years | Five-sixths | 1,434,268.00 | 22,318.64 | 18,598.87 |
| In 1902 | 5 years | Seven-tenths | 39,655.00 | 877.64 | 614.35 |
| In 1903 | 5 years | Nine-tenths | 52,185.00 | 1,186.48 | 1,067.84 |
| Total | | | $ 6,979,846.00 | $ 115,816.96 | $ 57,734.71 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 426,591.69 |
| Losses paid from organization of company | 128,745.47 |
| Losses incurred during the year | 34,856.85 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,431,664.00 |
| Gross premiums received | 62,424.69 |
| Losses paid | 29,609.60 |
| Losses incurred | 29,138.18 |
| Losses now unpaid | 1,100.00 |

# SOUTHERN UNDERWRITERS INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated February, 1903. Commenced Business April, 1903.

D. A. THOMPKINS, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

| | |
|---|---|
| Guarantors' bonds, Southern Stock Mutual | $100,000.00 |
| Guarantors' bonds, Underwriters of Greensboro | 37,500.00 |
| Guarantors' bonds, Southern Loan and Trust Company | 200,000.00 |
| Guarantors' bonds, Underwriters of Greensboro | 37,500.00 |
| Guarantors' bonds, Home Insurance Company of Greensboro | 50,000.00 |

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1903, as stated | $ 939,908.49 | |
| Increase of paid up capital during the year | 100,000.00 | |
| Extended at | | $ 1,039,908.49 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 229,258.26 | |
| Deduct re-insurance, rebate, abatement and return premiums | 43.552.32 | |
| Total premiums other than perpetuals | | 185,705.94 |
| Interest received on mortgages | $ 6,629.53 | |
| Interest and dividends on stocks and bonds | 3,952.50 | |

| | | |
|---|---|---|
| Interest and dividends from all other sources | $ 627.48 | |
| Rents from company's property | 853.65 | |
| Total interest and rents | | $ 12,063.16 |
| From all other sources | | 87,546.65 |
| Total income | | $ 285,315.75 |
| Aggregate last balance and income | | $ 1,325,224.24 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 89,076.61 | |
| Deduct salvage and re-insurance | 7,430.04 | |
| Net amount paid for losses | | 81,646.57 |
| Paid stockholders (interest or dividends) | | 40,938.33 |
| Script or certificates of profits redeemed in cash or interest paid | | 124.39 |
| Bank | | 18,649.20 |
| All other expenditures | | 68,962.27 |
| Total disbursements during the year | | $ 210,320.76 |
| Balance December 31, 1903 | | $ 1,114,903.48 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 40,776.71 | |
| Loans on mortgages | 88,452.61 | |
| Bank loans | 387,620.40 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 17,500.00 | |
| Book value of stocks and bonds | 236,349.05 | |
| Cash in bank | 157,847.86 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 37,452.33 | |
| Bills receivable taken for fire risks | 225.88 | |
| Overdrafts (bank) | 2,178.63 | |
| Stockholders' bonds available | 137,500.00 | |
| Other ledger assets | 9,000.00 | |
| Total net ledger assets | | $ 1,114,903.48 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Furniture and fixtures | 7,593.18 |
| Inventory of supplies | 835.48 |
| Gross assets | $ 1,123,332.14 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and fixtures | $ 7,593.18 | |
| Supplies, printed matter and stationery | 835.48 | |
| Total | | 8,428.66 |
| Total admitted assets | | $ 1,114,903.48 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 6,721.08 | |
| Net amount of unpaid losses and claims | | $ 6,721.08 |
| Unearned premiums on fire risks, running one year or less | $ 68,528.92 | |
| Unearned premiums on fire risks, running more than one year | 64,199.99 | |
| Total unearned premiums as computed above | | 132,728.91 |
| Unpaid dividends due stockholders | | 9,250.00 |
| Unpaid dividends due policy-holders | | 2,687.48 |
| Open accounts | | 3,464.88 |

| | | |
|---|---|---|
| Bills payable | | $ 58,629.72 |
| Deposits | | 401,294.20 |
| Reserved for interest | | 1,256.39 |
| Total liabilities, except capital | | $ 616,032.66 |
| Guarantors' bonds | $ 137,500.00 | |
| Capital actually paid up in cash | 287,500.00 | |
| Surplus over all liabilities | 73,870.82 | |
| Surplus as regards policy-holders | | 498,870.82 |
| Total liabilities | | $ 1,114,902.48 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 12,823,185.00 | $ 226,827.45 |
| Written or renewed during the year | 12,260,699.00 | 229,258.26 |
| Total | $ 25,083,884.00 | $ 456,085.71 |
| Deduct those expired and marked off as terminated | 9,464,029.00 | 175,992.33 |
| In force at end of the year 1903 | $ 15,619,855.00 | $ 280,093.38 |
| Deduct amount re-insured | 1,262,545.00 | 24,759.07 |
| Net amount in force December 31, 1903 | $ 14,357,310.00 | $ 255,334.31 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 7,013,534.00 | $ 137,057.84 | $ 68,528.92 |
| In 1901 | 3 years | One-sixth | 2,155,453.00 | 33,703.60 | 5,617.27 |
| In 1902 | 3 years | One-half | 2,273,227.00 | 35,216.75 | 17,608.34 |
| In 1903 | 3 years | Five-sixths | 2,659,994.00 | 43,466.36 | 36,221.97 |
| In 1901 | 5 years | One-half | 3,600.00 | 206.10 | 103.05 |
| In 1902 | 5 years | Seven-tenths | 99,358.00 | 2,329.91 | 1,630.98 |
| In 1903 | 5 years | Nine-tenths | 152,144.00 | 3,353.75 | 3,018.38 |
| Total | | | $ 14,357,310.00 | $ 255,334.31 | $ 132,728.91 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 480,281.00 |
| Gross premiums received | 9,735.95 |
| Losses paid | 2,109.74 |
| Losses incurred | Not given. |

# UNDERWRITERS INSURANCE COMPANY OF NORTH CAROLINA.

Re-incorporated 1899. Commenced Business February, 1898.

J. VAN LINDLEY, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

---

Amount of capital paid up in cash, $37,500.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1902 | | $ 111,504.17 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 43,037.69 | |
| Deduct re-insurance, rebate, abatement and return premiums | 7,531.99 | |
| Total premiums | | 35,555.70 |
| Interest received on mortgages | $ 525.34 | |
| Interest received on collateral loans | 690.00 | |
| Interest and dividends on stocks and bonds | 1,602.50 | |
| Interest and dividends from all other sources | 121.01 | |
| Rents | 426.83 | |
| Total interest and rents | | 3,365.68 |
| From all other sources | | 1.96 |
| Total income | | $ 38,923.34 |
| Aggregate last balance and income | | $ 150,427.51 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 19,001.93 | |
| Deduct salvage and re-insurance | 1,217.48 | |
| Net amount paid for losses | | 17,784.45 |
| Paid stockholders (interest or dividends) | | 2,250.00 |
| Script or certificates of profits redeemed in cash | | 14.74 |
| All other expenditures | | 13,662.79 |
| Total disbursements during the year | | $ 33,711.98 |
| Balance December 31, 1903 | | $ 116,715.53 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 9,933.75 | |
| Loans on mortgages | 7,500.01 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 12,500.00 | |
| Book value of stocks and bonds | 37,269.98 | |
| Cash in bank | 7,627.87 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 4,383.92 | |
| Other ledger assets, stockholders' bonds | 37,500.00 | |
| Gross assets | | $ 116,715.53 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Stockholders' bonds | 37,500.00 |
| Total admitted assets | $ 79,215.53 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 2,412.50 | |
| Net amount of unpaid losses and claims | | $ 2,412.50 |
| Unearned premiums on fire risks, running one year or less | $ 14,195.65 | |
| Unearned premiums on fire risks, running more than one year | 11,568.06 | |
| Total unearned premiums as computed above | | 25,763.71 |
| Unpaid dividends due stockholders | | 2,250.00 |
| Principal unpaid on script or certificates ordered to be redeemed | | 368.85 |
| All other liabilities, viz.: Open accounts | | 950.27 |
| Total liabilities, except capital | | $ 31,745.33 |
| Capital actually paid up in cash | $ 37,500.00 | |
| Surplus over all liabilities | 9,970.20 | |
| Surplus as regards policy-holders | | 47,470.20 |
| Total liabilities | | $ 79,215.53 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 3,011,653.00 | $ 54,834.21 |
| Written or renewed during the year | 2,224,869.00 | 43,087.69 |
| Total | $ 5,236,522.00 | $ 97,921.90 |
| Deduct those expired and marked off as terminated | 2,206,927.00 | 42,497.38 |
| In force at end of the year | $ 3,029,595.00 | $ 55,424.52 |
| Deduct amount re-insured | 177,055.00 | 4,170.19 |
| Net amount in force December 31, 1903 | $ 2,852,540.00 | $ 51,254.33 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 1,374,130.00 | $ 28,391.30 | $ 14,195.65 |
| In 1901 | 3 years | One-sixth | 500,385.00 | 7,538.35 | 1,256.39 |
| In 1902 | 3 years | One-half | 499,784.00 | 7,251.58 | 3,625.79 |
| In 1903 | 3 years | Five-sixths | 435,732.00 | 7,161.06 | 5,967.55 |
| In 1902 | 5 years | Seven-tenths | 22,833.00 | 512.58 | 358.81 |
| In 1903 | 5 years | Nine-tenths | 19,676.00 | 399.46 | 359.52 |
| Total | | | $ 2,852,540.00 | $ 51,254.33 | $ 25,763.71 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 148,789.65 |
| Losses paid from organization of company | 45,642.35 |
| Losses incurred during the year | 19,446.95 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,768,215.00 |
| Gross premiums received | 36,030.39 |
| Losses paid | 17,784.45 |
| Losses incurred | 19,446.95 |
| Losses now unpaid | 1,662.50 |

# UNITED INSURANCE COMPANY OF NORTH CAROLINA.

Commenced Business August 28, 1902.

FRANK A. COLLEY, President.

Home Office, Raleigh, N. C.

---

Amount of capital paid up in cash, $10,000.00.

| | | |
|---|---|---|
| Amount of net or ledger assets December 31, 1902 | | $ 33,271.58 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 72,616.62 | |
| Deduct re-insurance, rebate, abatement and return premiums | 32,075.69 | |
| Total premiums | | 40,540.93 |
| Total income | | $ 40,540.93 |
| Aggregate last balance and income | | $ 73,812.51 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 25,157.72 | |
| Deduct salvage and re-insurance | 116.84 | |
| Net amount paid for losses | | 25,040.88 |
| Commissions on brokerage | | 16,064.34 |
| Salaries, fees and all other charges of officers, agents, etc. | | 916.64 |
| All other taxes, Insurance Department fees and agents' licenses | | 405.59 |
| Rents | | 166.63 |
| Advertising and stationery | | 929.03 |
| Loss expense | | 921.72 |
| All other expenditures | | 1,307.34 |
| Total disbursements during the year | | $ 45,752.17 |
| Balance December 31, 1903 | | $ 28,060.34 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 20,000.00 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 18,060.34 | |
| Total net or ledger assets | | $ 38,060.34 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 4,250.00 | |
| Gross claims for losses in process of adjustment | 2,900.00 | |
| Gross claims for losses resisted | 480.00 | |
| Net amount of unpaid losses and claims | | $ 7,630.00 |
| Unearned premiums on fire risks, running one year or less | $ 16,023.42 | |
| Unearned premiums on fire risks, running more than one year | 225.55 | |
| Total unearned premiums as computed above | | 16,248.97 |
| Commissions due agents and brokers | | 3,078.04 |
| Total liabilities, except capital | | $ 26,957.01 |
| Capital actually paid up in cash | $ 10,000.00 | |
| Surplus over all liabilities | 1,103.33 | |
| Surplus as regards policy-holders | | 11,103.33 |
| Total liabilities | | $ 38,060.34 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 2,677,110.26 | $ 29,194.44 |
| Written or renewed during the year | 3,202,490.77 | 72,616.62 |
| Total | $ 5,879,601.03 | $ 101,811.06 |
| Deduct those expired and marked off as terminated | 2,921,420.01 | 29,194.44 |
| In force at end of the year | $ 2,958,181.02 | $ 72,616.62 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 2,949,156.02 | $ 72,345.97 | $ 16,023.42 |
| In 1903 | 3 years | Five-sixths | 9,025.00 | 270.65 | 225.55 |
| Total | | | $ 2,958,181.02 | $ 72,616.62 | $ 16,248.97 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Largest amount written on any one risk | $ 5,000.00 |
| Losses incurred during the year—fire | 32,787.72 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 9,025.00 |
| Gross premiums received | 270.65 |
| Losses paid | 780.05 |
| Losses incurred | 1,580.05 |
| Losses now unpaid | 800.00 |

# FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# ÆTNA INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1819. Commenced Business August 17, 1819.

WILLIAM B. CLARK, President. WILLIAM H. KING, Secretary.

Home Office, Hartford, Conn.

---

Amount of capital paid up in cash, $4,000,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 11,682,250.58 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 6,950,843.05 | $ 438,055.80 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,851,212.24 | 109,817.72 | |
| | $ 5,109,630.81 | $ 328,238.08 | |
| Total premiums other than perpetuals | | | 5,437,868.89 |
| Deposit premiums received on perpetual risks | | | 4,500.00 |
| Interest received on mortgages | | $ 636.00 | |
| Interest and dividends on stocks and bonds | | 585,010.32 | |
| Rents from company's property | | 992.17 | |
| Total interest and rents | | | 586,638.49 |
| Profit on sale or maturity of ledger assets | | | 831.14 |
| Profit and loss | | | 1,397.75 |
| From all other sources | | | 14.84 |
| Total income | | | $ 6,031,251.11 |
| Aggregate last balance and income | | | $ 17,713,501.69 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 3,009,301.73 | $ 275,930.43 | |
| Deduct salvage and re-insurance | 529,159.21 | 70,515.41 | |
| | $ 2,480,142.52 | $ 205,415.02 | |
| Net amount paid for losses | | | 2,685,557.54 |
| Deposit premiums returned | | | 1,992.05 |
| Paid stockholders (interest or dividends) | | | 670,000.00 |
| Commissions or brokerage | | | 913,470.42 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 337,886.62 |
| All other taxes, licenses and Insurance Department fees | | | 125,520.81 |
| Repairs and expenses on real estate | | | 210.60 |
| Loss on sales or maturity—ledger assets | | | 47,927.40 |
| Advertising, printing, etc. | | | 43,353.48 |
| Legal expenses | | | 4,861.21 |
| Furniture and fixtures | | | 874.83 |
| All other expenditures | | | 333,493.26 |
| Total disbursements during the year | | | $ 5,165,148.22 |
| Balance December 31, 1903 | | | $ 12,548,353.47 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 277,249.39 | |
| Loans on mortgages | 12,600.00 | |
| Book value of stocks and bonds | 11,006,252.01 | |
| Cash in company's office | 972.12 | |
| Cash in bank | 1,206,096.50 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 479,383.33 | |
| Agents' balances, representing business written prior to October 1, 1903 | 18,013.58 | |
| Total | | $ 13,000,566.93 |

DEDUCT LEDGER LIABILITIES.

| | | |
|---|---|---|
| Agents' *et al.* credit balances | | 452,213.46 |
| Total net ledger assets | | $ 12,548,353.47 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest accrued on mortgages | $ 192.66 | |
| Interest accrued on other assets | 437.50 | |
| Total | | 630.16 |
| Market value of stocks and bonds over book value | | 2,126,770.96 |
| Other non-ledger assets—premiums in course of transit | | 630,396.53 |
| Gross assets | | $ 15,306,151.12 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 18,013.58 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate | 97,249.39 | |
| Total | | 115,262.97 |
| Total admitted assets | | $ 15,190,888.15 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 123,918.35 | |
| Gross claims for losses in process of adjustment | 572,413.05 | |
| Gross claims for losses resisted | 25,839.00 | |
| Total | $ 722,170.40 | |
| Deduct re-insurance due or accrued | 125,682.16 | |
| Net amount of unpaid losses and claims | | $ 596,488.24 |
| Unearned premiums on fire risks, running one year or less | $ 1,681,541.83 | |
| Unearned premiums on fire risks, running more than one year | 2,426,341.73 | |
| Unearned premiums on inland navigation risks | 90,170.49 | |
| Total unearned premiums as computed above | | 4,198,054.05 |
| Amount reclaimable on perpetual fire risks | | 83,449.55 |
| Commissions due agents and brokers | | 94,559.47 |
| Return and re-insurance premiums | | 157,599.13 |
| Total liabilities, except capital | | $ 5,130,150.44 |
| Capital actually paid up in cash | $ 4,000,000.00 | |
| Surplus over all liabilities | 6,060,737.71 | |
| Surplus as regards policy-holders | | 10,060,737.71 |
| Total liabilities | | $ 15,190,888.15 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 701,726,009.00 | $ 8,653,353.66 |
| Written or renewed during the year | 521,340,768.00 | 6,960,843.05 |
| Total | $ 1,223,066,777.00 | $ 15,614,196.71 |
| Deduct those expired and marked off as terminated | 492,944,123.00 | 6,436,347.57 |
| In force at end of the year 1903 | $ 730,122,654.00 | $ 9,177,849.14 |
| Deduct amount re-insured | 89,818,464.00 | 1,235,466.05 |
| Net amount in force December 31, 1903 | $ 640,304,190.00 | $ 7,942,383.09 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 8,775,601.00 | $ 241,152.02 |
| Written during the year | 93,930,778.00 | 438,055.80 |
| Total | $ 102,706,379.00 | $ 679,207.82 |
| Deduct those expired and marked off as terminated | 93,447,553.00 | 439,893.63 |
| In force at end of the year 1903 | $ 9,258,826.00 | $ 239,314.19 |
| Deduct amount re-insured | 2,126,568.00 | 58,973.20 |
| Net amount in force December 31, 1903 | $ 7,132,258.00 | $ 180,340.99 |

## PERPETUAL RISKS.

| | *Amount.* | *Premiums.* |
|---|---|---|
| In force at end of the year 1903 | $ 3,633,378.00 | $ 87,841.63 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 225,247,786.00 | $ 3,363,083.65 | $ 1,681,541.83 |
| In 1902 | 2 years | One-fourth | 14,402,825.00 | 134,138.06 | 33,534.51 |
| In 1903 | 2 years | Three-fourths | 10,900,756.00 | 114,398.22 | 85,798.66 |
| In 1901 | 3 years | One-sixth | 79,197,987.00 | 845,272.68 | 140,878.78 |
| In 1902 | 3 years | One-half | 91,518,006.00 | 969,315.25 | 484,657.63 |
| In 1903 | 3 years | Five-sixths | 94,893,631.00 | 1,013,473.20 | 844,561.00 |
| In 1900 | 4 years | One-eighth | 3,244,328.00 | 34,887.69 | 4,360.96 |
| In 1901 | 4 years | Three-eighths | 3,809,670.00 | 42,871.40 | 16,076.76 |
| In 1902 | 4 years | Five-eighths | 4,447,080.00 | 47,593.01 | 29,745.65 |
| In 1903 | 4 years | Seven-eighths | 4,552,449.00 | 48,622.52 | 42,544.71 |
| In 1899 | 5 years | One-tenth | 15,660,797.00 | 188,263.98 | 18,826.40 |
| In 1900 | 5 years | Three-tenths | 18,160,845.00 | 222,629.00 | 66,788.70 |
| In 1901 | 5 years | One-half | 21,978,835.00 | 265,400.28 | 132,700.14 |
| In 1902 | 5 years | Seven-tenths | 24,365,565.00 | 306,614.58 | 214,630.22 |
| In 1903 | 5 years | Nine-tenths | 27,923,630.00 | 345,819.57 | 311,237.61 |
| Perpetual risks | | | 3,633,378.00 | 87,841.63 | 83,449.55 |
| Totals | | | $ 643,937,568.00 | $ 8,030,224.72 | $ 4,191,333.11 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 181,623,555.08 |
| Losses paid since organization of company | 96,328,139.96 |
| Dividends declared since commencing business—cash | 27,831,365.00 |
| Dividends declared since commencing business—stock | 2,805,000.00 |
| Stock owned by directors at par value | 220,600.00 |
| Largest amount written on any one risk | 100,000.00 |
| Losses incurred during the year—fire | 2,507,993.78 |
| Losses incurred during the year—inland-marine | 226,916.58 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Tornado Risks.* |
|---|---|---|
| Gross risks written | $ 4,273,793.00 | $ 262,985.00 |
| Gross premiums received | 71,202.69 | 1,752.58 |
| Losses paid | 47,154.23 | 294.27 |
| Losses incurred | 47,619.99 | 294.27 |
| Losses now unpaid | 6,992.26 | |

## AGRICULTURAL INSURANCE COMPANY OF NEW YORK.

Incorporated 1853. Commenced Business 1853.

A. H. SAWYER, President. W. H. STEVENS, Secretary.

Home Office, 23 Washington Street, Watertown, N. Y.

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,453,387.31 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,788,648.26 | |
| Deduct re-insurance, rebate, abatement and return premiums | 552,031.03 | |
| Total premiums other than perpetuals | | 1,236,617.23 |
| Interest received on mortgages | $ 29,830.17 | |
| Interest received on collateral loans | 19,674.21 | |
| Interest and dividends on stocks and bonds | 46,427.39 | |
| Interest and dividends from all other sources | 2,129.46 | |
| Rents from company's property | 4,312.41 | |
| Total interest and rents | | 102,373.64 |
| Profit on sale or maturity of ledger assets | | 4,504.95 |
| Accounts previously written off | | 1,317.74 |
| Total income | | $ 1,344,813.56 |
| Aggregate last balance and income | | $ 3,798,200.87 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 715,265.07 | |
| Deduct salvage and re-insurance | 143,181.10 | |
| Net amount paid for losses | | 572,083.97 |
| Paid stockholders (interest or dividends) | | 50,000.00 |
| Commissions or brokerage | | 267,662.04 |
| Salaries, fees and all other charges of officers, agents, etc. | | 86,758.65 |
| Taxes on real estate | | 3,581.12 |
| All other taxes, licenses and Insurance Department fees | | 45,609.86 |
| Repairs and expenses on real estate | | 1,580.77 |
| Loss on sales or maturity—ledger assets | | 3,838.15 |
| Advertising, printing, etc. | | 75,755.57 |
| Agents' balances written off | | 948.33 |

| | | |
|---|---|---|
| Board taxes | | $ 15,715.55 |
| All other expenditures | | 47,185.09 |
| Total disbursements during the year | | $ 1,170,719.04 |
| Balance December 31, 1903 | | $ 2,627,481.83 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 323,260.24 | |
| Loans on mortgages | 595,477.73 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 446,186.64 | |
| Book value of stocks and bonds | 934,832.86 | |
| Cash in company's office | 5,951.39 | |
| Cash in bank | 133,338.38 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 183,299.43 | |
| Agents' balances, representing business written prior to October 1, 1903, | 5,135.16 | |
| Total net ledger assets | | $ 2,627,481.83 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 12,265.57 | |
| Interest due and accrued on bonds and stocks | 8,834.58 | |
| Interest due and accrued on collateral | 7,201.92 | |
| Interest due and accrued on other assets | 1,764.07 | |
| Total | | $ 29,866.14 |
| Market value of stocks and bonds over book value | | 6,681.89 |
| Due from other companies for re-insurance on paid losses | | 1,010.29 |
| Gross assets | | $ 2,665,040.15 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 5,135.16 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate | 16,985.24 | |
| Real estate mortgages | 22,189.00 | |
| Collateral loans | 2,975.00 | |
| Total | | 47,284.40 |
| Total admitted assets | | $ 2,617,755.75 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 26,969.59 | |
| Gross claims for losses in process of adjustment | 68,008.18 | |
| Gross claims for losses resisted | 15,632.00 | |
| Total | $ 110,609.77 | |
| Deduct re-insurance due or accrued | 8,466.68 | |
| Net amount of unpaid losses and claims | | $ 102,143.09 |
| Unearned premiums on fire risks, running one year or less | 456,812.50 | |
| Unearned premiums on fire risks, running more than one year | 840,820.06 | |
| Total unearned premiums as computed above | | 1,297,632.56 |
| Re-insurance premiums | | 6,383.52 |
| Total liabilities, except capital | | $ 1,406,159.17 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 711,596.58 | |
| Surplus as regards policy-holders | | 1,211,596.58 |
| Total liabilities | | $ 2,617,755.75 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 255,129,400.00 | $ 2,549,039.00 |
| Written or renewed during the year | 162,639,700.00 | 1,788,648.00 |
| Total | $ 417,769,100.00 | $ 4,337,687.00 |
| Deduct those expired and marked off as terminated | 155,164,700.00 | 1,697,911.00 |
| In force at end of the year 1903 | $ 262,604,400.00 | $ 2,639,776.00 |
| Deduct amount re-insured | 11,232,200.00 | 112,342.00 |
| Net amount in force December 31, 1903 | $ 251,372,200.00 | $ 2,527,434.00 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 74,263,200.00 | $ 913,625.00 | $ 456,812.50 |
| In 1902 | 2 years | One-fourth | 329,100.00 | 2,743.00 | 685.75 |
| In 1903 | 2 years | Three-fourths | 143,600.00 | 1,372.00 | 1,029.00 |
| In 1901 | 3 years | One-sixth | 37,833,800.00 | 338,315.00 | 56,385.83 |
| In 1902 | 3 years | One-half | 42,928,200.00 | 378,994.00 | 189,497.00 |
| In 1903 | 3 years | Five-sixths | 43,533,800.00 | 388,303.00 | 323,585.83 |
| In 1900 | 4 years | One-eighth | 307,200.00 | 2,528.00 | 316.00 |
| In 1901 | 4 years | Three-eighths | 282,500.00 | 2,735.00 | 1,025.63 |
| In 1902 | 4 years | Five-eighths | 311,100.00 | 2,504.00 | 1,565.00 |
| In 1903 | 4 years | Seven-eighths | 317,100.00 | 2,594.00 | 2,269.75 |
| In 1899 | 5 years | One-tenth | 8,037,400.00 | 75,999.00 | 7,599.90 |
| In 1900 | 5 years | Three-tenths | 9,281,100.00 | 90,855.00 | 27,256.50 |
| In 1901 | 5 years | One-half | 11,148,700.00 | 103,611.00 | 51,805.50 |
| In 1902 | 5 years | Seven-tenths | 10,917,400.00 | 110,341.00 | 77,238.70 |
| In 1903 | 5 years | Nine-tenths | 10,983,100.00 | 108,674.00 | 97,806.60 |
| Various | Over 5 years | Pro rata | 754,900.00 | 4,241.00 | 2,753.07 |
| Total | | | $ 251,372,200.00 | $ 2,527,434.31 | $ 1,297,632.56 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 28,190,775.00 |
| Losses paid since organization of company | 13,923,192.00 |
| Dividends declared since commencing business—cash | 1,480,000.00 |
| Dividends declared since commencing business—stock | 400,000.00 |
| Stock owned by directors at par value | 101,800.00 |
| Largest amount written on any one risk | 50,000.00 |
| Losses incurred during the year | 581,298.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 267,300.00 |
| Gross premiums received | 5,691.00 |
| Losses paid | 647.00 |
| Losses incurred | 647.00 |

# AMERICAN CENTRAL INSURANCE COMPANY OF MISSOURI.

Incorporated February, 1853. Commenced Business February, 1853.

GEORGE T. CRAM, President. JOHN H. ADAMS, Secretary.

Home Office, 415 Locust Street, St. Louis, Mo.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,983,604.37 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,495,727.97 | |
| Deduct re-insurance, rebate, abatement and return premiums | 634,508.30 | |
| Total premiums other than perpetuals | | 1,861,219.67 |
| Interest received on mortgages | $ 191.73 | |
| Interest received on collateral loans | 16,911.40 | |
| Interest and dividends on stocks and bonds | 126,025.43 | |
| Interest and dividends from all other sources | 3,301.01 | |
| Total interest | | 149,429.57 |
| Total income | | $ 2,010,649.24 |
| Aggregate last balance and income | | $ 4,994,253.61 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 919,932.81 | |
| Deduct salvage and re-insurance | 102,411.46 | |
| Net amount paid for losses | | 817,524.35 |
| Paid stockholders (interest or dividends) | | 130,000.00 |
| Commissions or brokerage | | 351,614.06 |
| Salaries, fees and all other charges of officers, agents, etc. | | 99,230.80 |
| All other taxes, licenses and Insurance Department fees | | 41,609.29 |
| Rents | | 5,000.00 |
| Loss on sales or maturity—ledger assets | | 93.75 |
| All other expenditures | | 187,655.88 |
| Total disbursements during the year | | $ 1,632,728.13 |
| Balance December 31, 1903 | | $ 3,361,525.48 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 9,500.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 421,500.00 | |
| Book value of stocks and bonds | 2,513,412.00 | |
| Cash in company's office | 3,997.23 | |
| Cash in bank | 174,647.81 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 238,468.44 | |
| Total net ledger assets | | $ 3,361,525.48 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Market value of stocks and bonds over book value | 487,476.75 |
| Gross assets | $ 3,849,002.23 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | | |
| Bonds and stocks | | $ 31,273.75 |
| Total admitted assets | | $ 3,817,728.48 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 32,934.79 | |
| Gross claims for losses in process of adjustment | 140,985.10 | |
| Gross claims for losses resisted | 11,198.15 | |
| Total | $ 185,118.04 | |
| Deduct re-insurance due or accrued | 23,202.30 | |
| Net amount of unpaid losses and claims | | $ 161,915.74 |
| Unearned premiums on fire risks, running one year or less | $ 645,496.95 | |
| Unearned premiums on fire risks, running more than one year | 724,947.67 | |
| Total unearned premiums as computed above | | 1,370,444.62 |
| Commissions due agents and brokers | | 35,770.26 |
| Total liabilities, except capital | | $ 1,568,130.62 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,249,597.86 | |
| Surplus as regards policy-holders | | 2,249,597.86 |
| Total liabilities | | $ 3,817,728.48 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 182,983,864.00 | $ 2,166,913.98 |
| Written or renewed in 1903 | 200,672,008.00 | 2,495,727.97 |
| Total | $ 383,655,872.00 | $ 4,662,641.95 |
| Deduct expirations and cancellations | 146,543,137.00 | 1,845,937.77 |
| In force December 31, 1903 | $ 237,112,735.00 | $ 2,816,704.18 |
| Deduct amount re-insured | 17,130,985.00 | 225,781.50 |
| Net amount in force | $ 219,981,750.00 | $ 2,590,922.68 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 89,907,006.00 | $ 1,290,993.90 | $ 645,496.95 |
| In 1902 | 2 years | One-fourth | 1,027,965.00 | 10,058.68 | 2,514.67 |
| In 1903 | 2 years | Three-fourths | 523,093.00 | 5,002.36 | 3,751.77 |
| In 1901 | 3 years | One-sixth | 22,145,850.00 | 218,942.71 | 36,490.45 |
| In 1902 | 3 years | One-half | 32,859,783.00 | 305,566.79 | 152,783.39 |
| In 1903 | 3 years | Five-sixths | 33,600,338.00 | 333,965.97 | 278,304.95 |
| In 1900 | 4 years | One-eighth | 411,956.00 | 3,219.94 | 402.49 |
| In 1901 | 4 years | Three-eighths | 557,164.00 | 5,012.81 | 1,879.80 |
| In 1902 | 4 years | Five-eighths | 783,540.00 | 6,214.24 | 3,883.90 |
| In 1903 | 4 years | Seven-eighths | 514,599.00 | 4,764.80 | 4,169.20 |
| In 1899 | 5 years | One-tenth | 4,845,255.00 | 54,504.61 | 5,450.46 |
| In 1900 | 5 years | Three-tenths | 4,138,051.00 | 47,849.03 | 14,354.70 |
| In 1901 | 5 years | One-half | 8,222,305.00 | 80,818.38 | 40,409.19 |
| In 1902 | 5 years | Seven-tenths | 10,004,156.00 | 105,274.36 | 73,692.01 |
| In 1903 | 5 years | Nine-tenths | 10,440,689.00 | 118,734.10 | 106,860.69 |
| Total | | | $ 219,981,750.00 | $ 2,590,922.68 | $ 1,370,444.62 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 26,664,011.47 |
| Losses paid since organization of company | 13,046,448.86 |
| Dividends declared since commencing business | 1,731,412.40 |
| Stock owned by directors at par value | 145,600.00 |
| Loaned to directors or other officers | 165,000.00 |
| Losses incurred during the year | 864,450.50 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 601,382.00 |
| Gross premiums received | 12,955.90 |
| Losses paid | 4,493.21 |
| Losses incurred | 873.18 |
| Losses now unpaid | 354.78 |

---

# THE AMERICAN FIRE INSURANCE COMPANY.

Incorporated February 28, 1810. Commenced Business March 12, 1810.

THOMAS H. MONTGOMERY, President. JOHN H. PACKARD, JR., Secretary.

Home Office, 308 and 310 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 2,475,020.22 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,035,459.49 | |
| Deduct re-insurance, rebate, abatement and return premiums | 386,892.28 | |
| Total premiums other than perpetuals | | 1,648,567.21 |
| Deposit premiums received on perpetual risks | $ 28,731.70 | |
| Interest received on mortgages | 38,811.24 | |
| Interest received on collateral loans | 11,355.04 | |
| Interest and dividends on stocks and bonds | 42,754.70 | |
| Interest and dividends from all other sources | 148.81 | |
| Rents from company's property | 9,900.84 | |
| Total interest and rents | | 102,970.63 |
| Profit on sale or maturity of ledger assets | | 9,136.78 |
| From all other sources | | 2,553.75 |
| Total income | | $ 1,791,960.07 |
| Aggregate last balance and income | | $ 4,266,980.29 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 830,147.07 | |
| Deduct re-insurance | 75,160.43 | |
| Net amount paid for losses | | 754,986.64 |
| Deposit premiums returned | | 24,125.63 |
| Paid stockholders (interest or dividends) | | 30,000.00 |

| | | |
|---|---|---|
| Commissions or brokerage | | $ 373,084.91 |
| Salaries, fees and all other charges of officers, agents, etc. | | 127,778.93 |
| Taxes on real estate | | 2,392.57 |
| All other taxes, licenses and Insurance Department fees | | 37,743.57 |
| Rents | | 6,000.00 |
| Loss on sales or maturity—ledger assets | | 1,847.71 |
| Advertising, printing, etc. | | 20,365.66 |
| Repairs and expenses on real estate | | 7,964.94 |
| Legal expenses | | 800.81 |
| Doubtful accounts charged off | | 6,884.88 |
| All other expenditures | | 48,616.86 |
| Total disbursements during the year | | $ 1,442,593.11 |
| Balance December 31, 1903 | | $ 2,824,387.18 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 398,080.21 | |
| Loans on mortgages | 761,212.40 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 150,210.00 | |
| Book value of stocks and bonds | 1,160,523.59 | |
| Cash in company's office | 8,217.21 | |
| Cash in bank | 97,223.00 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 228,839.56 | |
| Other ledger assets— | | |
| Interest and rents due | 2,081.21 | |
| Ground rents | 18,000.00 | |
| Total net ledger assets | | $ 2,824,387.18 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 11,806.57 | |
| Rents due and accrued | 2,159.29 | |
| Total | | 13,965.86 |
| Market value of stocks and bonds over book value | | 27,151.37 |
| Total admitted assets | | $ 2,865,504.41 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 52,263.22 | |
| Gross claims for losses in process of adjustment | 104,954.65 | |
| Gross claims for losses resisted | 16,283.39 | |
| Total | $ 173,501.26 | |
| Deduct re-insurance due or accrued | 6,815.74 | |
| Net amount of unpaid losses and claims | | $ 166,685.52 |
| Unearned premiums on fire risks, running one year or less | $ 587,001.95 | |
| Unearned premiums on fire risks, running more than one year | 654,072.08 | |
| Total unearned premiums as computed above | | 1,241,074.03 |
| Amount reclaimable on perpetual fire risks | | 571,055.02 |
| Commissions due agents and brokers | | 32,664.06 |
| Total liabilities, except capital | | $ 2,011,478.63 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 354,025.78 | |
| Surplus as regards policy-holders | | 854,025.78 |
| Total liabilities | | $ 2,865,504.41 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 205,845,593.00 | $ 2,486,013.01 |
| Written or renewed during the year | 150,803,985.00 | 2,035,459.49 |
| Total | $ 356,649,578.00 | $ 4,521,472.50 |
| Deduct those expired and marked off as terminated | 142,213,304.00 | 1,878,571.50 |
| In force at end of the year 1903 | $ 214,436,274.00 | $ 2,642,901.00 |
| Deduct amount re-insured | 26,880,015.00 | 312,210.74 |
| Net amount in force December 31, 1903 | $ 187,556,259.00 | $ 2,330,690.26 |

### PERPETUAL RISKS.

| | *Amount.* | *Deposits.* |
|---|---|---|
| In force December 31, 1902 | $ 22,523,017.00 | $ 621,201.81 |
| Written during the year | 634,990.00 | 28,731.70 |
| Total | $ 23,158,007.00 | 649,933.51 |
| Deduct those marked off as cancelled | 746,630.00 | 24,125.63 |
| In force at end of the year 1903 | $ 22,411,377.00 | $ 625,807.88 |
| Losses incurred during the year | $ 18,549.27 | |
| Losses paid during the year | 13,578.81 | |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 81,679,323.00 | $ 1,174,003.90 | $ 587,001.95 |
| In 1901 | 3 years | One-sixth | 16,285,241.00 | 168,640.10 | 28,106.68 |
| In 1902 | 3 years | One-half | 25,745,221.00 | 267,747.49 | 133,873.75 |
| In 1903 | 3 years | Five-sixths | 28,864,832.00 | 308,166.19 | 256,805.16 |
| In 1900 | 4 years | One-eighth | 214,225.00 | 1,718.41 | 214.80 |
| In 1901 | 4 years | Three-eighths | 244,200.00 | 2,025.70 | 759.63 |
| In 1902 | 4 years | Five-eighths | 292,400.00 | 2,254.03 | 1,408.76 |
| In 1903 | 4 years | Seven-eighths | 209,800.00 | 1,778.68 | 1,556.35 |
| In 1899 | 5 years | One-tenth | 5,492,418.00 | 60,544.82 | 6,054.48 |
| In 1900 | 5 years | Three-tenths | 4,917,072.00 | 55,143.01 | 16,542.90 |
| In 1901 | 5 years | One-half | 6,292,196.00 | 71,965.21 | 35,982.60 |
| In 1902 | 5 years | Seven-tenths | 8,327,816.00 | 101,829.82 | 71,280.86 |
| In 1903 | 5 years | Nine-tenths | 8,595,624.00 | 106,904.58 | 96,214.12 |
| Over 5 years | | Pro rata | 395,891.00 | 7,968.32 | 5,271.99 |
| Perpetual risks | | | 22,411,377.00 | 625,807.88 | 571,055.02 |
| Totals | | | $ 209,967,636.00 | $ 2,956,498.14 | $ 1,812,129.05 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 42,845,801.62 |
| Losses paid since organization of company | 24,624,398.23 |
| Dividends declared since commencing business—cash | 2,985,935.50 |
| Stock owned by directors at par value | 26,500.00 |
| Largest amount written on any one risk | 30,000.00 |
| Losses incurred during the year—fire | 777,289.34 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 944,020.00 |
| Gross premiums received | 19,951.04 |
| Losses paid | 7,371.81 |
| Losses incurred | 11,105.47 |
| Losses now unpaid | 6,649.20 |

# AMERICAN INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated June 12, 1818. Commenced Business June 18, 1818.

FRANCIS PEABODY, President. HENRY S. BEAN, Secretary.

Home Office, 30 Kilby Street, Boston, Mass.

---

Amount of capital paid up in cash, $300,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 706,666.49 | |
| Less premiums in course of collection December 31, 1902 | 75,827.89 | |
| Extended at | | $ 631,338.60 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 677,160.12 | |
| Deduct re-insurance, rebate, abatement and return premiums | 149,541.72 | |
| Total premiums other than perpetuals | | 527,618.40 |
| Interest received on mortgages | $ 550.00 | |
| Interest and dividends on stocks and bonds | 25,457.40 | |
| Interest and dividends from all other sources | 866.71 | |
| Total interest | | 26,874.11 |
| Profit on sale or maturity of ledger assets | | 46,782.50 |
| From all other sources | | 320.00 |
| Total income | | $ 601,595.01 |
| Aggregate last balance and income | | $ 1,232,933.61 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 285,185.53 | |
| Deduct salvage and re-insurance | 31,792.48 | |
| Net amount paid for losses | | 253,393.05 |
| Paid stockholders (interest or dividends) | | 21,000.00 |
| Commissions or brokerage | | 132,397.59 |
| Salaries, fees and all other charges of officers, agents, etc. | | 19,622.78 |
| All other taxes, licenses and Insurance Department fees and agents' licenses | | 12,689.18 |
| Rents | | 2,140.00 |
| All other expenditures | | 41,840.41 |
| Total disbursements during the year | | $ 483,083.01 |
| Balance December 31, 1903 | | $ 749,850.60 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 32,000.00 | |
| Book value of stocks and bonds | 632,628.75 | |
| Cash in company's office | 4,103.05 | |
| Cash in bank | 23,071.06 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 58,047.74 | |
| Total net ledger assets | | $ 749,850.60 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 246.94 | |
| Interest due and accrued on bonds and stocks | 5,812.28 | |
| Total | | $ 6,059.22 |
| Market value of stocks and bonds over book value | | 82,025.75 |
| Total admitted assets | | $ 837,935.57 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 7,924.47 | |
| Gross claims for losses in process of adjustment | 29,660.92 | |
| Total | $ 37,585.39 | |
| Deduct re-insurance due or accrued | 6,277.45 | |
| Net amount of unpaid losses and claims | | $ 31,307.94 |
| Unearned premiums on fire risks, running one year or less | $ 207,013.66 | |
| Unearned premiums on fire risks, running more than one year | 169,913.61 | |
| Total unearned premiums as computed above | | 376,927.27 |
| Commissions due agents and brokers | | 648.44 |
| Salaries, rents, etc., due and accrued | | 1,790.85 |
| Return and re-insurance premiums | | 661.51 |
| Total liabilities, except capital | | $ 411,336.01 |
| Capital actually paid up in cash | $ 300,000.00 | |
| Surplus over all liabilities | 126,599.56 | |
| Surplus as regards policy-holders | | 426,599.56 |
| Total liabilities | | $ 837,935.57 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 58,277,569.00 | $ 693,535.09 |
| Written or renewed during the year | 52,872,372.00 | 677,160.12 |
| Total | $ 111,149,941.00 | $ 1,370,695.21 |
| Deduct those expired and marked off as terminated | 44,798,702.00 | 565,184.10 |
| In force at end of the year 1903 | $ 66,351,239.00 | $ 805,511.11 |
| Deduct amount re-insured | 7,455,139.00 | 93,475.53 |
| Net amount in force December 31, 1903 | $ 58,896,100.00 | $ 712,035.58 |

RECAPITULATION OP FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $30,137,546.00 | $ 414,027.31 | $ 207,013.66 |
| In 1902 | 2 years | One-fourth | 129,820.00 | 1,006.32 | 251.58 |
| In 1903 | 2 years | Three-fourths | 141,108.00 | 1,347.40 | 1,010.55 |
| In 1901 | 3 years | One-sixth | 4,461,245.00 | 42,872.47 | 7,145.41 |
| In 1902 | 3 years | One-half | 6,501,499.00 | 65,968.30 | 32,984.15 |
| In 1903 | 3 years | Five-sixths | 7,310,821.00 | 76,250.82 | 63,542.35 |
| In 1900 | 4 years | One-eighth | 44,950.00 | 425.29 | 53.16 |
| In 1901 | 4 years | Three-eighths | 59,158.00 | 576.81 | 216.30 |
| In 1902 | 4 years | Five-eighths | 93,052.00 | 878.81 | 549.26 |
| In 1903 | 4 years | Seven-eighths | 123,792.00 | 1,235.81 | 1,081.33 |
| In 1899 | 5 years | One-tenth | 1,291,613.00 | 13,807.71 | 1,380.77 |
| In 1900 | 5 years | Three-tenths | 1,583,014.00 | 16,828.11 | 5,048.43 |
| In 1901 | 5 years | One-half | 1,797,567.00 | 19,050.65 | 9,525.33 |
| In 1902 | 5 years | Seven-tenths | 2,235,769.00 | 24,294.02 | 17,005.81 |
| In 1903 | 5 years | Nine-tenths | 2,985,146.00 | 33,465.75 | 30,119.18 |
| Total | | | $58,896,100.00 | $ 712,035.58 | $ 376,927.27 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 14,501,200.00 |
| Losses paid from organization of company | 9,189,418.00 |
| Dividends declared since commencing business—cash | 2,919,000.00 |
| Largest amount written on any one hazard | 34,000.00 |
| Losses incurred during the year | 251,732.85 |
| Stock owned by directors at par value | 56,000.00 |

Business in State of North Carolina—Re-insurance only.

---

# ASSURANCE COMPANY OF AMERICA.

Incorporated February 25, 1897. Commenced Business April 1, 1897.

R. BLEEKER RATHBONE, President. CHARLES S. CONKLIN, Secretary.

Home Office, 45 William Street, New York, N. Y.

---

Amount of capital paid up in cash, $400,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 614,843.84 | |
| Increase during the year 1903 (National Standard Insurance Co.) | 640,554.38 | |
| Extended at | | $ 1,255,398.22 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,143,869.44 | |
| Deduct re-insurance, rebate, abatement and return premiums | 459,539.28 | |
| Total premiums other than perpetuals | | 684,330.16 |
| Interest and dividends on stocks and bonds | $ 34,231.26 | |
| Interest and dividends from all other sources | 4,023.16 | |
| Total interest | | 38,254.42 |
| Total income | | $ 722,584.58 |
| Aggregate last balance and income | | $ 1,977,982.80 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 621,737.66 | $ 1,729.06 | |
| Deduct salvage and re-insurance | 141,381.88 | 576.35 | |
| | $ 480,355.78 | $ 1,152.71 | |
| Net amount paid for losses | | | 481,508.49 |
| Commissions or brokerage | | | 237,749.37 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 2,520.00 |
| All other taxes, licenses and Insurance Department fees | | | 28,665.31 |
| All other expenditures | | | 4,900.48 |
| Total disbursements during the year | | | $ 755,343.65 |
| Balance December 31, 1903 | | | $ 1,222,639.15 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,067,968.75 | |
| Cash in bank | 91,858.94 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 62,811.46 | |
| Total net ledger assets | | $ 1,222,639.15 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | $ 4,754.54 |
| Gross assets | $ 1,227,393.69 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value | 41,293.75 |
| Total admitted assets | $ 1,186,099.94 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 73,166.00 | |
| Gross claims for losses resisted | 3,710.00 | |
| Total | $ 76,876.00 | |
| Deduct re-insurance due or accrued | 2,657.00 | |
| Net amount of unpaid losses and claims | | $ 74,219.00 |
| Unearned premiums on fire risks, running one year or less | $ 325,555.80 | |
| Unearned premiums on fire risks, running more than one year | 118,046.98 | |
| Total unearned premiums, as computed above | | 443,602.78 |
| Unpaid dividends due stockholders | | 17,456.47 |
| Total liabilities, except capital | | $ 535,278.25 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 250,821.69 | |
| Surplus as regards policy-holders | | 650,821.69 |
| Total liabilities | | $ 1,186,099.94 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 91,558,057.00 | $ 1,177,622.25 |
| Written or renewed during the year | 85,884,839.00 | 1,143,869.44 |
| Total | $ 177,442,896.00 | $ 2,321,491.69 |
| Deduct expirations and cancellations | 108,182,481.00 | 1,406,804.13 |
| In force December 31, 1903 | $ 69,260,415.00 | $ 914,687.56 |
| Deduct amount re-insured | 3,848,677.00 | 48,923.56 |
| Net amount in force December 31, 1903 | $ 65,411,738.00 | $ 865,764.00 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 45,101,441.00 | $ 651,111.60 | $ 325,555.80 |
| In 1902 | 2 years | One-fourth | 896,666.00 | 9,799.05 | 2,449.77 |
| In 1903 | 2 years | Three-fourths | 2,247,011.00 | 23,726.19 | 17,794.65 |
| In 1901 | 3 years | One-sixth | 3,839,589.00 | 42,420.93 | 7,070.16 |
| In 1902 | 3 years | One-half | 4,126,681.00 | 37,730.96 | 18,865.49 |
| In 1903 | 3 years | Five-sixths | 5,551,346.00 | 50,497.54 | 42,081.28 |
| In 1900 | 4 years | One-eighth | 164,201.00 | 2,359.10 | 294.89 |
| In 1901 | 4 years | Three-eighths | 185,299.00 | 1,927.40 | 722.78 |
| In 1902 | 4 years | Five-eighths | 210,380.00 | 1,727.17 | 1,079.48 |
| In 1903 | 4 years | Seven-eighths | 67,627.00 | 767.07 | 671.20 |
| In 1899 | 5 years | One-tenth | 263,752.00 | 3,405.43 | 340.54 |
| In 1900 | 5 years | Three-tenths | 492,308.00 | 7,936.04 | 2,380.81 |
| In 1901 | 5 years | One-half | 474,612.00 | 8,037.50 | 4,018.76 |
| In 1902 | 5 years | Seven-tenths | 545,585.00 | 8,045.29 | 5,631.71 |
| In 1903 | 5 years | Nine-tenths | 1,245,240.00 | 16,272.73 | 14,645.46 |
| Totals | | | $ 65,411,738.00 | $ 865,764.00 | $ 443,602.78 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 4,476,354.92 |
| Losses paid from organization of company | 2,647,805.92 |
| Dividends declared since commencing business | 265,456.47 |
| Largest amount written on any one hazard | 40,000.00 |
| Stock owned by directors at par value | 195,300.00 |
| Losses incurred during the year—fire | 455,209.78 |
| Losses incurred during the year—inland-marine | 1,152.71 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 517,660.00 |
| Gross premiums received | 8,155.15 |
| Losses paid | 2,029.57 |
| Losses incurred | 2,041.57 |
| Losses now unpaid | 12.00 |

## ATLANTA HOME INSURANCE COMPANY OF ATLANTA, GA.

Incorporated May, 1882. Commenced Business October, 1882.

ROBERT J. LOWRY, President. JOE P. HUNT, Secretary.

Home Office, 223 Equitable Building, Atlanta, Ga.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 302,938.47 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 77,938.75 | |
| Deduct re-insurance, rebate, abatement and return premiums | 20,958.43 | |
| Total premiums other than perpetuals | | 56,980.32 |
| Interest and dividends on stocks and bonds | $ 5,361.35 | |
| Rents from company's property | 4,978.29 | |
| Total interest and rents | | 10,339.64 |
| Profit and loss | | 845.45 |
| Total income | | $ 68,165.41 |
| Aggregate last balance and income | | $ 371,103.88 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 30,058.99 | |
| Deduct salvage and re-insurance | 6,222.79 | |
| Net amount paid for losses | | 23,836.20 |
| Paid stockholders (interest or dividends) | | 10,000.00 |
| Repairs and expenses on real estate | | 1,049.39 |
| Commissions or brokerage | | 10,002.42 |
| Salaries, fees and all other charges of officers, agents, etc. | | 6,422.96 |
| Taxes on real estate | | 882.00 |
| All other taxes, licenses and Insurance Department fees | | 2,286.97 |
| Rents | | 1,401.00 |

| | | |
|---|---|---|
| Loss on sales or maturity—ledger assets | | $ 186.60 |
| Advertising and stationery | | 353.50 |
| Postage, telegrams, etc. | | 343.38 |
| Adjustment expense | | 655.86 |
| All other expenditures | | 2,501.66 |
| Total disbursements during the year | | $ 60,021.94 |
| Balance December 31, 1903 | | $ 311,081.94 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 60,853.06 | |
| Loans on mortgages | 125.00 | |
| Book value of stocks and bonds | 217,267.50 | |
| Cash in company's office | 925.33 | |
| Cash in bank | 13,501.45 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 18,409.60 | |
| Total net ledger assets | | $ 311,081.94 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ .92 | |
| Interest due and accrued on bonds and stocks | 224.33 | |
| Rents due and accrued | 118.33 | |
| Total | | 343.58 |
| Other non-ledger assets, viz.: Office furniture | | 3,500.00 |
| Gross assets | | $ 314,925.52 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture and supplies | 3,500.00 |
| Total admitted assets | $ 311,425.52 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 55.55 | |
| Gross claims for losses resisted | 1,410.00 | |
| Total | $ 1,465.55 | |
| Deduct re-insurance due or accrued | 1.56 | |
| Net amount of unpaid losses and claims | | $ 1,463.99 |
| Unearned premiums on fire risks, running one year or less | $ 20,948.28 | |
| Unearned premiums on fire risks, running more than one year | 24,069.19 | |
| Total unearned premiums as computed above | | 45,017.47 |
| Total liabilities, except capital | | $ 46,481.46 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 64,944.06 | |
| Surplus as regards policy-holders | | 264,944.06 |
| Total liabilities | | $ 311,425.52 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 6,767,318.00 | $ 101,553.10 |
| Written or renewed during the year | 4,989,015.00 | 77,938.75 |
| Total | $11,756,333.00 | $ 179,491.85 |
| Deduct those expired and marked off as terminated | 5,651,630.00 | 83,636.68 |
| In force at end of the year | $ 6,104,703.00 | $ 95,855.17 |
| Deduct amount re-insured | 449,649.00 | 6,392.17 |
| Net amount in force December 31, 1903 | $ 5,655,054.00 | $ 89,463.00 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 2,750,539.00 | $ 41,896.50 | $ 20,948.28 |
| In 1902 | 2 years | One-fourth | 4,400.00 | 31.03 | 7.76 |
| In 1903 | 2 years | Three-fourths | 2,685.00 | 50.53 | 37.90 |
| In 1901 | 3 years | One-sixth | 534,116.00 | 6,820.14 | 1,136.69 |
| In 1902 | 3 years | One-half | 462,351.00 | 7,277.63 | 3,638.81 |
| In 1903 | 3 years | Five-sixths | 512,085.00 | 8,364.44 | 6,970.37 |
| In 1900 | 4 years | One-eighth | 4,000.00 | 40.28 | 5.04 |
| In 1901 | 4 years | Three-eighths | 1,666.00 | 35.08 | 13.15 |
| In 1899 | 5 years | One-tenth | 465,426.00 | 6,889.92 | 688.99 |
| In 1900 | 5 years | Three-tenths | 246,655.00 | 3,950.15 | 1,185.04 |
| In 1901 | 5 years | One-half | 166,195.00 | 3,286.80 | 1,643.40 |
| In 1902 | 5 years | Seven-tenths | 214,895.00 | 4,981.73 | 3,487.21 |
| In 1903 | 5 years | Nine-tenths | 289,996.00 | 5,838.71 | 5,254.83 |
| Total | | | $ 5,655,009.00 | $ 89,463.00 | $ 45,017.47 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 388,227.00 |
| Gross premiums received | 7,436.63 |
| Losses paid | .90 |
| Losses incurred | .90 |

## ATLANTA–BIRMINGHAM FIRE INSURANCE COMPANY OF ALABAMA.

Incorporated March 2, 1903. Commenced Business May 21, 1903.

J. T. DARGAN, President. L. C. FLETCHER, Secretary.

Home Office, Birmingham, Ala. Head Office, Empire Building, Atlanta, Ga.

| | | |
|---|---|---|
| Amount of capital paid up in cash | $ 162,294.00 | |
| Amount paid in by shareholders as a surplus fund | 162,294.00 | |
| Extended at | | $ 324,588.00 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 230,180.65 | |
| Deduct re-insurance, rebate, abatement and return premiums | 58,769.90 | |
| Total | $ 171,410.75 | |
| Deduct difference full and pro rata premiums, Southern Mutual account | 11,072.78 | |
| Total premiums other than perpetuals | | 160,337.97 |
| Interest received on mortgages | $ 992.50 | |
| Interest received on collateral loans | 141.50 | |
| Interest and dividends on stocks and bonds | 4,582.50 | |
| Interest and dividends from all other sources | 105.00 | |
| Total interest | | 5,821.50 |
| From all other sources | | 9,495.77 |
| Total income | | $ 175,655.24 |
| Aggregate last balance and income | | $ 500,243.24 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 15,666.57 | |
| Deduct salvage and re-insurance | 1,330.57 | |
| Net amount paid for losses | | $ 14,336.00 |
| Commissions or brokerage | | 36,891.87 |
| Salaries, fees and all other charges of officers, agents, etc. | | 21,328.41 |
| All other taxes, licenses and Insurance Department fees | | 4,184.00 |
| Rents | | 879.12 |
| Advertising, printing, etc. | | 6,975.88 |
| All other expenditures | | 3,995.20 |
| Total disbursements during the year | | $ 88,590.48 |
| Balance December 31, 1903 | | $ 411,652.76 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 16,740.90 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 9,944.50 | |
| Book value of stocks and bonds | 245,984.79 | |
| Cash in company's office | 2,120.04 | |
| Cash in bank | 73,157.09 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 36,308.03 | |
| Other ledger assets | 27,397.41 | |
| Total net ledger assets | | $ 411,652.76 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 656.59 | |
| Interest due and accrued on bonds and stocks | 757.36 | |
| Interest due and accrued on collateral loans | 262.30 | |
| Interest due and accrued on other assets | 205.70 | |
| Total | | 1,881.95 |
| Market value of stocks and bonds over book value | | 4,475.21 |
| Gross assets | | $ 418,009.92 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and supplies | $ 2,476.19 | |
| Preliminary expenses | 5,843.44 | |
| Organization and development expenses | 19,077.78 | |
| Total | | 27,397.41 |
| Total admitted assets | | $ 390,612.51 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 5,861.00 | |
| Total | $ 5,861.00 | |
| Deduct re-insurance due or accrued | 1,250.00 | |
| Net amount of unpaid losses and claims | | $ 4,611.00 |
| Unearned premiums on fire risks, running one year or less | $ 63,196.13 | |
| Unearned premiums on fire risks, running more than one year | 21,414.37 | |
| Total unearned premiums as computed above | | 84,610.50 |
| Total liabilities, except capital | | $ 89,221.50 |
| Capital actually paid up in cash | $ 162,294.00 | |
| Surplus over all liabilities | 139,097.01 | |
| Surplus as regards policy-holders | | 301,391.01 |
| Total liabilities | | $ 390,612.51 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| Written or renewed during the year | $ 14,062,864.22 | $ 230,180.65 |
| Deduct those expired and marked off as terminated | 2,953,146.08 | 39,337.08 |
| In force at end of the year | $ 11,109,718.14 | $ 190,843.57 |
| Deduct amount re-insured | 1,729,440.00 | 32,110.45 |
| Net amount in force December 31, 1903 | $ 9,380,278.14 | $ 158,733.12 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 7,836,151.41 | $ 126,392.26 | $ 63,196.13 |
| In 1902 | 2 years | One-fourth | 900.00 | 12.95 | 3.24 |
| In 1903 | 2 years | Three-fourths | 21,687.00 | 442.47 | 331.85 |
| In 1901 | 3 years | One-sixth | 242,826.00 | 5,459.45 | 909.90 |
| In 1902 | 3 years | One-half | 216,347.50 | 4,442.53 | 2,221.27 |
| In 1903 | 3 years | Five-sixths | 941,029.23 | 18,866.33 | 15,721.94 |
| In 1902 | 4 years | Five-eighths | 500.00 | 9.00 | 5.62 |
| In 1903 | 4 years | Seven-eighths | 800.00 | 18.60 | 16.28 |
| In 1899 | 5 years | One-tenth | 9,500.00 | 336.00 | 33.60 |
| In 1900 | 5 years | Three-tenths | 5,700.00 | 260.16 | 78.04 |
| In 1901 | 5 years | One-half | 8,005.00 | 258.05 | 129.03 |
| In 1902 | 5 years | Seven-tenths | 8,875.00 | 240.95 | 168.67 |
| In 1903 | 5 years | Nine-tenths | 87,957.00 | 1,994.37 | 1,794.93 |
| Totals | | | $ 9,380,278.14 | $ 158,733.12 | $ 84,610.50 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 160,337.97 |
| Losses paid from organization of company | 14,336.00 |
| Largest amount written on any one hazard | 15,000.00 |
| Stock owned by directors at par value | 53,610.00 |
| Losses incurred during the year | 18,947.00 |

No business in State of North Carolina during the year. Entered the State January 25, 1904.

---

# BRITISH AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1898. Commenced Business February, 1898.

E. J. KNOWLES, President. W. T. BLACKWELL, Secretary.

Home Office, 45-49 Cedar Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 424,766.58 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 422,208.66 | |
| Deduct re-insurance, rebate, abatement and return premiums | 101,229.09 | |
| Total premiums other than perpetuals | | 320,979.57 |

| | | |
|---|---|---|
| Interest and dividends on stocks and bonds | $ 11,932.14 | |
| Interest and dividends from all other sources | 888.28 | |
| Total interest | | $ 12,820.42 |
| Total income | | $ 333,799.99 |
| Aggregate last balance and income | | $ 758,566.57 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 166,191.46 | |
| Deduct salvage and re-insurance | 11,192.39 | |
| Net amount paid for losses | | 154,999.07 |
| Commissions or brokerage | | 96,299.07 |
| Salaries, fees and all other charges of officers, agents, etc. | | 9,662.73 |
| All other taxes, licenses and Insurance Department fees | | 4,539.18 |
| Rents | | 1,845.23 |
| Advertising, printing, etc. | | 2,023.69 |
| Adjustment expense | | 2,180.56 |
| Postage and express | | 1,203.53 |
| Local board | | 2,186.63 |
| All other expenditures | | 2,321.91 |
| Total disbursements during the year | | $ 278,261.60 |
| Balance December 31, 1903 | | $ 480,304.97 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 376,680.80 | |
| Cash in company's office | 1,729.93 | |
| Cash in bank | 32,977.15 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 68,917.09 | |
| Total net ledger assets | | $ 480,304.97 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 2,843.31 |
| Gross assets | $ 483,148.28 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | |
| Bonds and stocks | 22,189.55 |
| Total admitted assets | $ 460,958.73 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 732.13 | |
| Gross claims for losses in process of adjustment | 30,109.38 | |
| Total | $ 30,841.51 | |
| Deduct re-insurance due or accrued | 4,558.15 | |
| Net amount of unpaid losses and claims | | $ 26,283.36 |
| Unearned premiums on fire risks, running one year or less | $ 129,898.89 | |
| Unearned premiums on fire risks, running more than one year | 52,105.65 | |
| Total unearned premiums as computed above | | 182,004.54 |
| Commissions due agents and brokers | | 2,645.50 |
| Return and re-insurance premiums | | 16,275.59 |
| Total liabilities, except capital | | $ 227,208.99 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 33,749.74 | |
| Surplus as regards policy-holders | | $ 233,749.74 |
| Total liabilities | | $ 460,958.73 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 26,871,249.00 | $ 289,806.63 |
| Written or renewed during the year | 35,387,372.00 | 422,208.66 |
| Total | $ 62,258,621.00 | $ 712,015.29 |
| Deduct those expired and marked off as terminated | 32,976,267.00 | 336,333.84 |
| In force at end of the year | $ 29,282,354.00 | $ 375,681.45 |
| Deduct amount re-insured | 2,473,209.00 | 32,252.46 |
| Net amount in force December 31, 1903 | $ 26,809,145.00 | $ 343,428.99 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 19,099,403.00 | $ 259,797.78 | $ 129,898.89 |
| In 1902 | 2 years | One-fourth | 90,795.00 | 655.96 | 163.99 |
| In 1903 | 2 years | Three-fourths | 122,044.00 | 1,229.93 | 922.44 |
| In 1901 | 3 years | One-sixth | 922,358.00 | 8,275.66 | 1,379.27 |
| In 1902 | 3 years | One-half | 1,689,125.00 | 16,428.05 | 8,214.03 |
| In 1903 | 3 years | Five-sixths | 2,756,719.00 | 28,621.12 | 23,850.90 |
| In 1900 | 4 years | One-eighth | | | |
| In 1901 | 4 years | Three-eighths | 34,708.00 | 353.03 | 132.39 |
| In 1902 | 4 years | Five-eighths | 61,499.00 | 493.85 | 308.65 |
| In 1903 | 4 years | Seven-eighths | 51,854.00 | 333.90 | 292.18 |
| In 1899 | 5 years | One-tenth | 386,908.00 | 3,118.85 | 311.89 |
| In 1900 | 5 years | Three-tenths | 306,418.00 | 4,360.79 | 1,308.24 |
| In 1901 | 5 years | One-half | 190,101.00 | 3,378.76 | 1,689.38 |
| In 1902 | 5 years | Seven-tenths | 426,156.00 | 6,054.44 | 4,238.11 |
| In 1903 | 5 years | Nine-tenths | 671,057.00 | 10,326.87 | 9,249.18 |
| Total | | | $ 26,809,145.00 | $ 343,428.99 | $ 182,004.54 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 1,187,992.66 |
| Losses paid from organization of company | 658,694.54 |
| Stock owned by directors at par value | 179,000.00 |
| Largest amount written on any one hazard | 25,000.00 |
| Losses incurred during the year | 162,605.51 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 224,650.00 |
| Gross premiums received | 4,461.02 |
| Losses paid | 70.50 |
| Losses incurred | 772.50 |
| Losses now unpaid | 750.00 |

# CITIZENS INSURANCE COMPANY OF ST. LOUIS, MO.

Incorporated 1837. Commenced Business, 1837.

SOL E. WAGGONER, President. JOHN. H. CARR, Secretary.

Home Office, Century Building, St. Louis, Mo.

---

Amount of capital paid up in cash, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 605,728.54 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,116,108.29 | $ 517.19 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,664,754.22 | 362.03 | |
| | $ 451,354.07 | $ 155.16 | |
| Total premiums other than perpetuals | | | 451,509.23 |
| Interest received on mortgages | | $ 10,774.14 | |
| Interest and dividends on stocks and bonds | | 10,390.00 | |
| Total interest and rents | | | 21,164.14 |
| From stockholders for credit of surplus | | | 50,000.00 |
| Total income | | | $ 522,673.37 |
| Aggregate last balance and income | | | $ 1,128,401.91 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 889,374.04 | |
| Deduct salvage and re-insurance | 662,169.18 | |
| Net amount paid for losses | | 227,204.86 |
| Commissions or brokerage | | 84,443.94 |
| Salaries, fees and all other charges of officers, agents, etc. | | 34,563.37 |
| Taxes on real estate | | 12.70 |
| All other taxes, licenses and Insurance Department fees | | 15,710.31 |
| Rents | | 2,046.01 |
| Loss on sales or maturity—ledger assets | | 109.55 |
| Advertising, printing, etc. | | 34,119.46 |
| Repairs and expenses on real estate | | 10.50 |
| Total disbursements during the year | | $ 398,220.70 |
| Balance December 31, 1903 | | $ 730,181.21 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 4,877.00 | |
| Loans on mortgages | 241,070.00 | |
| Book value of stocks and bonds | 256,615.00 | |
| Cash in company's office | 61.45 | |
| Cash in bank | 91,154.20 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 136,403.56 | |
| Total net ledger assets | | $ 730,181.21 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 3,300.00 | |
| Interest due and accrued on bonds and stocks | 2,416.00 | |
| Total | | $ 5,716.00 |
| Gross assets | | $ 735,897.21 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds | 3,475.00 |
| Total admitted assets | $ 732,422.21 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 16,310.03 | |
| Gross claims for losses in process of adjustment | 134,563.54 | |
| Gross claims for losses resisted | 9,469.27 | |
| Total | $ 160,342.84 | |
| Deduct re-insurance due or accrued | 118,290.58 | |
| Net amount of unpaid losses and claims | | $ 42,052.26 |
| Unearned premiums on fire risks, running one year or less | $ 175,236.50 | |
| Unearned premiums on fire risks, running more than one year | 131,586.42 | |
| Excess of original premiums over amount received for re-insurance | 407.00 | |
| Total unearned premiums as computed above | | 307,229.92 |
| Total liabilities, except capital | | $ 349,282.18 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 183,140.03 | |
| Surplus as regards policy-holders | | 383,140.03 |
| Total liabilities | | $ 732,422.21 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 122,614,133.00 | $ 1,841,459.77 |
| Written or renewed during the year | 142,822,372.00 | 2,116,108.29 |
| Total | $ 265,436,505.00 | $ 3,957,568.06 |
| Deduct those expired and marked off as terminated | 121,620,969.00 | 1,926,365.00 |
| In force at end of the year 1903 | $ 143,815,536.00 | $ 2,031,203.06 |
| Deduct amount re-insured | 102,329,870.00 | 1,454,584.06 |
| Net amount in force December 31, 1903 | $ 41,485,666.00 | $ 576,619.00 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| Written during the year | $ 117,263.00 | $ 517.19 |
| Total | $ 117,263.00 | $ 517.19 |
| Deduct those expired and marked off as terminated | $ 117,263.00 | $ 517.19 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 21,849,592.00 | $ 350,473.00 | $ 175,236.50 |
| In 1902 | 2 years | One-fourth | 194,017.00 | 1,937.00 | 484.25 |
| In 1903 | 2 years | Three-fourths | 198,764.00 | 2,177.00 | 1,632.75 |
| In 1901 | 3 years | One-sixth | 3,345,704.00 | 37,884.00 | 6,314.00 |
| In 1902 | 3 years | One-half | 5,600,271.00 | 62,987.00 | 31,493.50 |
| In 1903 | 3 years | Five-sixths | 6,462,280.00 | 73,374.00 | 61,145.00 |

| | | | | |
|---|---|---|---|---|
| In 1900 | 4 years | One-eighth | $ 126,992.00 | $ 1,196.00 | $ 149.50 |
| In 1901 | 4 years | Three-eighths | 55,614.00 | 531.00 | 199.12 |
| In 1902 | 4 years | Five-eighths | 90,770.00 | 806.00 | 503.75 |
| In 1903 | 4 years | Seven-eighths | 99,567.00 | 1,146.00 | 1,002.75 |
| In 1899 | 5 years | One-tenth | 233,881.00 | 2,831.00 | 283.10 |
| In 1900 | 5 years | Three-tenths | 462,446.00 | 5,523.00 | 1,656.90 |
| In 1901 | 5 years | One-half | 573,353.00 | 7,358.00 | 3,679.00 |
| In 1902 | 5 years | Seven-tenths | 998,918.00 | 12,568.00 | 8,797.60 |
| In 1903 | 5 years | Nine-tenths | 1,193,497.00 | 15,828.00 | 14,245.20 |
| Total | | | $ 41,485,666.00 | $ 576,619.00 | $ 306,822.92 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Dividends declared since commencing business—cash | $ 985,798.00 |
| Dividends declared since commencing business—stock | 165,000.00 |
| Stock owned by directors at par value | 199,800.00 |
| Largest amount written on any one risk | 10,000.00 |
| Losses incurred during the year | 237,192.29 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 703,187.00 |
| Gross premiums received | 13,394.25 |
| Losses paid | 6,257.68 |
| Losses incurred | 4,497.68 |
| Losses now unpaid | 1,750.00 |

---

# CAMDEN FIRE INSURANCE ASSOCIATION OF NEW JERSEY.

Incorporated March, 1841. Commenced Business April, 1841.

EDMUND E. READ, JR., President. JOSEPH K. SHARPE, Secretary.

Home Office, 434 Federal Street, Camden, N. J.

---

Amount of capital paid up in cash, $300,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 708,934.30 |
| Increase of paid up capital during year | 100,000.00 |
| Increase of surplus paid up during the year in cash | 100,000.00 |
| Extended at | $ 908,934.30 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 640,524.62 | |
| Deduct re-insurance, rebate, abatement and return premiums | 137,171.44 | |
| Total premiums other than perpetuals | | 503,353.18 |
| Deposit premiums received on perpetual risks | | 1,163.20 |
| Interest received on mortgages | $ 10,820.34 | |
| Interest received on collateral loans | 5,262.17 | |
| Interest and dividends on stocks and bonds | 18,599.20 | |
| Interest and dividends from all other sources | 651.08 | |

| | | |
|---|---|---|
| Rents from company's property | $ 2,194.12 | |
| Total interest and rents | | $ 37,526.91 |
| From all other sources | | 26.95 |
| Total income | | $ 542,070.24 |
| Aggregate last balance and income | | $ 1,451,004.54 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 208,191.22 | |
| Deduct salvage and re-insurance | 5,513.29 | |
| Net amount paid for losses | | 202,677.93 |
| Deposit premiums returned | | 875.03 |
| Paid stockholders (interest or dividends) | | 27,013.41 |
| Commissions or brokerage | | 130,707.04 |
| Salaries, fees and all other charges of officers, agents, etc. | | 14,939.00 |
| Taxes on real estate | | 563.45 |
| All other taxes, licenses and Insurance Department fees | | 5,941.70 |
| Repairs and expenses on real estate | | 1,072.78 |
| Loss on sales or maturity—ledger assets | | 15,133.24 |
| Advertising, printing, etc. | | 12,702.33 |
| Total disbursements during the year | | $ 411,625.91 |
| Balance December 31, 1903 | | $ 1,039,378.63 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 31,197.04 | |
| Loans on mortgages | 255,854.21 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 95,000.00 | |
| Book value of stocks and bonds | 559,634.49 | |
| Cash in company's office | 126.26 | |
| Cash in bank | 23,858.19 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 73,494.04 | |
| Agents' balances, representing business written prior to October 1, 1903 | 14.40 | |
| Other ledger assets | 200.00 | |
| Total net ledger assets | | $ 1,039,378.63 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 4,344.03 | |
| Interest due and accrued on bonds and stocks | 140.00 | |
| Interest due and accrued on collateral loans | 1,005.55 | |
| Interest due and accrued on other assets | 372.81 | |
| Rents due and accrued | 40.50 | |
| Total | | 5,902.89 |
| Market value of stocks and bonds over book value | | 521.88 |
| Gross assets | | $ 1,045,803.40 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903. | $ 14.40 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: | | |
| Real estate | 1,097.04 | |
| Bonds | 1,891.42 | |
| Total | | 3,002.86 |
| Total admitted assets | | $ 1,042,800.54 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 54,439.00 | |
| Total | $ 54,439.00 | |
| Deduct re-insurance due or accrued | 3,145.00 | |
| Net amount of unpaid losses and claims | | $ 51,294.00 |
| Unearned premiums on fire risks, running one year or less | $ 186,450.24 | |
| Unearned premiums on fire risks, running more than one year | 149,154.10 | |
| Excess of original premiums over amount received for re-insurance | 4,381.30 | |
| Total unearned premiums as computed above | | 339,985.64 |
| Amount reclaimable on perpetual fire risks | | 23,758.64 |
| Unpaid dividends due stockholders | | 224.80 |
| Commissions due agents and brokers | | 23,925.28 |
| Re-insurance premiums | | 811.19 |
| Total liabilities, except capital | | $ 439,999.55 |
| Capital actually paid up in cash | $ 300,000.00 | |
| Surplus over all liabilities | 302,800.99 | |
| Surplus as regards policy-holders | | 602,800.99 |
| Total liabilities | | $ 1,043,800.54 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 39,994,294.00 | $ 479,811.57 |
| Written or renewed during the year | 50,705,890.00 | 640,524.62 |
| Total | $ 90,700,184.00 | $ 1,120,336.19 |
| Deduct those expired and marked off as terminated | 37,239,242.00 | 472,854.93 |
| In force at end of the year | $ 53,460,942.00 | $ 647,481.26 |
| Deduct amount re-insured | 2,004,460.00 | 22,759.37 |
| Net amount in force December 31, 1903 | $ 51,456,482.00 | $ 624,721.89 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $27,017,326.00 | $ 372,900.48 | $ 186,450.24 |
| In 1902 | 2 years | One-fourth | 44,688.00 | 514.93 | 128.73 |
| In 1903 | 2 years | Three-fourths | 35,550.00 | 303.04 | 227.28 |
| In 1901 | 3 years | One-sixth | 3,179,778.00 | 30,216.23 | 5,036.04 |
| In 1902 | 3 years | Three-sixths | 4,828,930.00 | 49,893.16 | 24,946.58 |
| In 1903 | 3 years | Five-sixths | 6,241,722.00 | 68,218.35 | 56,848.63 |
| In 1900 | 4 years | One-eighth | 7,071.00 | 37.22 | 4.65 |
| In 1901 | 4 years | Three-eighths | 22,208.00 | 171.47 | 64.30 |
| In 1902 | 4 years | Five-eighths | 26,028.00 | 198.41 | 124.01 |
| In 1903 | 4 years | Seven-eighths | 37,937.00 | 308.80 | 270.20 |
| In 1899 | 5 years | One-tenth | 1,182,100.00 | 10,744.09 | 1,074.41 |
| In 1900 | 5 years | Three-tenths | 1,696,013.00 | 14,051.05 | 4,215.31 |
| In 1901 | 5 years | Five-tenths | 1,987,813.00 | 20,102.19 | 10,051.10 |
| In 1902 | 5 years | Seven-tenths | 2,324,762.00 | 25,543.26 | 17,880.28 |
| In 1903 | 5 years | Nine-tenths | 2,592,565.00 | 29,169.07 | 26,252.17 |
| In 1898 | 6 years | One-twelfth | 8,750.00 | 50.76 | 4.23 |
| In 1899 | 6 years | Three-twelfths | 4,500.00 | 116.44 | 29.11 |
| In 1900 | 6 years | Five-twelfths | 6,000.00 | 24.00 | 10.00 |
| In 1901 | 6 years | Seven-twelfths | 7,200.00 | 26.78 | 15.62 |
| In 1902 | 6 years | Nine-twelfths | 25,200.00 | 140.94 | 105.70 |
| In 1903 | 6 years | Eleven-twelfths | 7,500.00 | 62.50 | 57.30 |
| In 1899 | 7 years | Five-fourteenths | 1,500.00 | 4.46 | 1.59 |

| | | | | | |
|---|---|---|---|---|---|
| In 1894---10 years | One-twentieth | $ 2,200.00 | $ 22.50 | $ 1.13 |
| In 1895---10 years | Three-twentieths | 1,500.00 | 12.75 | 1.91 |
| In 1897---10 years | Seven-twentieths | 600.00 | 6.61 | 2.31 |
| In 1899---10 years | Eleven-twentieths | 4,916.00 | 138.25 | 76.04 |
| In 1900---10 years | Thirteen-twentieths | 4,450.00 | 22.97 | 14.93 |
| In 1901---10 years | Fifteen-twentieths | 2,500.00 | 13.75 | 10.31 |
| In 1903---10 years | Nineteen-twentieths | 16,000.00 | 144.06 | 136.86 |
| To take effect in 1904. 1 year | All | 93,356.00 | 1,246.00 | 1,246.00 |
| To take effect in 1904. 3 years | All | 14,419.00 | 135.97 | 135.97 |
| To take effect in 1904. 5 years | All | 31,400.00 | 181.40 | 181.40 |
| Total | | $51,456,482.00 | $ 624,721.89 | $ 335,604.34 |
| Perpetual risks | Nine-tenths | $ 1,162,957.00 | $ 26,398.48 | $ 23,758.64 |
| Grand totals | | $52,619,439.00 | $ 651,120.37 | $ 359,362.98 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 1,775,798.57 |
| Losses paid from organization of company | 602,277.71 |
| Dividends declared since commencing business—cash | 314,950.26 |
| Dividends declared since commencing business—stock | 52,865.00 |
| Stock owned by directors at par value | 39,450.00 |
| Largest amount written on any one risk | 46,000.00 |
| Loaned to directors or other officers | 30,000.00 |
| Loaned to stockholders not officers | 15,000.00 |
| Losses incurred during the year | 215,947.98 |

BUSINESS IN STATE OF NORTH CAROLINA—RE-INSURANCE ONLY.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 269,945.00 |
| Gross premiums received | 6,036.00 |
| Losses paid | 2,360.00 |
| Losses incurred | 3,487.00 |
| Losses now unpaid | 1,133.00 |

---

# COLONIAL FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA.

Incorporated December 12, 1899. Commenced Business February 7, 1900.
Re-incorporated February 11, 1902.

S. W. WOODWARD, President. E. QUINCY SMITH, Secretary.

Home Office, 1410 New York Avenue, N. W., Washington, D. C.

---

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 273,642.21 | |
| Less difference between agents' balances gross and agents' balances net, | 3,296.60 | |
| Extended at | | $ 270,345.61 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 147,012.46 | |
| Deduct re-insurance, rebate, abatement and return premiums | 31,772.97 | |
| Total premiums other than perpetuals | | 115,239.49 |

| | | |
|---|---|---|
| Interest received on mortgages | $ 7,524.08 | |
| Interest received on collateral loans | 659.62 | |
| Interest and dividends on stocks and bonds | 3,061.25 | |
| Interest and dividends from all other sources | 15.20 | |
| Rents from company's property | 105.25 | |
| Total interest and rents | | $ 11,365.40 |
| Total income | | $ 126,604.89 |
| Aggregate last balance and income | | $ 396,950.50 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 47,313.68 | |
| Deduct salvage and re-insurance | 737.50 | |
| Net amount paid for losses | | 46,576.18 |
| Paid stockholders (interest or dividends) | | 10,000.00 |
| Commissions or brokerage | | 31,486.63 |
| Salaries, fees and all other charges of officers, agents, etc. | | 4,950.00 |
| Taxes on real estate | | 29.00 |
| All other taxes, licenses and Insurance Department fees | | 2,657.26 |
| Rents | | 1,050.00 |
| Loss on sales or maturity—ledger assets | | 635.00 |
| All other expenditures | | 3,372.19 |
| Total disbursements during the year | | $ 100,756.26 |
| Balance December 31, 1903 | | $ 296,194.24 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 2,161.09 | |
| Loans on mortgages | 169,536.15 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 12,975.00 | |
| Book value of stocks and bonds | 84,834.93 | |
| Cash in company's office | 2,585.73 | |
| Cash in bank | 14,089.98 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 9,488.55 | |
| Other ledger assets | 522.81 | |
| Total net ledger assets | | $ 296,194.24 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 2,225.90 | |
| Interest due and accrued on bonds and stocks | 608.36 | |
| Interest due and accrued on collateral loans | 9.16 | |
| Total | | 2,843.42 |
| Other non-ledger assets, viz.: | | |
| Home office premiums written subsequent to October 1, 1903 | | 480.85 |
| Commissions due on re-insurance unpaid | | 66.35 |
| Real estate mortgage loans made and notes in hand but funds not yet disbursed | | 14,133.35 |
| Total admitted assets | | $ 313,718.21 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 8,459.55 | |
| Gross claims for losses resisted | 700.00 | |
| Total | $ 9,159.55 | |
| Deduct re-insurance due or accrued | 158.71 | |
| Net amount of unpaid losses and claims | | $ 9,000.84 |

| | | |
|---|---|---|
| Unearned premiums on fire risks, running one year or less | $ 44,509.65 | |
| Unearned premiums on fire risks, running more than one year | 23,701.78 | |
| Total unearned premiums as computed above | | $ 68,211.43 |
| Commissions due agents and brokers | | $ 116.68 |
| All other liabilities, viz.: Due for re-insurance | | 276.59 |
| Due to complete real estate loans | | 14,133.35 |
| Total liabilities, except capital | | $ 91,738.89 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 21,979.32 | |
| Surplus as regards policy-holders | | 221,979.32 |
| Total liabilities | | $ 313,718.21 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 8,448,043.00 | $ 116,123.91 |
| Written or renewed during the year | 13,487,803.00 | 147,012.46 |
| Total | $ 21,935,846.00 | $ 263,136.37 |
| Deduct those expired and marked off as terminated | 9,077,989.00 | 126,528.24 |
| In force at end of the year | $ 12,857,857.00 | $ 136,608.13 |
| Deduct amount re-insured | 1,109,742.00 | 10,300.61 |
| Net amount in force December 31, 1903 | $ 11,748,115.00 | $ 126,307.52 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 8,302,603.00 | $ 89,019.30 | $ 44,509.65 |
| In 1902 | 2 years | One-fourth | 16,199.00 | 196.60 | 49.15 |
| In 1903 | 2 years | Three-fourths | 60,045.00 | 787.58 | 590.67 |
| In 1901 | 3 years | One-sixth | 450,675.00 | 5,656.85 | 942.80 |
| In 1902 | 3 years | One-half | 534,869.00 | 5,682.03 | 2,841.01 |
| In 1903 | 3 years | Five-sixths | 1,479,660.00 | 11,449.73 | 9,541.40 |
| In 1901 | 4 years | Three-eighths | 6,500.00 | 95.04 | 35.64 |
| In 1902 | 4 years | Five-eighths | 375.00 | .35 | .20 |
| In 1903 | 4 years | Seven-eighths | 15,086.00 | 179.69 | 157.22 |
| In 1900 | 5 years | Three-tenths | 38,375.00 | 1,361.91 | 408.57 |
| In 1901 | 5 years | One-half | 131,894.00 | 2,443.69 | 1,221.84 |
| In 1902 | 5 years | Seven-tenths | 190,665.00 | 2,889.69 | 2,022.78 |
| In 1903 | 5 years | Nine-tenths | 521,169.00 | 6,545.06 | 5,890.50 |
| Total | | | $ 11,748,115.00 | $ 126,307.52 | $ 68,211.43 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 369,081.67 |
| Losses paid from organization of company | 150,330.91 |
| Dividends declared since commencing business | 10,000.00 |
| Stock owned by directors at par value | 81,000.00 |
| Loaned to stockholders not officers | 11,575.00 |
| Largest amount written on any one hazard | 20,000.00 |
| Losses incurred during the year | 39,829.92 |

Business in State of North Carolina—Re-insurance only.

# CONTINENTAL INSURANCE COMPANY OF NEW YORK.

Incorporated November, 1852. Commenced Business January, 1853.

HENRY EVANS, President. J. E. LOPEZ, E. L. BALLARD, Secretaries.

Home Office, 46 Cedar Street, New York, N. Y.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 13,150,369.08 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 6,818,332.69 | |
| Deduct re-insurance, rebate, abatement and return premiums | 955,667.08 | |
| Total premiums other than perpetuals | | 5,862,665.61 |
| Interest received on mortgages | $ 1,574.28 | |
| Interest and dividends on stocks and bonds | 413,210.10 | |
| Interest and dividends from all other sources | 32,604.18 | |
| Rents from company's property | 70,083.30 | |
| Total interest and rents | | 517,471.86 |
| Profit on sale or maturity of ledger assets | | 346,612.52 |
| Total income | | $ 6,726,749.99 |
| Aggregate last balance and income | | $ 19,877,119.07 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,802,926.88 | |
| Deduct salvage and re-insurance | 122,814.57 | |
| Net amount paid for losses | | 2,680,112.31 |
| Paid stockholders (interest or dividends) | | 300,000.00 |
| Scrip or certificates of profits redeemed in cash or interest paid | | 31,400.00 |
| Commissions or brokerage | | 1,267,049.66 |
| Salaries, fees and all other charges of officers, agents, etc. | | 424,759.45 |
| Taxes on real estate | | 14,549.24 |
| All other taxes, licenses and Insurance Department fees | | 141,069.39 |
| Rents | | 8,490.00 |
| Repairs and expenses on real estate | | 31,916.62 |
| Advertising, printing, etc. | | 51,995.64 |
| Interest paid to scrip-holders | | .30 |
| All other expenditures | | 248,200.39 |
| Total disbursements during the year | | $ 5,168,457.00 |
| Balance December 31, 1903 | | $ 14,708,662.07 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,113,000.00 | |
| Loans on mortgages | 32,150.00 | |
| Book value of stocks and bonds | 11,460,530.14 | |
| Cash in company's office | 7,639.42 | |
| Cash in bank | 800,864.11 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 770,039.28 | |
| Agents' balances, representing business written prior to October 1, 1903 | 96,585.31 | |
| Bill receivable, taken for fire risks | 427,853.81 | |
| Total net ledger assets | | $ 14,708,662.07 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 808.07 | |
| Interest due and accrued on bonds and stocks | 82,936.50 | |
| Rents due and accrued | 1,686.67 | |
| Total | | $ 85,431.24 |
| Gross assets | | $ 14,794,093.31 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 96,585.31 | |
| Bills receivable, past due, taken for fire risks | 333,315.23 | |
| Depreciation from book value of ledger assets to bring same to market value: Bonds and stocks | 172,015.14 | |
| Total | | 601,915.68 |
| Total admitted assets | | $ 14,192,177.63 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 447,536.96 | |
| Gross claims for losses resisted | 47,701.00 | |
| Total | $ 495,237.96 | |
| Deduct re-insurance due or accrued | 30,344.73 | |
| Net amount of unpaid losses and claims | | $ 464,893.23 |
| Unearned premiums on fire risks, running one year or less | $ 1,761,207.14 | |
| Unearned premiums on fire risks, running more than one year | 3,885,207.22 | |
| Total unearned premiums as computed above | | 5,646,414.36 |
| Unpaid dividends due stockholders | | 75.00 |
| Interest due or accrued remaining unpaid | | 6,082.02 |
| Principal unpaid on scrip or certificates of profits | | 27,524.00 |
| Commissions due agents and brokers | | 150,683.27 |
| Salaries, rents, etc., due and accrued | | 15,000.00 |
| Re-insurance premiums | | 18,077.22 |
| Reserve for contingencies | | 300,000.00 |
| Total liabilities, except capital | | $ 6,628,749.10 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 6,563,428.53 | |
| Surplus as regards policy-holders | | 7,563,428.53 |
| Total liabilities | | $ 14,192,177.63 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 982,765,884.00 | $ 10,115,656.27 |
| Written or renewed during the year | 661,320,652.00 | 6,818,332.69 |
| Total | $ 1,644,086,536.00 | $ 16,933,988.96 |
| Deduct those expired and marked off as terminated | 582,862,484.00 | 5,762,681.50 |
| In force at end of the year | $ 1,061,224,052.00 | $ 11,171,307.46 |
| Deduct amount re-insured | 25,828,191.00 | 322,696.54 |
| Net amount in force December 31, 1903 | $ 1,035,395,861.00 | $ 10,848,337.92 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 300,557,608.00 | $ 3,522,414.28 | $ 1,761,207.14 |
| In 1902 | 2 years | One-fourth | 3,199,887.00 | 35,121.57 | 8,780.39 |
| In 1903 | 2 years | Three-fourths | 5,084,407.00 | 43,389.17 | 32,541.88 |
| In 1901 | 3 years | One-sixth | 156,125,772.00 | 1,317,913.39 | 219,652.23 |
| In 1902 | 3 years | One-half | 165,439,230.00 | 1,415,930.74 | 707,965.37 |
| In 1903 | 3 years | Five-sixths | 177,122,742.00 | 1,558,677.12 | 1,298,897.60 |
| In 1900 | 4 years | One-eighth | 3,287,691.00 | 24,284.64 | 3,035.58 |
| In 1901 | 4 years | Three-eighths | 3,454,775.00 | 24,053.54 | 9,020.08 |
| In 1902 | 4 years | Five-eighths | 3,933,236.00 | 27,626.18 | 17,266.36 |
| In 1903 | 4 years | Seven-eighths | 3,585,336.00 | 26,799.80 | 23,449.82 |
| In 1899 | 5 years | One-tenth | 30,916,837.00 | 456,906.73 | 45,690.67 |
| In 1900 | 5 years | Three-tenths | 36,204,740.00 | 480,439.61 | 144,131.88 |
| In 1901 | 5 years | One-half | 42,484,168.00 | 550,047.82 | 275,023.91 |
| In 1902 | 5 years | Seven-tenths | 46,785,766.00 | 615,473.85 | 430,831.70 |
| In 1903 | 5 years | Nine-tenths | 54,427,430.00 | 732,986.31 | 659,687.68 |
| Over five years | | Pro rata | 2,786,236.00 | 16,273.17 | 9,232.07 |
| Total | | | $1,035,395,861.00 | $10,848,337.92 | $ 5,646,414.36 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 96,973,635.30 |
| Losses paid since organization of company | 52,347,359.59 |
| Dividends declared since commencing business—cash | 7,444,356.56 |
| Installment notes owned and held by company | 1,637,307.71 |
| Stock owned by directors at par value | 155,800.00 |
| Largest amount written on any one risk | 100,000.00 |
| Loaned to directors or other officers | 1,000.00 |
| Losses incurred during the year—fire | 2,723,205.76 |
| Amount of special reserve fund deposited with New York Insurance Department | 600,000.00 |
| Amount of guaranty surplus fund | 600,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA—RE-INSURANCE ONLY.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,929,981.00 |
| Gross premiums received | 34,084.73 |
| Losses paid | 18,781.56 |
| Losses incurred | 22,246.41 |
| Losses now unpaid | 7,183.47 |

# THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

Incorporated April 10, 1835. Commenced Business August 6, 1835.

TATNALL PAULDING, President. HENRY LYLBURN, Secretary.

Home Office, Third and Walnut Streets, Philadelphia, Pa.

---

Amount of capital paid up in cash, $702,875.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,619,404.54 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,128,027.67 | |
| Deduct re-insurance, rebate, abatement and return premiums | 258,397.17 | |
| Total premiums other than perpetuals | | 869,630.50 |
| Deposit premiums received on perpetual risks | | 8,141.41 |
| Interest received on mortgages | $ 5,285.75 | |
| Interest received on collateral loans | 11,915.63 | |
| Interest and dividends on stocks and bonds | 37,002.18 | |
| Interest and dividends from all other sources | 1,777.57 | |
| Rents from company's property | 8,774.23 | |
| Total interest and rents | | 64,755.36 |
| Profit on sale or maturity of ledger assets | | 2,878.11 |
| Profit and loss | | 20.00 |
| Total income | | $ 945,426.28 |
| Aggregate last balance and income | | $ 2,564,830.82 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 435,604.96 | |
| Deduct salvage and re-insurance | 46,026.18 | |
| Net amount paid for losses | | 389,578.78 |
| Deposit premiums returned | | 4,129.57 |
| Paid stockholders (interest or dividends) | | 28,115.00 |
| Commissions or brokerage | | 223,791.34 |
| Salaries, fees and all other charges of officers, agents, etc. | | 62,232.93 |
| Taxes on real estate | | 2,162.02 |
| All other taxes, licenses and Insurance Department fees | | 22,949.28 |
| Rents | | 8,041.44 |
| Repairs and expenses on real estate | | 7,108.34 |
| Advertising, printing, etc. | | 9,254.43 |
| Furniture and maps | | 3,505.18 |
| All other expenditures | | 33,961.32 |
| Total disbursements during the year | | $ 794,829.63 |
| Balance December 31, 1903 | | $ 1,770,001.19 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 200,000.00 |
| Loans on mortgages | 149,700.00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 235,000.00 |
| Book value of stocks and bonds | 972,284.69 |

| | | |
|---|---|---|
| Cash in company's office | $ 621.34 | |
| Cash in bank | 43,480.55 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 168,514.61 | |
| Other ledger assets | 400.00 | |
| Total net ledger assets | | $ 1,770,001.19 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,681.63 | |
| Interest due and accrued on bonds and stocks | 13,333.32 | |
| Interest due and accrued on other assets | 242.46 | |
| Rents due and accrued | 570.00 | |
| Total | | 15,827.41 |
| Perpetual premiums in course of collection | | 894.00 |
| Gross assets | | $ 1,786,722.60 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | | |
| Stocks and bonds | | 11,513.01 |
| Total admitted assets | | $ 1,175,209.59 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 500.00 | |
| Gross claims for losses in process of adjustment | 79,395.00 | |
| Gross claims for losses resisted | 3,890.00 | |
| Total | $ 83,785.00 | |
| Deduct re-insurance due or accrued | 11,235.00 | |
| Net amount of unpaid losses and claims | | $ 72,550.00 |
| Unearned premiums on fire risks, running one year or less | $ 306,431.33 | |
| Unearned premiums on fire risks, running more than one year | 388,086.13 | |
| Total unearned premiums as computed above | | 694,517.46 |
| Amount reclaimable on perpetual fire risks | | 116,916.80 |
| Unpaid dividends due stockholders | | 77.00 |
| Commissions due agents and brokers | | 29,343.04 |
| Total liabilities, except capital | | $ 913,404.30 |
| Capital actually paid up in cash | $ 702,875.00 | |
| Surplus over all liabilities | 158,930.29 | |
| Surplus as regards policy-holders | | 861,805.29 |
| Total liabilities | | $ 1,775,209.59 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $130,690,038.00 | $ 1,474,262.09 |
| Written or renewed during the year | 89,879,249.00 | 1,128,027.67 |
| Total | $220,669,287.00 | $ 2,602,289.76 |
| Deduct those expired and marked off as terminated | 85,868,555.00 | 1,053,100.21 |
| In force at end of the year 1903 | $134,800,732.00 | $ 1,549,189.55 |
| Deduct amount re-insured | 16,289,026.00 | 194,578.09 |
| Net amount in force December 31, 1903 | $118,511,706.00 | $ 1,354,611.46 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 45,185,973.00 | $ 612,862.67 | $ 306,431.33 |
| In 1902 | 2 years | One-fourth | 705,499.00 | 7,699.60 | 1,924.90 |
| In 1903 | 2 years | Three-fourths | 926,463.00 | 10,960.98 | 8,220.74 |
| In 1901 | 3 years | One-sixth | 14,417,162.00 | 138,715.72 | 23,119.29 |
| In 1902 | 3 years | One-half | 10,687,440.00 | 113,285.40 | 56,642.70 |
| In 1903 | 3 years | Five-sixths | 17,768,821.00 | 185,096.04 | 154,246.70 |
| In 1900 | 4 years | One-eighth | 493,169.00 | 5,254.85 | 656.86 |
| In 1901 | 4 years | Three-eighths | 298,947.00 | 3,600.28 | 1,350.10 |
| In 1902 | 4 years | Five-eighths | 253,309.00 | 3,243.85 | 2,027.40 |
| In 1903 | 4 years | Seven-eighths | 474,227.00 | 5,344.44 | 4,676.39 |
| In 1899 | 5 years | One-tenth | 5,675,295.00 | 57,927.60 | 5,792.76 |
| In 1900 | 5 years | Three-tenths | 5,271,396.00 | 50,674.56 | 15,202.35 |
| In 1901 | 5 years | One-half | 6,100,432.00 | 56,629.95 | 28,314.98 |
| In 1902 | 5 years | Seven-tenths | 3,467,096.00 | 31,668.89 | 22,168.22 |
| In 1903 | 5 years | Nine-tenths | 6,335,702.00 | 68,342.25 | 61,508.03 |
| Over 5 years | | Pro rata | 450,775.00 | 3,304.38 | 2,234.71 |
| Perpetual risks | | | 4,523,631.00 | 129,622.84 | 116,916.80 |
| Total | | | $ 123,035,337.00 | $ 1,484,234.30 | $ 811,434.26 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 36,254,501.00 |
| Losses paid since organization of company | 21,448,542.00 |
| Stock owned by directors at par value | 90,125.00 |
| Losses incurred during the year—fire | 422,062.00 |

Business in State of North Carolina—Re-insurance only.

---

# EQUITABLE FIRE INSURANCE COMPANY OF SOUTH CAROLINA.

Incorporated December 17, 1894. Commenced Business March 19, 1895.

JAMES F. REDDING, President. W. G. MAZYCK, Secretary.

Home Office, Charleston, S. C.

---

Amount of capital paid up in cash, $117,800.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 184,666.13 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 174,994.89 | |
| Deduct re-insurance, rebate, abatement and return premiums | 58,012.07 | |
| Total premiums other than perpetuals | | 116,982.82 |
| Interest received on mortgages | $ 1,732.68 | |
| Interest received on collateral loans | 786.21 | |
| Interest and dividends on stocks and bonds | 3,954.00 | |
| Interest and dividends from all other sources | 641.30 | |
| Rents from company's property | 1,686.30 | |
| Total interest and rents | | 8,800.49 |

| | | |
|---|---|---|
| Profit and loss account | | $ 102.43 |
| From all other sources | | 6,110.54 |
| Total income | | $ 131,996.28 |
| Aggregate last balance and income | | $ 316,662.41 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 58,531.64 | |
| Deduct salvage and re-insurance | 11,617.89 | |
| Net amount paid for losses | | 46,913.75 |
| Paid stockholders (interest or dividends) | | 8,246.00 |
| Commissions or brokerage | | 2,480.50 |
| Salaries, fees and all other charges of officers, agents, etc. | | 36,058.00 |
| Taxes on real estate | | 394.85 |
| All other taxes, licenses and Insurance Department fees | | 4,347.72 |
| Rents | | 720.00 |
| Repairs and expenses on real estate | | 608.40 |
| Advertising, printing, etc. | | 986.56 |
| Profit and loss account | | 363.95 |
| All other expenditures | | 2,480.39 |
| Total disbursements during the year | | $ 103,600.12 |
| Balance December 31, 1903 | | $ 213,062.29 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 22,663.68 | |
| Loans on mortgages | 36,071.03 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 17,122.20 | |
| Book value of stocks and bonds | 107,539.00 | |
| Cash in company's office | 240.53 | |
| Cash in bank | 8,152.32 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 18,660.89 | |
| Agents' balances, representing business written prior to October 1, 1903, | 2,612.64 | |
| Total net ledger assets | | $ 213,062.29 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 677.23 | |
| Interest due and accrued on bonds and stocks | 1,889.33 | |
| Interest due and accrued on other assets | 845.90 | |
| Rents due and accrued | 210.00 | |
| Total | | 3,622.46 |
| Market value of real estate over book value | | 1,236.32 |
| Market value of stocks and bonds over book value | | 1,436.50 |
| Office furniture and safe | | 1,000.00 |
| Gross assets | | $ 220,357.57 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and supplies | $ 1,000.00 | |
| Agents' balances, representing business written prior to October 1, 1903, | 2,612.64 | |
| Total | | 3,612.64 |
| Total admitted assets | | $ 216,744.93 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 6,751.54 | |
| Gross claims for losses in process of adjustment | 5,290.77 | |
| Total | $ 12,042.31 | |
| Deduct re-insurance due or accrued | 750.00 | |
| Net amount of unpaid losses and claims | | $ 11,292.31 |
| Unearned premiums on fire risks, running one year or less | $ 50,053.30 | |
| Unearned premiums on fire risks, running more than one year | 21,751.61 | |
| Total unearned premiums, as computed above | | 71,804.91 |
| Commissions due agents and brokers | | 1,992.15 |
| Salaries, rents, etc., due and accrued | | 2,262.33 |
| Return and re-insurance premiums | | 2,094.29 |
| Total liabilities, except capital | | $ 89,445.99 |
| Capital actually paid up in cash | $ 117,800.00 | |
| Surplus over all liabilities | 9,498.94 | |
| Surplus as regards policy-holders | | 127,298.94 |
| Total liabilities | | $ 216,744.93 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 5,294,301.56 | $ 96,263.94 |
| Written or renewed during the year | 12,040,079.76 | 174,994.89 |
| Total | $ 17,334,381.32 | $ 271,258.83 |
| Deduct those expired and marked off as terminated | 8,570,626.06 | 110,969.31 |
| In force December 31, 1903 | $ 8,763,755.26 | $ 160,289.52 |
| Deduct amount re-insured | 1,086,699.25 | 22,858.41 |
| Net amount in force December 31, 1903 | $ 7,677,056.01 | $ 137,431.11 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 5,767,053.45 | $ 100,106.59 | $ 50,053.30 |
| In 1902 | 2 years | One-fourth | 3,550.00 | 34.1 | 8.53 |
| In 1903 | 2 years | Three-fourths | 9,108.00 | 148.50 | 111.36 |
| In 1901 | 3 years | One-sixth | 175,111.75 | 7,306.07 | 1,217.67 |
| In 1902 | 3 years | One-half | 444,546.60 | 7,935.97 | 3,967.98 |
| In 1903 | 3 years | Five-sixths | 686,243.81 | 12,775.86 | 10,646.55 |
| In 1900 | 4 years | One-eighth | 1,500.00 | 27.00 | 3.00 |
| In 1901 | 4 years | Three-eighths | 950.00 | 60.10 | 22.54 |
| In 1902 | 4 years | Five-eighths | 1,500.00 | 18.00 | 11.25 |
| In 1903 | 4 years | Seven-eighths | 500.00 | 25.69 | 22.48 |
| In 1899 | 5 years | One-tenth | 24,972.00 | 545.73 | 54.57 |
| In 1900 | 5 years | Three-tenths | 38,000.00 | 1,015.29 | 304.59 |
| In 1901 | 5 years | One-half | 95,045.00 | 2,146.27 | 1,073.14 |
| In 1902 | 5 years | Seven-tenths | 97,326.90 | 2,246.84 | 1,572.79 |
| In 1903 | 5 years | Nine-tenths | 131,648.50 | 3,039.07 | 2,735.16 |
| Totals | | | $ 7,677,056.01 | $ 137,431.11 | $ 71,804.91 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 466,348.91 |
| Losses paid since organization of company | 146,194.08 |
| Dividends declared since commencing business—cash | 57,361.11 |
| Stock owned by directors at par value | 26,550.00 |
| Largest amount written on any one risk | 7,500.00 |
| Losses incurred during the year | 50,861.61 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 191,024.25 |
| Gross premiums received | 11,629.65 |
| Losses paid | 2,477.12 |
| Losses incurred | 2,667.87 |
| Losses now unpaid | 190.75 |

---

# EQUITABLE FIRE AND MARINE INSURANCE COMPANY OF RHODE ISLAND.

Incorporated May, 1859. Commenced Business September, 1860.

FRED. W. ARNOLD, President. JAMES E. TILLINGHAST, Secretary.

Home Office, No. 1 Custom House Street, Providence, R. I.

---

Amount of capital paid up in cash, $400,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 1,073,646.14 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 1,021,143.87 | $ 24,988.38 | |
| Deduct re-insurance, rebate, abatement and return premiums | 183,076.97 | 1,346.65 | |
| | $ 838,066.90 | $ 23,641.73 | |
| Total premiums other than perpetuals | | | 861,708.63 |
| Interest received on mortgages | | $ 7,701.04 | |
| Interest received on collateral loans | | 6,838.81 | |
| Interest and dividends on stocks and bonds | | 24,456.26 | |
| Interest and dividends from all other sources | | 138.01 | |
| Rents from company's property | | 5,163.75 | |
| Total interest and rents | | | 44,297.87 |
| Profit on sale or maturity of ledger assets | | | 875.00 |
| From all other sources | | | 506.33 |
| Total income | | | $ 907,387.83 |
| Aggregate last balance and income | | | $ 1,981,033.97 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 453,224.06 | $ 17,747.99 | |
| Deduct salvage and re-insurance | 21,985.92 | 2,436.52 | |
| Total | $ 431,238.14 | $ 15,311.47 | |
| Net amount paid for losses | | | 446,549.61 |
| Paid stockholders (interest or dividends) | | | 28,000.00 |
| Commissions or brokerage | | | 186,132.11 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 50,273.07 |
| Taxes on real estate | | | 1,975.05 |
| All other taxes, licenses and Insurance Department fees | | | 25,275.67 |
| Repairs and expenses on real estate | | | 4,072.82 |
| All other expenditures | | | 48,760.73 |
| Total disbursements during the year | | | $ 791,039.06 |
| Balance December 31, 1903 | | | $ 1,189,994.91 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 120,000.00 | |
| Loans on mortgages | 176,550.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 138,000.00 | |
| Book value of stocks and bonds | 588,500.00 | |
| Cash in company's office | 246.72 | |
| Cash in bank | 29,650.10 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 133,805.20 | |
| Agents' balances, representing business written prior to October 1, 1903, | 2,315.69 | |
| Bills receivable, not matured, taken for marine and inland risks | 927.20 | |
| Total net ledger assets | | $ 1,189,994.91 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Rents due and accrued | 770.00 |
| Market value of stocks and bonds over book value | 61,985.00 |
| Gross assets | $ 1,252,749.91 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 2,315.69 |
| Total admitted assets | $ 1,250,434.22 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 3,951.00 | |
| Gross claims for losses in process of adjustment | 60,310.00 | |
| Gross claims for losses resisted | 7,029.00 | |
| Net amount of unpaid losses and claims | | $ 71,290.00 |
| Unearned premiums on fire risks, running one year or less | $ 333,741.40 | |
| Unearned premiums on fire risks, running more than one year | 244,394.24 | |
| Unearned premiums on inland navigation risks | 7,008.93 | |
| Unearned premiums on unexpired marine risks | 1,239.90 | |
| Total unearned premiums as computed above | | 586,384.47 |
| Commissions due agents and brokers | | 16,986.26 |
| Salaries, rents, etc., due and accrued | | 4,000.00 |
| Return and re-insurance premiums | | 6,000.00 |
| Total liabilities, except capital | | $ 684,660.73 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 165,773.49 | |
| Surplus as regards policy-holders | | 565,773.49 |
| Total liabilities | | $ 1,250,434.22 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 80,707,917.00 | $ 1,007,832.80 |
| Written or renewed during the year | 74,716,359.00 | 1,021,143.87 |
| Total | $ 155,424,276.00 | $ 2,028,976.67 |
| Deduct those expired and marked off as terminated | 64,505,216.00 | 876,640.06 |
| In force at end of the year | $ 90,919,060.00 | $ 1,152,336.61 |
| Deduct amount re-insured | 3,740,290.00 | 42,572.27 |
| Net amount in force December 31, 1903 | $ 87,178,770.00 | $ 1,109,764.34 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 256,102.00 | $ 15,221.31 |
| Written or renewed during the year | 1,610,365.00 | 24,988.38 |
| Total | $ 1,866,467.00 | $ 40,209.69 |
| Deduct those expired and marked off as terminated | 1,612,164.00 | 24,688.93 |
| In force at end of the year | $ 254,303.00 | $ 15,520.76 |
| Deduct amount re-insured | 6,200.00 | 263.00 |
| Net amount in force December 31, 1903 | $ 248,103.00 | $ 15,257.76 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 43,806,188.00 | $ 667,482.80 | $ 333,741.40 |
| In 1902 | 2 years | One-fourth | 417,984.00 | 4,202.17 | 1,050.54 |
| In 1903 | 2 years | Three-fourths | 217,902.00 | 2,567.77 | 1,925.82 |
| In 1901 | 3 years | One-sixth | 7,312,439.00 | 69,853.39 | 11,642.23 |
| In 1902 | 3 years | One-half | 8,898,485.00 | 87,932.74 | 43,966.37 |
| In 1903 | 3 years | Five-sixths | 10,617,810.00 | 105,799.06 | 88,165.88 |
| In 1900 | 4 years | One-eighth | 101,055.00 | 852.62 | 106.58 |
| In 1901 | 4 years | Three-eighths | 80,409.00 | 673.45 | 252.54 |
| In 1902 | 4 years | Five-eighths | 108,302.00 | 967.09 | 604.43 |
| In 1903 | 4 years | Seven-eighths | 66,050.00 | 665.00 | 581.88 |
| In 1899 | 5 years | One-tenth | 2,165,248.00 | 22,154.08 | 2,215.41 |
| In 1900 | 5 years | Three-tenths | 2,622,159.00 | 27,899.08 | 8,369.72 |
| In 1901 | 5 years | One-half | 3,151,701.00 | 33,662.80 | 16,831.40 |
| In 1902 | 5 years | Seven-tenths | 3,633,432.00 | 39,328.09 | 27,529.66 |
| In 1903 | 5 years | Nine-tenths | 3,979,606.00 | 45,724.20 | 41,151.78 |
| Totals | | | $ 87,178,770.00 | $ 1,109,764.34 | $ 578,135.64 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 9,181,379.49 |
| Losses paid from organization of company | 5,436,585.56 |
| Dividends declared since commencing business | 753,500.00 |
| Stock owned by directors at par value | 76,000.00 |
| Largest amount written on any one risk | 30,000.00 |
| Losses incurred during the year—fire | 417,351.14 |
| Losses incurred during the year—ocean marine | 16,383.47 |
| Special reserve fund deposited with the Insurance Department of the State of Rhode Island | 70,000.00 |
| Guaranty surplus fund as provided by law | 70,000.00 |

Business in State of North Carolina—Re-insurance only.

# FIRE ASSOCIATION OF PHILADELPHIA.

Incorporated March 27, 1820. Commenced Business September 1, 1817,

E. C. IRVIN, President. M. G. GARRIGUES, Secretary.

Home Office, 407 and 409 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 5,861,760.65 |
| Deduct expenses on agency balance | | 192,005.68 |
| Extended at | | $ 5,669,754.97 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,878,485.59 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,255,102.13 | |
| Total premiums other than perpetuals | | 3,623,383.46 |
| Deposit premiums received on perpetual risks | | 52,392.69 |
| Interest received on mortgages | $ 72,658.54 | |
| Interest received on collateral loans | 8,079.68 | |
| Interest and dividends on stocks and bonds | 146,742.75 | |
| Interest and dividends from all other sources | 3,163.30 | |
| Rents from company's property | 30,188.78 | |
| Total interest and rents | | 260,833.05 |
| Profit on sale or maturity of ledger assets | | 605.42 |
| From all other sources | | 3,770.53 |
| Total income | | $ 3,940,985.15 |
| Aggregate last balance and income | | $ 9,610,740.12 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,092,662.40 | |
| Deduct salvage and re-insurance | 305,414.81 | |
| Net amount paid for losses | | 1,787,247.59 |
| Deposit premiums returned | | 72,155.97 |
| Paid stockholders (interest or dividends) | | 200,000.00 |
| Interest paid | | 3,870.73 |
| Commissions or brokerage | | 893,317.77 |
| Salaries, fees and all other charges of officers, agents, etc. | | 301,984.75 |
| Taxes on real estate | | 8,754.26 |
| All other taxes, licenses and Insurance Department fees | | 82,717.27 |
| Repairs and expenses on real estate | | 13,433.12 |
| Printing and stationery | | 22,601.20 |
| Profit and loss | | 2,504.93 |
| All other expenditures | | 65,359.78 |
| Total disbursements during the year | | $ 3,453,947.37 |
| Balance December 31, 1903 | | $ 6,156,792.75 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 435,616.14 |
| Loans on mortgages | 1,331,656.99 |
| Loans secured by pledge of bonds, stocks or other collaterals | 269,975.00 |
| Book value of stocks and bonds | 3,337,550.32 |

| | | |
|---|---|---|
| Cash in company's office | $ 55,914.47 | |
| Cash in bank | 219,413.67 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 506,665.84 | |
| Total net ledger assets | | $ 6,156,792.75 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 26,152.61 | |
| Interest due and accrued on bonds and stocks | 24,032.23 | |
| Interest due and accrued on collateral loans | 2,007.80 | |
| Rents due and accrued | 2,310.33 | |
| Total | | 54,502.97 |
| Market value of real estate over book value | | 4,711.04 |
| Market value of stocks and bonds over book value | | 126,003.68 |
| Other non-ledger assets | | 3,733.30 |
| Gross assets | | $ 6,345,743.74 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Company's stock owned | $ 12,090.00 | |
| Miami Valley Insurance Company stock | 1,250.00 | |
| Total | | 13,340.00 |
| Total admitted assets | | $ 6,332,403.74 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 140,982.70 | |
| Gross claims for losses in process of adjustment | 195,496.43 | |
| Gross claims for losses resisted | 39,933.09 | |
| Total | $ 376,412.22 | |
| Deduct re-insurance due or accrued | 36,731.46 | |
| Net amount of unpaid losses and claims | | $ 339,680.76 |
| Unearned premiums on fire risks, running one year or less | $ 1,321,293.00 | |
| Unearned premiums on fire risks, running more than one year | 1,399,099.62 | |
| Total unearned premiums as computed above | | 2,720,392.62 |
| Amount reclaimable on perpetual fire risks | | 1,850,527.43 |
| Total liabilities, except capital | | $ 4,910,600.81 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 921,802.93 | |
| Surplus as regards policy-holders | | 1,421,802.93 |
| Total liabilities | | $ 6,332,402.74 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 450,754,429.00 | $ 5,501,642.39 |
| Written or renewed during the year | 363,903,124.00 | 4,878,485.59 |
| Total | $ 814,657,553.00 | $ 10,380,127.98 |
| Deduct those expired and marked off as terminated | 335,568,405.00 | 4,543,095.88 |
| In force at end of the year 1903 | $ 479,089,148.00 | $ 5,837,032.10 |
| Deduct amount re-insured | 39,613,558.00 | 498,460.16 |
| Net amount in force December 31, 1903 | $ 439,475,590.00 | $ 5,338,571.94 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 187,135,931.00 | $ 2,642,586.01 | $ 1,321,293.00 |
| In 1902 | 2 years | One-fourth | 1,378,924.00 | 11,487.45 | 2,871.86 |
| In 1903 | 2 years | Three-fourths | 1,402,648.00 | 14,356.51 | 10,767.38 |
| In 1901 | 3 years | One-sixth | 55,505,029.00 | 552,809.57 | 92,134.93 |
| In 1902 | 3 years | One-half | 48,289,441.00 | 505,010.49 | 252,505.25 |
| In 1903 | 3 years | Five-sixths | 52,724,237.00 | 583,494.01 | 486,245.01 |
| In 1900 | 4 years | One-eighth | 664,627.00 | 6,374.58 | 796.82 |
| In 1901 | 4 years | Three-eighths | 674,198.00 | 7,238.36 | 2,714.38 |
| In 1902 | 4 years | Five-eighths | 1,099,428.00 | 10,877.76 | 6,798.60 |
| In 1903 | 4 years | Seven-eighths | 992,131.00 | 10,860.58 | 9,503.01 |
| In 1899 | 5 years | One-tenth | 14,485,638.00 | 152,247.38 | 15,224.73 |
| In 1900 | 5 years | Three-tenths | 16,794,831.00 | 189,318.83 | 56,795.64 |
| In 1901 | 5 years | One-half | 18,054,297.00 | 202,577.49 | 101,288.74 |
| In 1902 | 5 years | Seven-tenths | 18,971,389.00 | 214,731.77 | 150,312.23 |
| In 1903 | 5 years | Nine-tenths | 21,302,841.00 | 234,601.15 | 211,141.04 |
| Perpetual risks | | | 85,868,643.00 | 2,016,994.18 | 1,850,527.43 |
| Total | | | $ 525,344,233.00 | $ 7,355,566.12 | $ 4,570,920.05 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 63,277,246.00 |
| Losses paid from organization of company | 36,032,246.00 |
| Dividends declared since commencing business | 6,579,762.00 |
| Stock owned by directors at par value | 30,500.00 |
| Losses incurred during the year—fire | 1,826,136.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,271,799.00 |
| Gross premiums received | 34,465.60 |
| Losses paid | 12,183.11 |
| Losses incurred | 10,087.45 |
| Losses now unpaid | 3,359.53 |

# FIREMAN'S FUND INSURANCE COMPANY OF CALIFORNIA.

Incorporated May 3, 1863. Commenced Business June 18, 1863.

WILLIAM J. DUTTON, President. LOUIS WEINMANN, Secretary.

Home Office, 401-7 California Street, San Francisco, Cal.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 4,973,465.92 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 3,937,632.64 | $ 1,065,337.19 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,212,840.54 | 530,972.21 | |
| | $ 2,724,792.10 | $ 534,364.98 | |
| Total premiums other than perpetuals | | | 3,259,157.08 |
| Interest received on mortgages | | $ 15,870.85 | |
| Interest received on collateral loans | | 12,177.13 | |
| Interest and dividends on stocks and bonds | | 149,198.89 | |
| Interest and dividends from all other sources | | 9,124.32 | |
| Rents from company's property | | 25,259.26 | |
| Total interest and rents | | | 211,630.45 |
| Total income | | | $ 3,470,787.53 |
| Aggregate last balance and income | | | $ 8,444,253.45 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,691,060.17 | $ 762,635.89 | |
| Deduct salvage and re-insurance | 397,392.10 | 451,251.27 | |
| | $ 1,293,668.07 | $ 311,384.62 | |
| Net amount paid for losses | | | 1,605,052.69 |
| Paid stockholders (interest or dividends) | | | 120,000.00 |
| Commissions or brokerage | | | 484,745.61 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 287,708.99 |
| Taxes on real estate and personal property | | | 11,621.21 |
| All other taxes, licenses and Insurance Department fees | | | 67,475.85 |
| Rents | | | 8,400.00 |
| Loss on sales or maturity—ledger assets | | | 29,574.06 |
| Advertising, printing and stationery | | | 27,402.83 |
| Profit and loss | | | 6,248.30 |
| Legal expenses | | | 4,289.43 |
| All other expenditures | | | 178,304.53 |
| Total disbursements during the year | | | $ 2,830,823.50 |
| Balance December 31, 1903 | | | $ 5,613,429.95 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 533,000.00 | |
| Loans on mortgages | 188,312.50 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 462,500.00 | |
| Book value of stocks and bonds | 3,386,887.71 | |
| Cash in company's offices | 15,468.89 | |
| Cash in bank | 295,916.46 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 657,808.82 | |
| Agents' balances, representing business written prior to October 1, 1903, | 44,765.45 | |
| Bills receivable, not matured, taken for marine and inland risks | 46,300.02 | |
| Bills receivable, taken for fire risks | 7,415.06 | |
| Other ledger assets | 15,145.72 | |
| Total | | $ 5,653,520.63 |

DEDUCT LEDGER LIABILITIES.

| | | |
|---|---|---|
| Special deposits, $34,126.96; all other, $5,963.72 | | 40,090.68 |
| Total net ledger assets | | $ 5,613,429.95 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,420.15 | |
| Interest due and accrued on collateral loans | 2,337.30 | |
| Total | | 3,757.45 |
| Market value of stocks and bonds over book value | | 216,542.29 |
| Gross assets | | $ 5,833,729.69 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 44,765.45 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate | 15,000.00 | |
| Total | | 59,765.45 |
| Total admitted assets | | $ 5,773,964.24 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 56,644.36 | |
| Gross claims for losses in process of adjustment | 282,241.72 | |
| Gross claims for losses resisted | 4,550.00 | |
| Total | $ 343,436.08 | |
| Deduct re-insurance due or accrued | 101,355.10 | |
| Net amount of unpaid losses and claims | | $ 242,080.98 |
| Unearned premiums on fire risks, running one year or less | $ 989,279.96 | |
| Unearned premiums on fire risks, running more than one year | 1,112,053.82 | |
| Unearned premiums on unexpired marine risks | 234,908.33 | |
| Total unearned premiums as computed above | | 2,336,242.11 |
| Commissions due agents and brokers | | 84,287.80 |
| Total liabilities, except capital | | $ 2,662,610.89 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 2,111,353.35 | |
| Surplus as regards policy-holders | | 3,111,353.35 |
| Total liabilities | | $ 5,773,964.24 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 341,676,247.00 | $ 4,258,660.98 |
| Written or renewed during the year 1903 | 304,385,272.00 | 3,937,632.76 |
| Total | $ 646,061,519.00 | $ 8,196,293.74 |
| Deduct those expired and marked off as terminated | 280,599,004.00 | 3,458,252.04 |
| In force at end of the year 1903 | $ 365,462,515.00 | $ 4,738,041.70 |
| Deduct amount re-insured | 48,514,965.00 | 668,181.43 |
| Net amount in force December 31, 1903 | $ 316,947,550.00 | $ 4,069,860.27 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 13,107,752.00 | $ 416,520.31 |
| Written or renewed during the year | 157,595,535.00 | 1,065,337.19 |
| Total | $ 170,703,287.00 | $ 1,481,857.50 |
| Deduct those expired and marked off as terminated | 159,123,412.00 | 1,096,814.76 |
| In force at end of the year 1903 | $ 11,579,875.00 | $ 385,042.74 |
| Deduct amount re-insured | 4,152,679.00 | 150,134.41 |
| Net amount in force December 31, 1903 | $ 7,427,196.00 | $ 234,908.33 |

## RECAPITULATION OP FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 141,975,865.00 | $ 1,978,559.93 | $ 989,279.96 |
| In 1902 | 2 years | One-fourth | 4,359,416.00 | 45,056.24 | 11,264.06 |
| In 1903 | 2 years | Three-fourths | 2,893,716.00 | 33,579.24 | 25,184.43 |
| In 1901 | 3 years | One-sixth | 36,922,587.00 | 434,157.15 | 73,359.52 |
| In 1902 | 3 years | One-half | 38,412,561.00 | 459,761.73 | 229,880.86 |
| In 1903 | 3 years | Five-sixths | 43,126,714.00 | 525,617.79 | 438,014.82 |
| In 1900 | 4 years | One-eighth | 965,931.00 | 9,715.15 | 1,214.39 |
| In 1901 | 4 years | Three-eighths | 885,472.00 | 10,133.68 | 3,800.11 |
| In 1902 | 4 years | Five-eighths | 1,307,088.00 | 15,730.01 | 9,831.25 |
| In 1903 | 4 years | Seven-eighths | 1,592,046.00 | 18,169.36 | 15,898.19 |
| In 1899 | 5 years | One-tenth | 6,764,667.00 | 79,825.23 | 7,982.52 |
| In 1900 | 5 years | Three-tenths | 6,730,975.00 | 80,818.21 | 24,225.46 |
| In 1901 | 5 years | One-half | 9,086,288.00 | 105,844.97 | 52,922.48 |
| In 1902 | 5 years | Seven-tenths | 10,644,320.00 | 130,733.41 | 91,513.38 |
| In 1903 | 5 years | Nine-tenths | 11,279,904.00 | 142,158.17 | 127,942.35 |
| Total | | | $ 316,947,550.00 | $ 4,069,860.27 | $ 2,101,333.78 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 46,228,493.45 |
| Losses paid from organization of company | 24,093,938.71 |
| Dividends declared since commencing business | 3,596,000.00 |
| Stock owned by directors at par value | 105,500.00 |
| Loaned to directors or other officers | 13,000.00 |
| Loaned to stockholders not officers | 15,000.00 |
| Largest amount written on any one risk | 125,000.00 |
| Losses incurred during the year—fire | 1,338,787.30 |
| Losses incurred during the year—ocean marine | 315,855.14 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Marine and Inland.* |
|---|---|---|
| Gross risks written | $ 2,171,344.54 | $ 356,508.00 |
| Gross premiums received | 27,108.39 | 5,622.10 |
| Losses paid | 11,943.41 | 16,563.12 |
| Losses incurred | 14,468.33 | 16,702.84 |
| Losses now unpaid | 3,351.38 | 150.00 |

# GEORGIA HOME INSURANCE COMPANY OF GEORGIA.

Incorporated 1859. Commenced Business 1859.

RHODES BROWNE, President. WILLIAM C. COART, Secretary.

Home Office, 1046 Broad Street, Columbus, Ga.

Amount of capital paid up in cash, $300,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 931,052.99 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 563,571.33 | |
| Deduct re-insurance, rebate, abatement and return premiums | 171,918.49 | |
| Total premiums other than perpetuals | | 391,652.84 |
| Interest received on mortgages | $ 10,908.58 | |
| Interest and dividends on stocks and bonds | 22,987.35 | |
| Rents from company's property | 9,440.29 | |
| Total interest and rents | | 43,336.22 |
| Profit on sale or maturity of ledger assets | | 64,392.74 |
| From all other sources | | 985.20 |
| Total income | | $ 500,367.01 |
| Aggregate last balance and income | | $ 1,431,420.00 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 199,701.08 | |
| Deduct salvage and re-insurance | 38,797.95 | |
| Net amount paid for losses | | 160,903.13 |
| Paid stockholders (interest or dividends) | | 90,000.00 |
| Commissions or brokerage | | 68,543.24 |
| Salaries, fees and all other charges of officers, agents, etc. | | 70,373.90 |
| Taxes on real estate | | 2,316.00 |
| All other taxes, licenses and Insurance Department fees | | 15,755.05 |
| Rents | | 775.00 |
| Repairs and expenses on real estate | | 1,757.80 |
| Advertising, printing, etc. | | 8,066.33 |
| Borrowed money paid | | 45,000.00 |
| Ledger expenses | | 1,206.86 |
| All other expenditures | | 4,085.70 |
| Total disbursements during the year | | $ 468,783.01 |
| Balance December 31, 1903 | | $ 962,636.99 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 138,925.00 | |
| Loans on mortgages | 165,349.78 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 40,500.00 | |
| Book value of stocks and bonds | 464,360.22 | |
| Cash in company's office | 4,329.17 | |
| Cash in bank | 60,246.30 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 69,611.32 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,500.00 | |
| Other ledger assets, viz. : | | |
| Loans on personal security | 14,237.14 | |
| Due by re-insurance companies | 757.91 | |
| Open accounts | 1,780.55 | |
| Life insurance account | 1,039.60 | |
| Gross assets | | $ 962,636.99 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Loans on company's stock | $ 10,000.00 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,500.00 | |
| Loans on personal security | 14,237.14 | |
| Ledger balances, open accounts | 1,780.55 | |
| Life insurance account | 1,039.60 | |
| Total | | 28,557.29 |
| Total admitted assets | | $ 934,079.70 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 48,072.14 | |
| Gross claims for losses resisted | 6,489.98 | |
| Total | $ 54,562.12 | |
| Deduct re-insurance due or accrued | 8,354.34 | |
| Net amount of unpaid losses and claims | | $ 46,207.78 |
| Unearned premiums on fire risks, running one year or less | $ 148,664.99 | |
| Unearned premiums on fire risks, running more than one year | 146,609.29 | |
| Total unearned premiums as computed above | | 295,274.28 |
| Unpaid dividends due stockholders | | 180.00 |
| Re-insurance premiums | | 499.82 |
| Old savings bank account | | 2,233.12 |
| Total liabilities, except capital | | $ 344,395.00 |
| Capital actually paid up in cash | $ 300,000.00 | |
| Surplus over all liabilities | 289,684.70 | |
| Surplus as regards policy-holders | | 589,684.70 |
| Total liabilities | | $ 934,079.70 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 32,291,644.00 | $ 569,029.34 |
| Written or renewed during the year | 30,209,776.00 | 563,571.33 |
| Total | $ 62,501,420.00 | $ 1,132,600.67 |
| Deduct those expired and marked off as terminated | 24,088,408.00 | 495,197.04 |
| In force at end of the year | $ 38,413,012.00 | $ 637,403.63 |
| Deduct amount re-insured | 4,405,590.00 | 72,955.51 |
| Net amount in force December 31, 1903 | $ 34,007,422.00 | $ 564,448.12 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 20,865,148.00 | $ 297,329.98 | $ 148,664.99 |
| In 1901 | 3 years | One-sixth | 2,561,948.00 | 46,792.86 | 7,798.81 |
| In 1902 | 3 years | One-half | 3,385,452.00 | 68,927.24 | 34,463.62 |
| In 1903 | 3 years | Five-sixths | 4,124,422.00 | 76,759.22 | 63,966.02 |
| In 1899 | 5 years | One-tenth | 453,026.00 | 11,986.93 | 1,198.69 |
| In 1900 | 5 years | Three-tenths | 510,526.00 | 13,004.70 | 3,901.41 |
| In 1901 | 5 years | One-half | 670,034.00 | 15,743.63 | 7,871.82 |
| In 1902 | 5 years | Seven-tenths | 622,250.00 | 15,521.40 | 10,864.98 |
| In 1903 | 5 years | Nine-tenths | 814,616.00 | 18,382.16 | 16,543.94 |
| Total | | | $ 34,007,422.00 | $ 564,448.12 | $ 295,274.28 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Largest amount written on any one hazard | $ 25,000.00 |
| Stock owned by directors at par value | 34,200.00 |
| Loaned to directors or other officers | 19,650.00 |
| Loaned to stockholders not officers | 24,500.00 |
| Losses incurred during the year—fire | 182,845.25 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,221,772.00 |
| Gross premiums received | 17,698.00 |
| Losses paid | 9,299.00 |
| Losses incurred | 11,207.00 |
| Losses now unpaid | 3,600.00 |

---

# GERMAN ALLIANCE INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1897. Commenced Business February 8, 1897.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York City.

---

Amount of capital paid up in cash, $400,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 1,162,663.96 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 541,357.66 | |
| Deduct re-insurance, rebate, abatement and return premiums | 111,918.71 | |
| Total premiums other than perpetuals | | 429,438.95 |
| Interest and dividends on stocks and bonds | 53,448.42 | |
| Interest and dividends from all other sources | 770.14 | |
| Total interest | | 54,218.56 |
| Profit on sale or maturity of ledger assets | | 1,281.45 |
| Total income | | $ 484,938.96 |
| Aggregate last balance and income | | $ 1,647,602.91 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 209,261.52 | |
| Deduct salvage and re-insurance | 4,120.32 | |
| Net amount paid for losses | | $ 205,141.20 |
| Paid stockholders (interest or dividends) | | 40,000.00 |
| Commissions or brokerage | | 95,766.15 |
| Salaries, fees and all other charges of officers, agents, etc. | | 4,468.80 |
| All other taxes, licenses and Insurance Department fees | | 30,495.08 |
| Total disbursements during the year | | $ 375,871.23 |
| Balance December 31, 1903 | | $ 1,271,731.69 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,137,684.00 | |
| Cash in company's office | 1.44 | |
| Cash in bank | 28,430.84 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 105,615.30 | |
| Total net ledger assets | | $ 1,271,731.69 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 3,697.00 | |
| Market value of stocks and bonds over book value | 28,799.89 | |
| | | 32,496.89 |
| Total admitted assets | | $ 1,304,228.58 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 29,961.70 | |
| Gross claims for losses in process of adjustment | 41,252.00 | |
| Net amount of unpaid losses and claims | | $ 71,213.70 |
| Unearned premiums on fire risks, running one year or less | $ 166,646.56 | |
| Unearned premiums on fire risks, running more than one year | 133,740.17 | |
| Total unearned premiums as computed above | | 300,386.73 |
| Commissions due agents and brokers | | 31,221. |
| Total liabilities, except capital | | $ 402,822.12 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 501,406.46 | |
| Surplus as regards policy-holders | | 901,406.46 |
| Total liabilities | | $ 1,304,228.58 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 57,840,325.00 | $ 555,426.29 |
| Written or renewed during the year | 50,621,325.00 | 541,357.66 |
| Total | $108,461,650.00 | $ 1,096,783.95 |
| Deduct those expired and marked off as terminated | 49,313,049.00 | 502,635.01 |
| In force at end of the year | $ 59,148,601.00 | $ 594,148.94 |
| Net amount in force December 31, 1903 | $ 59,148,601.00 | $ 594,148.94 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 28,758,988.00 | $ 333,293.13 | $ 166,646.56 |
| In 1902 | 2 years | One-fourth | 885,005.00 | 6,996.35 | 1,749.08 |
| In 1903 | 2 years | Three-fourths | 1,061,273.00 | 9,115.70 | 6,836.77 |
| In 1901 | 3 years | One-sixth | 7,966,803.00 | 60,030.51 | 10,005.09 |
| In 1902 | 3 years | One-half | 7,186,559.00 | 57,040.05 | 28,520.03 |
| In 1903 | 3 years | Five-sixths | 7,712,633.00 | 64,163.22 | 53,469.35 |
| In 1900 | 4 years | One-eighth | 280,991.00 | 2,320.84 | 290.11 |
| In 1901 | 4 years | Three-eighths | 260,131.00 | 2,142.42 | 803.41 |
| In 1902 | 4 years | Five-eighths | 203,302.00 | 1,725.06 | 1,078.17 |
| In 1903 | 4 years | Seven-eighths | 311,760.00 | 2,893.57 | 2,531.88 |
| In 1899 | 5 years | One-tenth | 970,722.00 | 11,247.85 | 1,124.78 |
| In 1900 | 5 years | Three-tenths | 806,566.00 | 9,176.11 | 2,752.83 |
| In 1901 | 5 years | One-half | 844,002.00 | 9,485.65 | 4,742.82 |
| In 1902 | 5 years | Seven-tenths | 851,164.00 | 11,153.94 | 7,807.76 |
| In 1903 | 5 years | Nine-tenths | 1,048,702.00 | 13,364.54 | 12,028.09 |
| Total | | | $ 59,148,601.00 | $ 594,148.94 | $ 300,386.73 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 2,118,247.85 |
| Losses paid since organization of company | 1,110,074.64 |
| Dividends declared since commencing business—cash | 88,000.00 |
| Stock owned by directors at par value | 69,700.00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 213,131.15 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 389,831.00 |
| Gross premiums received | 8,940.95 |
| Losses paid | 5,572.16 |
| Losses incurred | 6,582.16 |
| Losses now unpaid | 1,010.00 |

# GERMAN AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1872. Commenced Business March 7, 1872.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York City.

---

Amount of capital paid up in cash, $1,500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 9,808,189.25 | |
| *Less | 155,255.21 | |
| | $ 9,652,934.04 | |
| Increase of paid up capital during the year | 500,000.00 | |
| Extended at | | $ 10,152,934.04 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 7,649,861.91 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,717,384.44 | |
| Total premiums other than perpetuals | | 4,932,477.47 |
| Interest received on mortgages | $ 520.00 | |
| Interest and dividends on stocks and bonds | 384,785.68 | |
| Interest and dividends from all other sources | 16,021.19 | |
| Rents from company's property | 1,200.00 | |
| Total interest and rents | | 402,526.87 |
| Profit on sale or maturity of ledger assets | | 45,150.75 |
| From all other sources | | 914,166.82 |
| Total income | | $ 6,294,321.91 |
| Aggregate last balance and income | | $ 16,447,255.95 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 3,083,923.33 | |
| Deduct salvage and re-insurance | 784,801.82 | |
| Net amount paid for losses | | 2,299,121.51 |
| Paid stockholders (interest or dividends) | | 500,000.00 |
| Commissions or brokerage | | 898,147.33 |
| Salaries, fees and all other charges of officers, agents, etc. | | 224,623.07 |
| All other taxes, licenses and Insurance Department fees | | 128,547.14 |
| Rents | | 33,374.56 |
| Advertising, printing and stationery | | 41,720.84 |
| Furniture and fixtures | | 5,131.29 |
| Inspection, traveling and other miscellaneous expenses | | 352,908.86 |
| Total disbursements during the year | | $ 4,483,738.71 |
| Balance December 31, 1903 | | $ 11,963,517.24 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 15,000.00 |
| Loans on mortgages | 13,000.00 |
| Book value of stocks and bonds | 10,732,111.35 |

*Less commission on agents' balances, included in amount $899,493.38, last year's statement, to place agents' balances this year and hereafter on a net basis.

| | | |
|---|---|---|
| Cash in company's office | $ 72,451.08 | |
| Cash in bank | 430,620.77 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 765,142.72 | |
| Agents' balances, representing business written prior to October 1, 1903, | 7,642.40 | |
| Total net ledger assets | | $ 11,963,517.24 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 195.00 | |
| Interest due and accrued on bonds and stocks | 50,504.75 | |
| Interest due and accrued on other assets | 2,649.09 | |
| Total | | 53,348.84 |
| Market value of stocks and bonds over book value | | 65,082.65 |
| Gross assets | | $ 12,081,948.73 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903, | 7,642.40 |
| Total admitted assets | $ 12,074,306.33 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 134,321.00 | |
| Gross claims for losses in process of adjustment | 530,906.00 | |
| Gross claims for losses resisted | 49,047.00 | |
| Total | $ 714,274.00 | |
| Deduct re-insurance due or accrued | 115,813.75 | |
| Net amount of unpaid losses and claims | | $ 598,460.25 |
| Unearned premiums on fire risks, running one year or less | $ 1,708,109.19 | |
| Unearned premiums on fire risks, running more than one year | 2,393,076.10 | |
| Excess of original premiums over amount received for re-insurances | 924.93 | |
| Total unearned premiums, as computed above | | 4,102,110.22 |
| Commissions due agents and brokers | | 22,558.84 |
| Salaries, rents, etc., due and accrued | | 17,833.07 |
| Return and re-insurance premiums | | 200,094.36 |
| Total liabilities, except capital | | $ 4,941,056.74 |
| Capital actually paid up in cash | $ 1,500,000.00 | |
| Surplus over all liabilities | 5,633,249.59 | |
| Surplus as regards policy-holders | | 7,133,249.59 |
| Total liabilities | | $ 12,074,306.33 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 947,672,880.00 | $ 8,734,682.82 |
| Written or renewed during the year | 757,413,636.00 | 7,649,861.91 |
| Total | $ 1,705,086,516.00 | $ 16,384,544.73 |
| Deduct those expired and marked off as terminated | 681,038,273.00 | 6,728,898.51 |
| In force at end of the year | $ 1,024,048,243.00 | $ 9,655,646.22 |
| Deduct amount re-insured | 189,762,143.00 | 1,789,554.08 |
| Net amount in force December 31, 1903 | $ 834,286,100.00 | $ 7,866,092.14 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 296,926,356.00 | $ 3,416,218.38 | $ 1,708,109.19 |
| In 1902 | 2 years | One-fourth | 4,599,558.00 | 44,805.85 | 11,201.47 |
| In 1903 | 2 years | Three-fourths | 5,058,285.00 | 43,585.95 | 32,689.44 |
| In 1901 | 3 years | One-sixth | 121,537,844.00 | 920,403.34 | 153,400.56 |
| In 1902 | 3 years | One-half | 135,755,771.00 | 1,049,995.00 | 524,997.50 |
| In 1903 | 3 years | Five-sixths | 155,936,267.00 | 1,234,263.88 | 1,028,553.24 |
| In 1900 | 4 years | One-eighth | 2,033,562.00 | 11,239.45 | 1,404.93 |
| In 1901 | 4 years | Three-eighths | 2,440,597.00 | 15,303.76 | 5,738.91 |
| In 1902 | 4 years | Five-eighths | 3,338,368.00 | 19,717.76 | 12,323.60 |
| In 1903 | 4 years | Seven-eighths | 3,317,915.00 | 19,918.79 | 17,428.94 |
| In 1899 | 5 years | One-tenth | 16,954,801.00 | 173,271.06 | 17,327.11 |
| In 1900 | 5 years | Three-tenths | 15,808,625.00 | 168,603.95 | 50,581.17 |
| In 1901 | 5 years | One-half | 19,674,420.00 | 203,678.32 | 101,839.16 |
| In 1902 | 5 years | Seven-tenths | 21,873,061.00 | 244,993.20 | 171,495.22 |
| In 1903 | 5 years | Nine-tenths | 27,238,644.00 | 288,697.36 | 259,827.62 |
| | Over 5 years | Pro rata | 1,792,026.00 | 11,396.09 | 4,267.23 |
| Total | | | $ 834,286,100.00 | $ 7,866,092.14 | $ 4,101,185.29 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 70,118,888.58 |
| Losses paid since organization of company | 36,924,313.20 |
| Dividends declared since commencing business—cash | 5,790,000.00 |
| Largest amount written on any one risk | 325,000.00 |
| Stock owned by directors at par value | 220,100.00 |
| Losess incurred during the year—fire | 2,384,339.08 |
| Amount special reserve fund deposited with New York Insurance Department | 750,000.00 |
| Amount of guaranty surplus fund | 750,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 4,539,900.00 |
| Gross premiums received | 68,357.75 |
| Losses paid | 42,578.02 |
| Losses incurred | 42,589.02 |
| Losses now unpaid | 5,790.00 |

# GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1859. Commenced Business March, 1859.

HUGO SCHUMANN, President. CHAS. RUYKHAVER and GUSTAV KEHR, Secretaries.

Home Office, Nos. 62-64 William Street, New York, N. Y.

Amount of capital paid up in cash, $1,000.000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 5,412,911.94 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,717,652.91 | |
| Deduct re-insurance, rebate, abatement and return premiums | 616,052.10 | |
| Total premiums other than perpetuals | | 2,101,600.81 |
| Interest received on mortgages | $ 16,546.80 | |
| Interest and dividends on stocks and bonds | 173,167.91 | |
| Interest and dividends from all other sources | 6,582.90 | |
| Rents from company's property | 24,023.37 | |
| Total interest and rents | | 220,320.98 |
| Profit on sale or maturity of ledger assets | | 12,921.43 |
| Total income | | $ 2,334,843.22 |
| Aggregate last balance and income | | $ 7,747,755.16 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 908,793.00 | |
| Deduct salvage and re-insurance | 107,053.96 | |
| Net amount paid for losses | | 801,739.04 |
| Paid stockholders (interest or dividends) | | 160,000.00 |
| Commissions or brokerage | | 434,816.99 |
| Salaries, fees and all other charges of officers, agents, etc. | | 148,539.33 |
| Taxes on real estate | | 7,432.45 |
| All other taxes, licenses and Insurance Department fees | | 54,781.41 |
| Rents | | 22,086.71 |
| Repairs and expenses on real estate | | 16,494.50 |
| Profit and loss account items | | 13,795.85 |
| All other expenditures | | 87,300.90 |
| Total disbursements during the year | | $ 1,747,047.18 |
| Balance December 31, 1903 | | $ 6,000,707.98 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 670,488.77 | |
| Loans on mortgages | 376,500.00 | |
| Book value of stocks and bonds | 4,274,271.73 | |
| Cash in company's office | 6,892.98 | |
| Cash in bank | 339,386.44 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 307,355.96 | |
| Agents' balances, representing business written prior to October 1, 1903, | 3,091.70 | |
| Cash in hands of department managers | 22,720.40 | |
| Total net ledger assets | | $ 6,000,707.98 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 8,163.11 | |
| Rents due and accrued | 1,853.72 | |
| Total | | $ 10,016.83 |
| Gross assets | | $ 6,010,724.81 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 3,091.70 | |
| Depreciation from book value of ledger assets to bring same to market value | 157,799.48 | |
| Total | | 160,891.18 |
| Total admitted assets | | $ 5,849,833.63 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 68,851.17 | |
| Gross claims for losses in process of adjustment | 94,737.78 | |
| Gross claims for losses resisted | 19,894.00 | |
| Total | $ 183,482.95 | |
| Deduct re-insurance due or accrued | 35,421.06 | |
| Net amount of unpaid losses and claims | | $ 148,061.89 |
| Unearned premiums on fire risks, running one year or less | $ 606,113.17 | |
| Unearned premiums on fire risks, running more than one year | 1,571,930.57 | |
| Total unearned premiums as computed above | | 2,178,043.74 |
| Commissions due agents and brokers | | 5,263.89 |
| Total liabilities, except capital | | $ 2,331,369.52 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 2,518,464.11 | |
| Surplus as regards policy-holders | | 3,518,464.11 |
| Total liabilities | | $ 5,849,833.63 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 455,726,476.00 | $ 4,021,751.41 |
| Written or renewed during the year | 280,378,508.00 | 2,717,652.94 |
| Total | $ 736,104,984.00 | $ 6,739,404.35 |
| Deduct those expired and marked off as terminated | 242,557,136.00 | 2,175,366.06 |
| In force at end of the year 1903 | $ 493,547,848.00 | $ 4,564,038.29 |
| Deduct amount re-insured | 39,060,808.00 | 401,984.52 |
| Net amount in force December 31, 1903 | $ 454,487,042.00 | $ 4,162,053.77 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 116,899,773.00 | $ 1,212,226.34 | $ 606,113.17 |
| In 1902 | 2 years | One-fourth | 501,259.00 | 3,898.65 | 974.66 |
| In 1903 | 2 years | Three-fourths | 318,662.00 | 2,330.29 | 1,747.72 |
| In 1901 | 3 years | One-sixth | 80,937,638.00 | 625,480.66 | 104,246.78 |
| In 1902 | 3 years | One-half | 87,956,614.00 | 721,863.83 | 360,931.91 |
| In 1903 | 3 years | Five-sixths | 95,854,519.00 | 800,304.29 | 666,920.24 |
| In 1900 | 4 years | One-eighth | 502,684.00 | 3,925.07 | 490.63 |
| In 1901 | 4 years | Three-eighths | 443,596.00 | 3,539.53 | 1,327.32 |
| In 1902 | 4 years | Five-eighths | 821,219.00 | 6,834.46 | 4,271.53 |

| | | | | |
|---|---|---|---|---|
| In 1903 | 4 years | Seven-eighths | $ 736,010.00 | $ 6,126.10 | $ 5,360.34 |
| In 1899 | 5 years | One-tenth | 12,312,605.00 | 128,950.09 | 12,895.01 |
| In 1900 | 5 years | Three-tenths | 11,757,622.00 | 126,768.66 | 38,030.59 |
| In 1901 | 5 years | One-half | 13,173,896.00 | 147,453.98 | 73,726.97 |
| In 1902 | 5 years | Seven-tenths | 14,628,826.00 | 167,748.57 | 117,424.00 |
| In 1903 | 5 years | Nine-tenths | 17,402,222.00 | 203,338.82 | 183,004.95 |
| Over 5 years | | | 239,895.00 | 1,264.43 | 577.92 |
| Totals | | | $ 454,487,040.00 | $ 4,162,053.77 | $ 3,178,043.74 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 41,050,178.13 |
| Losses paid from organization of company | 20,200,067.60 |
| Dividends declared since commencing business | 3,811,000.00 |
| Stock owned by directors at par value | 209,850.00 |
| Largest amount written on any one risk | 100,000.00 |
| Losses incurred during the year—fire | 826,147.79 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 420,601.00 |
| Gross premiums received | 5,875.40 |
| Losses paid | 1,627.17 |
| Losses incurred | 97.55 |
| Losses now unpaid | 25.00 |

## GLENS FALLS INSURANCE COMPANY OF NEW YORK.

Incorporated 1849. Commenced Business 1850.

J. L. CUNNINGHAM, President. R. A. LITTLE, Secretary.

Home Office, Corner Glen and Bay Streets, Glens Falls, N. Y.

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 3,738,308.20 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,697,794.11 | |
| Deduct re-insurance, rebate, abatement and return premiums | 418,225.78 | |
| Total premiums other than perpetuals | | 1,261,568.33 |
| Interest received on mortgages | $ 53,661.92 | |
| Interest received on collateral loans | 200.00 | |
| Interest and dividends on stocks and bonds | 94,604.17 | |
| Interest and dividends from all other sources | 22,529.47 | |
| Rents from company's property | 4,828.90 | |
| Total interest and rents | | 175,824.46 |
| Profit on sale or maturity of ledger assets | | 4,934.09 |
| Total income | | $ 1,442,326.88 |
| Aggregate last balance and income | | $ 5,180,635.08 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 658,208.63 | |
| Deduct salvage and re-insurance | 105,198.19 | |
| Net amount paid for losses | | $ 553,010.44 |
| Paid stockholders (interest or dividends) | | 120,000.00 |
| Commissions or brokerage | | 316,391.26 |
| Salaries, fees and all other charges of officers, agents, etc. | | 79,371.13 |
| Taxes on real estate | | 3,432.78 |
| All other taxes, licenses and Insurance Department fees | | 55,027.77 |
| Advertising, printing, etc. | | 18,228.69 |
| All other expenditures | | 60,190.10 |
| Total disbursements during the year | | $ 1,205,652.17 |
| Balance December 31, 1903 | | $ 3,974,982.91 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 71,227.48 | |
| Loans on mortgages | 830,129.08 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 3,700.00 | |
| Book value of stocks and bonds | 2,309,135.00 | |
| Cash in company's office | 2,270.70 | |
| Cash in bank | 628,172.36 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 127,479.92 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,968.37 | |
| Bills receivable for real estate sold | 900.00 | |
| Total net ledger assets | | $ 3,974,982.91 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 3,123.73 | |
| Interest due and accrued on bonds and stocks | 5,281.25 | |
| Interest due and accrued on other assets | 2,416.64 | |
| Total | | 10,821.62 |
| Market value of stocks and bonds over book value | | 82,845.00 |
| Gross assets | | $ 4,068,649.53 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 1,968.37 | |
| Depreciation from book value of ledger assets to bring same to market value: Mortgage loans | 20,000.00 | |
| Total | | 21,968.37 |
| Total admitted assets | | $ 4,046,681.16 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 25,793.26 | |
| Gross claims for losses in process of adjustment | 43,195.00 | |
| Gross claims for losses resisted | 2,025.00 | |
| Total | $ 71,013.26 | |
| Deduct re-insurance due or accrued | 15,225.22 | |
| Net amount of unpaid losses and claims | | $ 55,788.04 |
| Unearned premiums on fire risks, running one year or less | $ 332,083.76 | |
| Unearned premiums on fire risks, running more than one year | 947,932.27 | |
| Total unearned premiums as computed above | | 1,280,016.03 |
| Salaries, rents, etc., due and accrued | | 35,000.00 |
| Total liabilities, except capital | | $ 1,370,804.07 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 2,475,877.09 | |
| Surplus as regards policy-holders | | $ 2,675,877.09 |
| Total liabilities | | $ 4,046,681.16 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 219,488,806.00 | $ 2,469,741.86 |
| Written or renewed during the year | 135,295,530.00 | 1,679,794.11 |
| Total | $ 354,784,336.00 | $ 4,149,535.97 |
| Deduct those expired and marked off as terminated | 112,877,235.00 | 1,394,430.61 |
| In force at end of the year 1903 | $ 241,907,101.00 | $ 2,755,105.36 |
| Deduct amount re-insured | 21,882,007.00 | 305,287.35 |
| Net amount in force December 31, 1903 | $ 220,025,094.00 | $ 2,449,818.01 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 47,141,706.00 | $ 664,167.52 | $ 332,083.76 |
| In 1902 | 2 years | One-fourth | 665,213.00 | 6,551.17 | 1,637.79 |
| In 1903 | 2 years | Three-fourths | 1,040,509.00 | 11,689.16 | 8,766.87 |
| In 1901 | 3 years | One-sixth | 39,380,269.00 | 385,785.57 | 64,297.59 |
| In 1902 | 3 years | One-half | 45,351,960.00 | 448,109.25 | 224,054.62 |
| In 1903 | 3 years | Five-sixths | 49,828,939.00 | 503,393.26 | 419,494.39 |
| In 1900 | 4 years | One-eighth | 478,779.00 | 4,418.98 | 552.37 |
| In 1901 | 4 years | Three-eighths | 560,563.00 | 5,039.02 | 1,889.64 |
| In 1902 | 4 years | Five-eighths | 657,524.00 | 5,538.88 | 3,461.80 |
| In 1903 | 4 years | Seven-eighths | 705,366.00 | 6,711.46 | 5,872.53 |
| In 1899 | 5 years | One-tenth | 6,003,561.00 | 71,834.24 | 7,183.42 |
| In 1900 | 5 years | Three-tenths | 6,015,776.00 | 72,690.21 | 21,807.06 |
| In 1901 | 5 years | One-half | 6,399,859.00 | 75,827.51 | 37,913.75 |
| In 1902 | 5 years | Seven-tenths | 7,588,550.00 | 91,275.83 | 63,893.08 |
| In 1903 | 5 years | Nine-tenths | 8,206,520.00 | 96,785.95 | 87,107.36 |
| Total | | | $ 220,025,094.00 | $ 2,449,818.01 | $ 1,280,016.03 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 23,305,942.00 |
| Losses paid since organization of company | 10,906,534.00 |
| Dividends declared since commencing business—cash | 1,180,000.00 |
| Stock owned by directors at par value | 76,780.00 |
| Amount loaned to directors or other officers | 7,700.00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 548,815.11 |
| Amount of special reseve fund deposited with New York Insurance Department | 200,000.00 |
| Amount of guaranty surplus fund | 200,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 573,710.00 |
| Gross premiums received | 10,896.20 |
| Losses paid | 3,188.69 |
| Losses incurred | 2,795.37 |

# GLOBE AND RUTGERS FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated February 9, 1899. Commenced Business February 9, 1899.

E. C. JAMESON, President. LYMAN CANDEE, Secretary.

Home Office, 76 and 78 William Street, New York City.

---

Amount of capital paid up in cash, $400,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,359,330.60 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,015,728.09 | |
| Deduct re-insurance, rebate, abatement and return premiums | 354,269.93 | |
| Total premiums other than perpetuals | | 1,661,458.16 |
| Interest received on mortgages | $ 2,715.00 | |
| Interest and dividends on stocks and bonds | 40,001.07 | |
| Rents from company's property | 5,290.50 | |
| Total interest and rents | | 48,006.57 |
| From all other sources | | 187.00 |
| Total income | | $ 1,709,651.73 |
| Aggregate last balance and income | | $ 3,068,982.33 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 744,129.56 | $ 11.66 | |
| Deduct salvage and re-insurance | 61,100.94 | | |
| | $ 683,028.62 | $ 11.66 | |
| Net amount paid for losses | | | 683,040.28 |
| Paid stockholders (interest or dividends) | | | 44,000.00 |
| Commissions or brokerage | | | 244,523.94 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 34,270.12 |
| Taxes on real estate | | | 950.71 |
| All other taxes, licenses and Insurance Department fees | | | 16,004.82 |
| Rents | | | 3,500.00 |
| Repairs and expenses on real estate | | | 1,691.50 |
| Borrowed money paid | | | 20,000.00 |
| Legal expenses | | | 3,964.90 |
| All other expenditures | | | 16,554.06 |
| Total disbursements during the year | | | $ 1,068,500.35 |
| Balance December 31, 1903 | | | $ 2,000,481.98 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 71,850.00 |
| Loans on mortgages | 54,500.00 |
| Book value of stocks and bonds | 1,274,302.46 |
| Cash in company's office | 3,676.70 |
| Cash in bank | 56,573.59 |
| Agents' balances, representing business written subsequent to October 1, 1903 | 468,550.53 |

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 49,302.32 | |
| Manhattan Insurance Company due account re-insurance | 21,726.38 | |
| Total net ledger assets | | $ 2,000,481.98 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,089.97 | |
| Interest due and accrued on bonds and stocks | 7,298.66 | |
| Total | | 8,388.63 |
| Market value of real estate over book value | | 1,150.00 |
| Market value of stocks and bonds over book value | | 21,539.54 |
| Gross assets | | $ 2,031,560.15 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 49,302.32 |
| Manhattan Insurance Company due account re-insurance | 21,726.38 |
| Total | $ 71,028.70 |
| Total admitted assets | $ 1,960,531.45 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 35,341.50 | |
| Gross claims for losses in process of adjustment | 84,287.18 | |
| Gross claims for losses resisted | 7,816.32 | |
| Total | $ 127,445.00 | |
| Net amount of unpaid losses and claims | | $ 127,445.00 |
| Unearned premiums on fire risks, running one year or less | $ 918,986.22 | |
| Unearned premiums on fire risks, running more than one year | 55,324.81 | |
| Total unearned premiums as computed above | | 974,311.03 |
| Commissions due agents and brokers | | $ 70,282.57 |
| Due and to become due for borrowed money | | 50,000.00 |
| All other liabilities | | 200.00 |
| Total liabilities, except capital | | $ 1,222,238.60 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 338,292.85 | |
| Surplus as regards policy-holders | | 738,292.85 |
| Total liabilities | | $ 1,960,531.45 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 77,345,559.00 | $ 1,168,260.94 |
| Written or renewed during the year | 131,216,357.00 | 2,015,728.09 |
| Total | $ 208,561,916.00 | $ 3,183,989.03 |
| Deduct those expired and marked off as terminated | 92,381,945.00 | 1,240,986.23 |
| In force at end of the year 1903 | $ 116,179,971.00 | $ 1,943,002.80 |
| Deduct amount re-insured | 1,170,785.00 | 12,502.85 |
| Net amount in force December 31, 1903 | $ 115,009,186.00 | $ 1,930,499.95 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 108,689,129.00 | $ 1,837,972.44 | $ 918,986.22 |
| In 1902 | 2 years | One-fourth | 538,216.00 | 9,829.18 | 2,457.29 |
| In 1903 | 2 years | Three-fourths | 163,015.00 | 4,235.29 | 3,176.47 |

| | | | | |
|---|---|---|---|---|
| In 1901 | 3 years | One-sixth | $ 1,042,254.00 | $ 11,851.57 | $ 1,975.26 |
| In 1902 | 3 years | One-half | 1,252,379.00 | 21,734.24 | 10,867.12 |
| In 1903 | 3 years | Five-sixths | 2,936,265.00 | 37,886.01 | 31,571.68 |
| In 1900 | 4 years | One-eighth | 20,000.00 | 37.00 | 4.62 |
| In 1902 | 4 years | Five-eighths | 3,000.00 | 292.55 | 182.84 |
| In 1900 | 5 years | Three-tenths | 17,000.00 | 727.21 | 218.16 |
| In 1901 | 5 years | One-half | 26,800.00 | 695.10 | 347.55 |
| In 1902 | 5 years | Seven-tenths | 58,787.00 | 958.03 | 670.62 |
| In 1903 | 5 years | Nine-tenths | 262,341.00 | 4,281.33 | 3,853.20 |
| Total | | | $ 115,009,186.00 | $ 1,930,499.95 | $ 974,311.03 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 3,657,129.39 |
| Losses paid from organization of company | 1,871,374.07 |
| Dividends declared since commencing business | 80,000.00 |
| Stock owned by directors at par value | 296,700.00 |
| Largest amount written on any one hazard | 50,000.00 |
| Losses incurred during the year—fire | 725,264.05 |
| Losses incurred during the year—inland marine | 11.66 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,256,184.00 |
| Gross premiums received | 23,792.51 |
| Losses paid | 5,835.77 |
| Losses incurred | 5,148.28 |
| Losses now unpaid | 355.00 |

---

# GREENWICH INSURANCE COMPANY OF NEW YORK.

Incorporated May 5, 1834. Commenced Business January 1, 1835.

MASON A. STONE, President. WALTER B. WARD, WILLIAM ADAMS, Asst. Secretaries.

Home Office, No. 61 Pine Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 1,736,614.68 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,457,234.67 | $ 211,705.01 | |
| Deduct re-insurance, rebate, abatement and return premiums | 712,779.34 | 16,504.78 | |
| | $ 1,744,455.33 | $ 195,200.23 | |
| Total premiums other than perpetuals | | | 1,939,655.56 |
| Interest and dividends on stocks and bonds | | | 64,473.55 |
| Total income | | | $ 2,004,129.11 |
| Aggregate last balance and income | | | $ 3,740,743.79 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,218,012.72 | $ 145,607.18 | |
| Deduct salvage and re-insurance | 235,873.17 | 23,147.02 | |
| | $ 982,139.55 | $ 122,460.16 | |
| Net amount paid for losses | | | $ 1,104,599.71 |
| Paid stockholders (interest or dividends) | | | 20,000.00 |
| Commissions or brokerage | | | 395,274.42 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 168,657.63 |
| All other taxes, licenses and Insurance Department fees | | | 53,959.89 |
| Rents | | | 18,840.82 |
| Advertising, printing, etc. | | | 25,824.24 |
| Local boards | | | 32,119.88 |
| Traveling expenses of special agents, etc. | | | 34,107.15 |
| Sundry expense | | | 28,448.35 |
| All other expenditures | | | 23,514.66 |
| Total disbursements during the year | | | $ 1,905,346.75 |
| Balance December 31, 1903 | | | $ 1,835,397.04 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,352,411.54 | |
| Cash in company's office | 8,257.49 | |
| Cash in bank | 119,140.40 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 92,410.03 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,695.74 | |
| Bills receivable, not matured, taken for marine and inland risks | 7,930.56 | |
| Other ledger assets, re-insurance collectible on paid losses | 23,566.15 | |
| Uncollected premiums written subsequent to October 1, 1903 | 227,133.22 | |
| Uncollected office premiums written prior to October 1, 1903 | 2,851.91 | |
| Total net ledger assets | | $ 1,835,397.04 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 11,625.00 |
| Market value of stocks and bonds over book value | 266,998.46 |
| Other non-ledger assets | 10,550.00 |
| Gross assets | $ 2,124,570.50 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances and office premiums representing business written prior to October 1, 1903 | $ 4,547.65 | |
| Re-insurance collectible in companies, not admitted | 18.88 | |
| Total | | 4,566.53 |
| Total admitted assets | | $ 2,120,003.97 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 236,961.10 | |
| Gross claims for losses resisted | 18,900.00 | |
| Total | $ 255,861.10 | |
| Deduct re-insurance due or accrued | 35,550.33 | |
| Net amount of unpaid losses and claims | | $ 220,310.77 |
| Unearned premiums on fire risks, running one year or less | $ 568,966.64 | |
| Unearned premiums on fire risks, running more than one year | 820,231.84 | |

| | | |
|---|---|---|
| Unearned premiums on inland navigation risks | $ 56,301.97 | |
| Excess of original premiums over amount received for re-insurance | 1,061.94 | |
| Total unearned premiums as computed above | | $ 1,446,562.39 |
| Amount reclaimable on perpetual fire risks | | 931.50 |
| Commissions due agents and brokers | | 40,000.00 |
| Salaries, rents, etc., due and accrued | | 5,000.00 |
| Return and re-insurance premiums | | 49,035.54 |
| Total liabilities, except capital | | $ 1,761,840.20 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 158,163.77 | |
| Surplus as regards policy-holders | | 358,163.77 |
| Total liabilities | | $ 2,120,003.97 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 354,852,455.00 | $ 3,051,260.24 |
| Written or renewed during the year | 268,977,346.00 | 2,457,234.67 |
| Total | $ 623,829,801.00 | $ 5,508,494.91 |
| Deduct those expired and marked off as terminated | 277,084,268.00 | 2,322,247.01 |
| In force at end of the year | $ 346,745,533.00 | $ 3,186,247.90 |
| Deduct amount re-insured | 44,532,935.00 | 487,059.40 |
| Net amount in force | $ 302,212,598.00 | $ 2,699,188.50 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 2,768,972.00 | $ 105,174.75 |
| Written or renewed during the year | 51,023,296.00 | 211,705.01 |
| Total | $ 53,792,268.00 | $ 316,879.76 |
| Deduct those expired and marked off as terminated | 50,609,600.00 | 202,943.33 |
| In force at end of the year | $ 3,182,668.00 | $ 113,936.43 |
| Deduct amount re-insured | 29,500.00 | 1,332.50 |
| Net amount in force | $ 3,153,168.00 | $ 112,603 93 |

Perpetual risks not included above, $50,000.00; premiums on same, $1,035.00.

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 94,345,558.00 | $ 1,137,933.29 | $ 568,966.64 |
| In 1902 | 2 years | One-fourth | 1,358,086.00 | 10,399.04 | 2,599.76 |
| In 1903 | 2 years | Three-fourths | 1,048,299.00 | 7,681.69 | 5,761.26 |
| In 1901 | 3 years | One-sixth | 53,770,153.00 | 356,821.19 | 59,470.20 |
| In 1902 | 3 years | One-half | 55,589,550.00 | 381,872.15 | 190,936.07 |
| In 1903 | 3 years | Five-sixths | 61,417,634.00 | 442,567.79 | 368,806.50 |
| In 1900 | 4 years | One-eighth | 603,306.00 | 5,273.67 | 659.21 |
| In 1901 | 4 years | Three-eighths | 581,858.00 | 4,829.21 | 1,810.95 |
| In 1902 | 4 years | Five-eighths | 392,296.00 | 3,366.68 | 2,104.20 |
| In 1903 | 4 years | Seven-eighths | 370,141.00 | 3,207.01 | 2,806.11 |
| In 1899 | 5 years | One-tenth | 5,371,852.00 | 46,235.63 | 4,623.57 |
| In 1900 | 5 years | Three-tenths | 8,058,440.00 | 77,018.97 | 23,105.69 |
| In 1901 | 5 years | One-half | 7,164,669.00 | 71,152.47 | 35,576.23 |
| In 1902 | 5 years | Seven-tenths | 5,753,643.00 | 68,688.15 | 48,081.70 |
| In 1903 | 5 years | Nine-tenths | 6,364,783.00 | 81,862.04 | 73,675.84 |
| | Over 5 years | Pro rata | 22,330.00 | 279.52 | 214.55 |
| Total | | | $ 302,212,598.00 | $ 2,699,188.50 | $ 1,389,198.48 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 28,870,169.66 |
| Losses paid from organization of company | 17,080,861.74 |
| Dividends declared since commencing business | 2,248,000.00 |
| Loaned to directors or other officers | 104,000.00 |
| Largest amount written on any one hazard | 30,000.00 |
| Losses incurred during the year—fire | 997,971.79 |
| Losses incurred during the year—inland marine | 128,945.57 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,822,347.00 |
| Gross premiums received | 20,654.34 |
| Losses paid | 12,806.01 |
| Losses incurred | 15,091.72 |
| Losses now unpaid | 3,309.71 |

# HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1852. Commenced Business April, 1852.

CHARLES A. SHAW, President. JOSEPH MCCORD, Secretary.

Home Office, 34 Pine Street, New York.

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 3,281'507.12 | |
| Deduct amount to increase agents' balances | 54,977.55 | |
| Extended at | | $ 3,226,529.57 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,253,745.85 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,364,511.93 | |
| Total premiums other than perpetuals | | 2,889,233.92 |
| Interest received on mortgages | $ 175.00 | |
| Interest received on collateral loans | 12.36 | |
| Interest and dividends on stocks and bonds | 103,770.67 | |
| Interest and dividends from all other sources | 8,556.76 | |
| Rents from company's property | 29,083.14 | |
| Total interest and rents | | 141,597.93 |
| Total income | | $ 3,030,831.85 |
| Aggregate last balance and income | | $ 6,257,361.42 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,595,852.24 | |
| Deduct salvage and re-insurance | 309,037.52 | |
| Net amount paid for losses | | 1,286,814.72 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 537,872.58 |
| Salaries, fees and all other charges of officers, agents, etc. | | 214,044.27 |
| Taxes on real estate | | 9,079.77 |
| All other taxes, licenses and Insurance Department fees | | 61,187.42 |
| Rents | | 16,045.28 |

| | | |
|---|---|---|
| Repairs and expenses on real estate | | $ 6,416.56 |
| Loss on sales or maturity—ledger assets | | 5,229.13 |
| Advertising, printing, etc. | | 28,071.60 |
| Agency balances to profit and loss | | 5,822.38 |
| Legal expenses | | 2,184.93 |
| Fire department | | 13,630.43 |
| All other expenditures | | 182,987.95 |
| Total disbursements during the year | | $ 2,469,387.02 |
| Balance December 31, 1903 | | $ 3,787,974.40 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 663,354.59 | |
| Loans on mortgages | 3,500.00 | |
| Book value of stocks and bonds | 2,539,958.80 | |
| Cash in company's office | 22,547.26 | |
| Cash in bank | 199,243.98 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 168,212.27 | |
| Agents' balances, representing business written prior to October 1, 1903 | 586.05 | |
| Other ledger assets, viz.: Outstanding premiums, city department | 190,571.55 | |
| Total net ledger assets | | $ 3,787,974.40 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 14.58 | |
| Interest due and accrued on bonds and stocks | 20,385.74 | |
| Rents due and accrued | 456.00 | |
| Total | | 20,856.32 |
| Market value of real estate over book value | | 29,631.25 |
| Market value of stocks and bonds over book value | | 210,285.95 |
| Unpaid re-insurance on paid losses | | 13,895.17 |
| Gross assets | | $ 4,062,643.09 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 586.05 |
| Total admitted assets | $ 4,062,057.04 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 78,849.89 | |
| Gross claims for losses in process of adjustment | 248,371.77 | |
| Gross claims for losses resisted | 32,238.48 | |
| Total | $ 359,460.14 | |
| Deduct re-insurance due or accrued | 49,160.50 | |
| Net amount of unpaid losses and claims | | $ 310,299.64 |
| Unearned premiums on fire risks, running one year or less | $ 1,037,053.05 | |
| Unearned premiums on fire risks, running more than one year | 1,036,206.33 | |
| Excess of original premiums over amount received for re-insurance | 272.85 | |
| Total unearned premiums as computed above | | 2,073,532.23 |
| Commissions due agents and brokers | | 38,114.29 |
| Return and re-insurance premiums | | 9,883.39 |
| Total liabilities, except capital | | $ 2,431,829.55 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 630,227.49 | |
| Surplus as regards policy-holders | | 1,630,227.49 |
| Total liabilities | | $ 4,062,057.04 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 384,336,326.50 | $ 3,855,076.62 |
| Written or renewed during the year | 435,670,859.60 | 4,253,745.85 |
| Total | $ 820,007,186.10 | $ 8,108,822.47 |
| Deduct those expired and marked off as terminated | 356,419,274.49 | 3,549,025.75 |
| In force at end of the year 1903 | $ 463,587,911.61 | $ 4,559,796.72 |
| Deduct amount re-insured | 58,516,936.67 | 604,667.00 |
| Net amount in force December 31, 1903 | $ 405,070,974.94 | $ 3,955,129.72 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 189,076,010.32 | $ 2,074,106.11 | $ 1,037,053.05 |
| In 1903 | 1 year | All | 26,615.00 | 359.57 | 359.57 |
| In 1902 | 2 years | One-fourth | 460,660.00 | 6,958.40 | 1,739.60 |
| In 1903 | 3 years | Three-fourths | 1,297,513.25 | 12,329.48 | 9,247.11 |
| In 1901 | 3 years | One-sixth | 44,743,095.43 | 377,744.07 | 62,957.34 |
| In 1902 | 3 years | One-half | 57,408,825.03 | 474,745.77 | 237,372.88 |
| In 1903 | 3 years | Five-sixths | 78,722,322.75 | 621,025.12 | 500,854.27 |
| In 1903 | 3 years | All | 13,000.00 | 104.40 | 104.40 |
| In 1900 | 4 years | One-eighth | 276,521.00 | 2,498.24 | 312.28 |
| In 1901 | 4 years | Three-eighths | 297,682.67 | 2,888.82 | 1,083.31 |
| In 1902 | 4 years | Five-eighths | 419,763.00 | 3,368.99 | 2,105.62 |
| In 1903 | 4 years | Seven-eighths | 373,978.00 | 3,020.87 | 2,643.26 |
| In 1899 | 5 years | One-tenth | 4,582,917.70 | 58,073.52 | 5,807.35 |
| In 1900 | 5 years | Three-tenths | 5,655,649.09 | 69,322.52 | 20,796.75 |
| In 1901 | 5 years | One-half | 6,528,352.25 | 80,327.78 | 40,163.89 |
| In 1902 | 5 years | Seven-tenths | 7,397,072.00 | 90,728.46 | 63,509.92 |
| In 1903 | 5 years | Nine-tenths | 7,664,847.50 | 95,932.94 | 86,339.64 |
| Over 5 years | | | 126,150.00 | 1,594.69 | 809.14 |
| Total | | | $ 405,070,974.94 | $ 3,955,129.72 | $ 2,073,259.38 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 43,425,685.46 |
| Losses paid since organization of company | 24,629,476.21 |
| Dividends declared since commencing business—cash | 3,189,000.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 229,400.00 |
| Largest amount in any one hazard | 100,000.00 |
| Losses incurred during the year—fire | 1,318,815.40 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,786,688.40 |
| Gross premiums received | 27,603.42 |
| Losses paid | 15,258.00 |
| Losses incurred | 19,485.69 |
| Losses now unpaid | 4,048.64 |

# HARTFORD FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1810. Commenced Business August, 1810.

GEORGE L. CHASE, President. P. C. ROYCE, Secretary.

Home Office, No. 53 Trumbull Street, Hartford, Conn.

---

Amount of capital paid up in cash, $1,250.000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 11,036,858.99 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $12,435,278.48 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,361,487.77 | |
| Total premiums other than perpetuals | | 10,073,790.71 |
| Interest received on mortgages | $ 37,272.95 | |
| Interest received on collateral loans | 240.00 | |
| Interest and dividends on stocks and bonds | 370,034.12 | |
| Interest and dividends from all other sources | 10,171.51 | |
| Rents from company's property | 18,755.14 | |
| Total interest and rents | | 436,473.72 |
| Profit on sale or maturity of ledger assets | | 12,950.00 |
| From all other sources | | 112.26 |
| Total income | | $ 10,523,326.69 |
| Aggregate last balance and income | | $ 21,560,185.68 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 5,417,740.66 | |
| Deduct salvage and re-insurance | 349,616.63 | |
| Net amount paid for losses | | 5,068,124.03 |
| Paid stockholders (interest or dividends) | | 437,500.00 |
| Commissions or brokerage | | 1,821,175.69 |
| Salaries, fees and all other charges of officers, agents, etc. | | 699,589.66 |
| Taxes on real estate | | 8,774.55 |
| All other taxes, licenses and Insurance Department fees | | 293,215.62 |
| Loss on sales or maturity—ledger assets | | 50,000.00 |
| Agency balance marked off | | 2,590.84 |
| Paid re-insurance companies under treaty | | 42,252.30 |
| All other expenditures | | 706,275.83 |
| Total disbursements during the year | | $ 9,129,498.52 |
| Balance December 31, 1903 | | $ 12,430,687.16 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 900,238.90 |
| Loans on mortgages | 734,369.00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 4,800.00 |
| Book value of stocks and bonds | 9,259,717.44 |
| Cash in company's office | 35,991.71 |
| Cash in bank | 443,082.79 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 1,028,300.00 | |
| Other ledger assets, viz.: Printing plant | 24,187.32 | |
| Total net ledger assets | | $ 12,430,687.16 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 9,774.23 | |
| Interest due and accrued on collateral loans | 47.72 | |
| Rents accrued | 1,933.19 | |
| Total | | 11,755.14 |
| Market value of real estate over book value | | 40,261.10 |
| Market value of stocks and bonds over book value | | 924,157.41 |
| Gross premiums in course of collection December 31, not more than three months due, not debited to authorized agents | | 1,117,000.00 |
| All other | | 19,091.47 |
| Gross assets | | $ 14,542,952.28 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Printing plant | | 26,590.93 |
| Total admitted assets | | $ 14,516,361.35 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 297,264.83 | |
| Gross claims for losses in process of adjustment | 572,005.60 | |
| Gross claims for losses resisted | 85,552.39 | |
| Net amount of unpaid losses and claims | | $ 954,822.82 |
| Unearned premiums on fire risks, running one year or less | $ 3,780,196.95 | |
| Unearned premiums on fire risks, running more than one year | 4,273,345.64 | |
| Total unearned premiums as computed above | | 8,053,542.59 |
| Commissions due agents and brokers | | 167,103.20 |
| Return premiums | | 179,686.80 |
| Total liabilities, except capital | | $ 9,355,155.41 |
| Capital actually paid up in cash | $ 1,250,000.00 | |
| Surplus over all liabilities | 3,911,205.94 | |
| Surplus as regards policy-holders | | 5,161,205.94 |
| Total liabilities | | $ 14,516,361.35 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $1,299,537,264.00 | $ 15,537,916.15 |
| Written or renewed during the year | 907,545,827.00 | 12,435,278.48 |
| Total | $2,207,083,091.00 | $ 27,973,194.93 |
| Deduct those expired and marked off as terminated | 897,871,125.00 | 11,864,987.95 |
| In force at end of the year 1903 | $1,309,211,966.00 | $ 16,108,206.98 |
| Deduct amount re-insured | 13,668,134.00 | 190,082.43 |
| Net amount in force December 31, 1903 | $1,295,543,832.00 | $ 15,918,124.55 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 511,818,787.00 | $ 7,560,393.89 | $ 3,780,196.95 |
| In 1902 | 2 years | One-fourth | 2,736,260.00 | 27,023.29 | 6,755.82 |
| In 1903 | 2 years | Three-fourths | 2,452,279.00 | 23,306.44 | 17,479.83 |
| In 1901 | 3 years | One-sixth | 185,824,102.00 | 1,811,855.48 | 301,975.91 |
| In 1902 | 3 years | One-half | 185,643,739.00 | 1,904,133.93 | 952,066.96 |
| In 1903 | 3 years | Five-sixths | 188,471,272.00 | 1,959,619.45 | 1,633,016.21 |
| In 1900 | 4 years | One-eighth | 3,086,342.00 | 26,532.03 | 3,316.50 |
| In 1901 | 4 years | Three-eighths | 3,363,891.00 | 32,171.20 | 12,064.20 |
| In 1902 | 4 years | Five-eighths | 2,344,935.00 | 21,148.24 | 13,218.02 |
| In 1903 | 4 years | Seven-eighths | 2,437,826.00 | 22,815.33 | 19,963.41 |
| In 1899 | 5 years | One-tenth | 39,766,081.00 | 466,929.09 | 46,692.91 |
| In 1900 | 5 years | Three-tenths | 40,191,276.00 | 488,482.60 | 146,544.78 |
| In 1901 | 5 years | One-half | 39,932,039.00 | 484,273.01 | 242,136.50 |
| In 1902 | 5 years | Seven-tenths | 41,199,750.00 | 511,906.94 | 358,334.86 |
| In 1903 | 5 years | Nine-tenths | 46,275,253.00 | 577,533.03 | 519,779.73 |
| Total | | | $1,295,543,832.00 | $15,918,124.55 | $ 8,053,542.59 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received from organization of company | $ 143,260,457.63 |
| Losses paid from organization of company | 83,748,024.69 |
| Dividends declared since commencing business—cash | 11,175,600.00 |
| Dividends declared since commencing business—stock | 950,000.00 |
| Stock owned by directors at par value | 191,900.00 |
| Largest amount on any one hazard | 150,000.00 |
| Losses incurred during the year—fire | 5,195,141.45 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 6,702,900.00 |
| Gross premiums received | 78,586.08 |
| Losses paid | 48,891.90 |
| Losses incurred | 44,619.85 |
| Losses now unpaid | 904.00 |

# HOME INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1853. Commenced Business April 13, 1853.

JOHN H. WASHBURN, President. A. M. BURTIS, WM. H. CHENEY, Secretaries.

Home Office, 56 Cedar Street, New York, N. Y.

Amount of capital paid up in cash, $3,000,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 15,144,215.12 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $11,911,865.48 | $ 540,467.76 | |
| Deduct re-insurance, rebate, abatement and return premiums | 4,098,106.57 | 278,106.66 | |
| Total premiums other than perpetuals | $ 7,813,758.91 | $ 262,361.10 | 8,076,120.01 |
| Interest received on mortgages | | $ 6,159.29 | |
| Interest and dividends on stocks and bonds | | 521,062.62 | |
| Interest and dividends from all other sources | | 13,427.32 | |
| Rents from company's property | | 168,400.33 | |
| Total interest and rents | | | 709,049.56 |
| Profit on sale or maturity of ledger assets | | | 52,504.00 |
| Profit and loss account | | | 6,212.71 |
| Total income | | | $ 8,843,886.28 |
| Aggregate last balance and income | | | $ 23,988,101.40 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 5,217,145.35 | $ 349,854.12 | |
| Deduct salvage and re-insurance | 1,626,717.12 | 159,062.76 | |
| Net amount paid for losses | $ 3,590,428.23 | $ 190,791.36 | 3,781,219.59 |
| Paid stockholders (interest or dividends) | | | 420,000.00 |
| Commissions or brokerage | | | 1,496,944.33 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 484,480.20 |
| Taxes on real estate | | | 20,536.17 |
| All other taxes, licenses and Insurance Department fees | | | 191,377.12 |
| Rents | | | 72,100.80 |
| Repairs and expenses on real estate | | | 39,926.86 |
| Loss on sales or maturity—ledger assets | | | 11,500.00 |
| Advertising, printing and stationery | | | 102,114.41 |
| Traveling expenses, $91,957.73; postage, $47,822.12 | | | 139,779.85 |
| Telegrams, $7,167.04; express, $13,736.91; exchange, $7,198.72 | | | 28,102.67 |
| Legal expenses, $3,213.14; incidentals, $258,939.62 | | | 262,152.76 |
| Profit and loss account | | | 32,090.28 |
| Total disbursements during the year | | | $ 7,082,325.04 |
| Balance December 31, 1903 | | | $ 16,905,776.36 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 1,593,892.06 |
| Loans on mortgages | 91,200.00 |
| Book value of stocks and bonds | 13,038,431.40 |
| Cash in bank | 1,173,763.90 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 563,933.05 | |
| Agents' balances, representing business written prior to October 1, 1903, | 5,532.47 | |
| Bills receivable, taken for fire risks | 520.13 | |
| Counter and office premiums uncollected | 438,503.35 | |
| Total net ledger assets | | $ 16,905,776.36 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | 1,971.50 |
| Market value of stocks and bonds over book value | 1,421,831.18 |
| Gross assets | $ 18,329,579.09 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 5,532.47 | |
| Depreciation from book value of ledger assets to bring same to market value | 283,252.58 | |
| Total | | 288,785.05 |
| Total admitted assets | | $ 18,040,793.99 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 263,598.80 | |
| Gross claims for losses in process of adjustment | 1,439,358.94 | |
| Gross claims for losses resisted | 52,819.37 | |
| Total | $ 1,755,777.11 | |
| Deduct re-insurance due or accrued | 776,705.46 | |
| Net amount of unpaid losses and claims | | $ 979,071.65 |
| Unearned premiums on fire risks, running one year or less | $ 2,628,103.00 | |
| Unearned premiums on fire risks, running more than one year | 3,783,629.00 | |
| Unearned premiums on inland navigation risks | 120,201.00 | |
| Unearned premiums on unexpired marine risks | 55,680.00 | |
| Total unearned premiums, as computed above | | 6,587,613.00 |
| Commissions due agents and brokers | | 83,149.56 |
| Salaries, rents, etc., due and accrued | | 85,000.00 |
| Re-insurance premiums | | 731,208.29 |
| Total liabilities, except capital | | $ 8,466,042.50 |
| Capital actually paid up in cash | $ 3,000,000.00 | |
| Surplus over all liabilities | 6,574,751.49 | |
| Surplus as regards policy-holders | | 9,574,751.49 |
| Total liabilities | | $ 18,040,793.99 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 1,293,947,469.00 | $ 13,071,500.00 |
| Written or renewed during the year | 1,169,755,221.00 | 11,911,865.48 |
| Total | $ 2,463,702,690.00 | $ 24,983,365.48 |
| Deduct those expired and marked off as terminated | 1,015,911,715.00 | 10,354,431.48 |
| In force at end of the year | $ 1,447,790,975.00 | $ 14,628,934.00 |
| Deduct amount re-insured | 255,371,259.00 | 2,225,493.00 |
| Net amount in force December 31, 1903 | $ 1,192,419,716.00 | $ 12,403,441.00 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 19,013,454.00 | $ 518,023.00 |
| Written or renewed during the year | 61,705,910.00 | 540,467.76 |
| Total | $ 80,719,364.00 | $ 1,058,490.76 |
| Deduct those expired and marked off as terminated | 63,692,531.00 | 613,176.76 |
| In force at end of the year | $ 17,026,833.00 | $ 445,314.00 |
| Deduct amount re-insured | 5,756,021.00 | 149,233.00 |
| Net amount in force December 31, 1903 | $ 11,270,812.00 | $ 296,081.00 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 465,105,950.00 | $ 5,256,205.00 | $ 2,628,103.00 |
| In 1902 | 2 years | One-fourth | 3,574,296.00 | 38,425.00 | 9,606.00 |
| In 1903 | 2 years | Three-fourths | 1,530,290.00 | 13,232.00 | 9,924.00 |
| In 1901 | 3 years | One-sixth | 148,776,011.00 | 1,372,007.00 | 228,668.00 |
| In 1902 | 3 years | One-half | 186,101,214.00 | 1,715,963.00 | 857,982.00 |
| In 1903 | 3 years | Five-sixths | 187,699,383.00 | 1,761,693.00 | 1,468,078.00 |
| In 1900 | 4 years | One-eighth | 1,249,603.00 | 11,947.00 | 1,493.00 |
| In 1901 | 4 years | Three-eighths | 1,609,975.00 | 14,744.00 | 5,529.00 |
| In 1902 | 4 years | Five-eighths | 1,307,465.00 | 12,725.00 | 7,953.00 |
| In 1903 | 4 years | Seven-eighths | 1,102,429.00 | 10,361.00 | 9,066.00 |
| In 1899 | 5 years | One-tenth | 31,626,536.00 | 346,747.00 | 34,675.00 |
| In 1900 | 5 years | Three-tenths | 34,450,000.00 | 380,332.00 | 114,100.00 |
| In 1901 | 5 years | One-half | 39,495,776.00 | 450,203.00 | 225,102.00 |
| In 1902 | 5 years | Seven-tenths | 42,608,303.00 | 492,384.00 | 344,669.00 |
| In 1903 | 5 years | Nine-tenths | 43,530,660.00 | 509,556.00 | 458,600.00 |
| | Over 5 years | Pro rata | 2,651,825.00 | 16,917.00 | 8,184.00 |
| Total | | | $ 1,192,419,716.00 | $12,403,441.00 | $ 6,411,732.00 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 155,173,131.19 |
| Losses paid since organization of company | 89,694,792.45 |
| Dividends declared since commencing business—cash | 12,445,000.00 |
| Dividends declared since commencing business—stock | 1,000,000.00 |
| Installment notes owned and held by company | 1,151,847.56 |
| Stock owned by directors at par value | 192,000.00 |
| Largest amount written on any one risk | 300,000.00 |
| Losses incurred during the year—fire | 3,947,145.46 |
| Losses incurred during the year—inland marine | 220,034.02 |
| Amount special reserve fund deposited with New York Insurance Department | 1,500,000.00 |
| Amount of guaranty surplus fund | 1,500,000.00 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 12,627,765.00 |
| Gross premiums received | 116,410.72 |
| Losses paid | 87,577.31 |
| Losses incurred | 68,418.53 |
| Losses now unpaid | 30,750.14 |

# INDEMNITY FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated 1897. Commenced Business 1898.

J. MONTGOMERY HARE, President. J. H. BURGER, H. B. ANTHONY, Secretaries.

Home Office, 56 and 58 Pine Street, New York, N. Y,

---

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 410,029.52 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 403,628.36 | |
| Deduct re-insurance, rebate, abatement and return premiums | 127,804.14 | |
| Total premiums other than perpetuals | | 275,824.22 |
| Interest and dividends on stocks and bonds | | 12,366.00 |
| Total income | | $ 288,191.02 |
| Aggregate last balance and income | | $ 698,220.54 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 188,049.00 | |
| Deduct salvage and re-insurance | 39,685.92 | |
| Net amount paid for losses | | 148,413.08 |
| Commissions or brokerage | | 56,752.82 |
| Salaries, fees and all other charges of officers, agents, etc. | | 22,118.97 |
| All other taxes, licenses and Insurance Department fees | | 8,133.52 |
| Rents | | 2,117.66 |
| Costs of collection, commission and brokerage on premiums in course of collection December 31, 1902 | | 4,198.08 |
| Advertising, printing, etc. | | 275.27 |
| Stationery | | 2,648.79 |
| Maps, furniture and fixtures | | 791.04 |
| All other expenditures | | 8,024.62 |
| Total disbursements during the year | | $ 253,532.32 |
| Balance December 31, 1903 | | $ 444,688.22 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 382,206.25 | |
| Cash in company's office | 25.00 | |
| Cash in bank | 38,182.98 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 22,781.43 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,492.56 | |
| Total net ledger assets | | $ 444,688.22 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 2,575.00 |
| Market value of real estate over book value | 3,958.75 |
| Other non-ledger assets, commissions on unpaid return and re-insurance premiums | 451.74 |
| Re-insurance due but not collected on losses paid | 180.37 |
| Gross assets | $ 451,654.08 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | | $ 1,492.56 |
| Total admitted assets | | $ 450,161.52 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 15,155.69 | |
| Gross claims for losses in process of adjustment | 12,016.14 | |
| Gross claims for losses resisted | 1,125.00 | |
| Total | $ 28,296.83 | |
| Deduct re-insurance due or accrued | 5,955.62 | |
| Net amount of unpaid losses and claims | | $ 22,341.21 |
| Unearned premiums on fire risks, running one year or less | $ 105,876.05 | |
| Unearned premiums on fire risks, running more than one year | 60,816.70 | |
| Total unearned premiums as computed above | | 166,692.75 |
| Commissions due agents and brokers | | 667.90 |
| Salaries, rents, etc., due and accrued | | 3,327.30 |
| Return and re-insurance premiums | | 3,262.22 |
| Total liabilities, except capital | | $ 196,291.38 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 53,870.14 | |
| Surplus as regards policy-holders | | 253,870.14 |
| Total liabilities | | $ 450,161.52 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 25,478,791.00 | $ 324,543.09 |
| Written or renewed during the year | 29,473,788.00 | 403,628.36 |
| Total | $ 54,952,579.00 | $ 728,171.45 |
| Deduct those expired and marked off as terminated | 23,758,870.00 | 321,336.91 |
| In force at end of the year | $ 31,193,709.00 | $ 406,834.54 |
| Deduct amount re-insured | 6,165,357.00 | 86,335.02 |
| Net amount in force December 31, 1903 | $ 25,028,352.00 | $ 320,499.52 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 15,166,056.00 | $ 211,752.09 | $ 105,876.05 |
| In 1902 | 2 years | One-fourth | 105,084.00 | 1,089.67 | 272.42 |
| In 1903 | 2 years | Three-fourths | 242,547.00 | 3,460.27 | 2,595.21 |
| In 1901 | 3 years | One-sixth | 2,467,725.00 | 24,273.45 | 4,045.58 |
| In 1902 | 3 years | One-half | 2,702,995.00 | 30,378.05 | 15,189.03 |
| In 1903 | 3 years | Five-sixths | 3,826,651.00 | 44,308.48 | 36,923.74 |
| In 1900 | 4 years | One-eighth | 5,100.00 | 42.98 | 5.38 |
| In 1901 | 4 years | Three-eighths | 2,500.00 | 93.50 | 35.06 |
| In 1902 | 4 years | Five-eighths | 17,050.00 | 224.44 | 140.27 |
| In 1903 | 4 years | Seven-eighths | 11,064.00 | 263.16 | 230.25 |
| In 1899 | 5 years | One-tenth | 333,235.00 | 3,277.60 | 327.76 |
| In 1901 | 5 years | One-half | 38,080.00 | 368.03 | 184.01 |
| In 1902 | 5 years | Seven-tenths | 22,000.00 | 17.08 | 11.96 |
| In 1903 | 5 years | Nine-tenths | 87,465.00 | 925.72 | 833.15 |
| Over five years | | Pro rata | 800.00 | 25.00 | 22.88 |
| Total | | | $ 25,028,352.00 | $ 320,499.52 | $ 166,692.75 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 930,349.08 |
| Losses paid since organization of company | 479,492.14 |
| Stock owned by directors at par value | 3,500.00 |
| Largest amount written on any one risk | 27,500.00 |
| Losses incurred during the year—fire | 147,517.61 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 172,720.00 |
| Gross premiums received | 3,276.65 |
| Losses paid | 1,512.75 |
| Losses incurred | 1,881.64 |
| Losses now unpaid | 368.89 |

---

# INDIANAPOLIS FIRE INSURANCE COMPANY OF INDIANA.

Incorporated July 12, 1899. Commenced Business September 1, 1899.

JOHN H. HOLLIDAY, President. H. C. MARTIN, Secretary.

Home Office, 122 E. Market Street, Indianapolis, Indiana.

---

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1903 | $ 426,617.08 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 327,989.50 | |
| Deduct re-insurance, rebate, abatement and return premiums | 76,255.24 | |
| Total premiums other than perpetuals | | 251,734.26 |
| Interest received on mortgages | $ 12,764.69 | |
| Interest and dividends on stocks and bonds | 3,343.12 | |
| Interest and dividends from all other sources | 196.12 | |
| Total interest | | 16,303.93 |
| From all other sources | | 7.91 |
| Total income | | $ 268,046.10 |
| Aggregate last balance and income | | $ 694,663.18 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 125,521.30 | |
| Deduct salvage and re-insurance | 9,591.20 | |
| Net amount paid for losses | | 115,930.10 |
| Paid stockholders (interest or dividends) | | 12,000.00 |
| Commissions or brokerage | | 56,961.13 |
| Salaries, fees and all other charges of officers, agents, etc. | | 18,184.16 |
| All other taxes, licenses and Insurance Department fees | | 7,337.07 |
| Rents | | 1,079.96 |

| | | |
|---|---|---|
| Loss on sales or maturity—ledger assets | | $ 715.07 |
| Advertising, printing and stationery | | 3,690.14 |
| Agency and other miscellaneous expenses | | 7,355.66 |
| Office furniture and equipment | | 1,842.58 |
| Total disbursements during the year | | $ 225,095.87 |
| Balance December 31, 1903 | | $ 469,567.31 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 293,130.00 | |
| Book value of stocks and bonds | 126,218.24 | |
| Cash in company's office | 3,694.52 | |
| Cash in bank | 8,091.73 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 23,591.99 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,088.56 | |
| Other ledger assets | 13,752.27 | |
| Total net ledger assets | | $ 469,567.31 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 4,402.72 | |
| Interest due and accrued on bonds and stocks | 1,258.42 | |
| Interest due and accrued on other assets | 99.35 | |
| Total | | 5,760.49 |
| Other non-ledger assets: Office equipment | | 7,229.80 |
| Gross assets | | $ 482,557.60 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and supplies | $ 7,229.80 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,088.56 | |
| Depreciation from book value of ledger assets to bring same to market value | 1,269.19 | |
| Total | | 9,587.55 |
| Total admitted assets | | $ 472,970.05 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 16,693.44 | |
| Gross claims for losses resisted | 400.00 | |
| Total | $ 17,093.44 | |
| Deduct re-insurance due or accrued | 1,482.44 | |
| Net amount of unpaid losses and claims | | $ 15,611.00 |
| Unearned premiums on fire risks, running one year or less | $ 98,119.19 | |
| Unearned premiums on fire risks, running more than one year | 62,886.83 | |
| Total unearned premiums as computed above | | 161,005.92 |
| Re-insurance premiums | | 1,156.36 |
| Total liabilities, except capital | | $ 177,773.28 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 95,196.77 | |
| Surplus as regards policy-holders | | 295,196.77 |
| Total liabilities | | $ 472,970.05 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 17,571,622.00 | $ 253,082.89 |
| Written or renewed during the year | 21,639,779.00 | 327,989.50 |
| Total | $ 39,211,401.00 | $ 581,072.39 |
| Deduct those expired and marked off as terminated | 17,201,568.00 | 257,469.87 |
| In force at end of the year 1903 | $ 22,009,833.00 | $ 323,602.52 |
| Deduct amount re-insured | 1,314,345.00 | 19,134.71 |
| Net amount in force December 31, 1903 | $ 20,695,488.00 | $ 304,467.81 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 12,030,624.00 | $ 196,238.38 | $ 98,119.19 |
| In 1901 | 3 years | One-sixth | 1,685,264.00 | 20,777.10 | 3,462.85 |
| In 1902 | 3 years | One-half | 2,754,325.00 | 32,644.21 | 16,322.11 |
| In 1903 | 3 years | Five-sixths | 3,110,679.00 | 37,190.92 | 30,992.43 |
| In 1899 | 5 years | One-tenth | 12,600.00 | 317.20 | 31.72 |
| In 1900 | 5 years | Three-tenths | 124,720.00 | 1,849.38 | 554.81 |
| In 1901 | 5 years | One-half | 222,725.00 | 3,379.38 | 1,689.69 |
| In 1902 | 5 years | Seven-tenths | 324,347.00 | 5,155.06 | 3,608.55 |
| In 1903 | 5 years | Nine-tenths | 430,204.00 | 6,916.18 | 6,224.57 |
| Total | | | $ 20,695,488.00 | $ 304,467.81 | $ 161,005.92 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 681,830.79 |
| Losses paid since organization of company | 268,096.32 |
| Dividends declared since commencing business—cash | 22,000.00 |
| Stock owned by directors at par value | 18,550.00 |
| Largest amount written on any one risk | 10,000.00 |
| Losses incurred during the year—fire | 117,324.75 |

Business in State of North Carolina during the year—Re-insurance only.

# INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced Business as an Association in 1792.

CHARLES PLATT, President. GREVILLE E. FRYER, Secretary.

Home Office, 232 Walnut Street, Philadelphia, Penn.

---

Amount of capital paid up in cash, $3,000,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 10,326,645.63 |
| **INCOME.** | | | |
| | *Fire.* | *Marine and Inland.* | |
| Gross cash received for premiums | $ 6,314,116.55 | $ 2,166,738.29 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,320,081.75 | 347,538.66 | |
| | $ 4,994,034.80 | $ 1,819,199.63 | |
| Total premiums other than perpetuals | | | 6,813,234.43 |
| Deposit premiums received on perpetual risks | | | 24,077.46 |
| Interest received on mortgages | | $ 55,733.82 | |
| Interest received on collateral loans | | 27,873.75 | |
| Interest and dividends on stocks and bonds | | 269,075.94 | |
| Interest and dividends from all other sources | | 19,070.81 | |
| Rents from company's property | | 37,973.09 | |
| Total interest and rents | | | 409,727.41 |
| Profit on sale or maturity of ledger assets | | | 7,796.80 |
| Perpetual permits, transfer fees and earned deposits | | | 2,083.05 |
| From all other sources | | | 794.31 |
| Total income | | | $ 7,257,713.46 |
| Aggregate last balance and income | | | $ 17,584,359.09 |
| **DISBURSEMENTS.** | | | |
| | *Fire.* | *Marine and Inland.* | |
| Gross amount paid for losses | $ 2,838,775.79 | $ 1,628,224.05 | |
| Deduct salvage and re-insurance | 349,273.09 | 259,301.98 | |
| | $ 2,489,502.70 | $ 1,368,922.07 | |
| Net amount paid for losses | | | 3,858,424.77 |
| Deposit premiums returned | | | 22,152.57 |
| Paid stockholders (interest or dividends) | | | 360,016.80 |
| Commissions or brokerage | | | 1,358,875.59 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 419,242.01 |
| Taxes on real estate | | | 9,610.71 |
| All other taxes, licenses and Insurance Department fees | | | 144,432.84 |
| Rents | | | 31,631.12 |
| Repairs and expenses on real estate | | | 13,512.46 |
| Loss on sales or maturity—ledger assets | | | 25,399.59 |
| Advertising, printing, etc. | | | 40,537.83 |
| Legal expenses | | | 6,467.96 |
| Reduction in book value of sundry investments | | | 35,442.34 |
| Bad debts charged off | | | 455.38 |
| All other expenditures | | | 202,959.49 |
| Total disbursements during the year | | | $ 6,529,161.96 |
| Balance December 31, 1903 | | | $ 11,055,197.13 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 602,180.00 | |
| Loans on mortgages | 966,038.04 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 704,700.00 | |
| Book value of stocks and bonds | 6,698,849.32 | |
| Cash in company's office | 3,049.67 | |
| Cash in banks | 1,080,345.51 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 930,361.61 | |
| Agents' balances, representing business written prior to October 1, 1903, | 30,375.09 | |
| Bills receivable, not matured, taken for marine and inland risks | 35,628.97 | |
| Other ledger assets, viz.: Book accounts due company | 1,040.59 | |
| Re-insurance claims on losses paid—marine | 2,628.33 | |
| Total net ledger assets | | $ 11,055,197.13 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | | 6,752.33 |
| Market value of stocks and bonds over book value | | 228,452.28 |
| Gross assets | | $ 11,290,401.74 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 30,375.09 | |
| Loans on personal security | 45.00 | |
| Total | | 30,420.09 |
| Total admitted assets | | $ 11,259,981.65 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 130,511.37 | |
| Gross claims for losses in process of adjustment | 653,325.21 | |
| Gross claims for losses resisted | 46,888.42 | |
| Total | $ 830,725.00 | |
| Deduct re-insurance due or accrued | 132,725.00 | |
| Net amount of unpaid losses and claims | | $ 698,000.00 |
| Unearned premiums on fire risks, running one year or less | $ 1,695,196.66 | |
| Unearned premiums on fire risks, running more than one year | 2,247,292.32 | |
| Unearned premiums on inland navigation risks<br>Unearned premiums on unexpired marine risks | 364,472.00 | |
| Total unearned premiums, as computed above | | 4,306,960.98 |
| Amount reclaimable on perpetual fire risks | | 770,947.17 |
| Unpaid dividends due stockholders | | 43.00 |
| Commissions due agents and brokers | | 40,000.00 |
| Salaries, rents, etc., due and accrued | | 227.63 |
| Re-insurance premiums | | 21,812.34 |
| Total liabilities, except capital | | $ 5,837,991.32 |
| Capital actually paid up in cash | $ 3,000,000.00 | |
| Surplus over all liabilities | 2,421,990.33 | |
| Surplus as regards policy-holders | | 5,421,990.33 |
| Total liabilities | | $ 11,259,981.65 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 660,810,801.00 | $ 7,769,720.17 |
| Written or renewed during the year | 519,162,438.00 | 6,314,116.55 |
| Total | $ 1,179,973,239.00 | $ 14,083,836.72 |
| Deduct those expired and marked off as terminated | 495,214,560.00 | 5,814,056.45 |
| In force at end of the year 1903 | $ 684,758,679.00 | $ 8,269,780.27 |
| Deduct amount re-insured | 48,399,262.00 | 548,509.87 |
| Net amount in force December 31, 1903 | $ 636,359,417.00 | $ 7,721,270.40 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 6,505,614.00 | $ 362,119.00 |
| Written or renewed during the year | 401,923,114.00 | 2,166,738.29 |
| Total | $ 408,428,728.00 | $ 2,528,857.29 |
| Deduct those expired and marked off as terminated | 401,667,887.00 | 2,164,385.29 |
| In force at end of the year 1903 | $ 6,760,841.00 | $ 364,472.00 |

### PERPETUAL RISKS.

| | | *Amount.* | *Premiums.* |
|---|---|---|---|
| In force December 31, 1902 | | $ 33,505,515.01 | $ 846,772.12 |
| Written during the year | | 777,558.25 | 24,077.46 |
| Total | | $ 34,283,073.26 | $ 870,849.58 |
| Deduct those marked off as cancelled | | 817,009.19 | 22,152.57 |
| In force at end of the year 1903 | | $ 33,466,064.07 | $ 848,697.01 |
| Losses incurred during the year | $ 9,332.89 | | |
| Losses paid during the year | 8,412.89 | | |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 230,000,581.00 | $ 3,390,393.33 | $ 1,695,196.66 |
| In 1902 | 2 years | One-fourth | 2,151,597.00 | 19,156.16 | 4,789.04 |
| In 1903 | 2 years | Three-fourths | 1,893,243.00 | 20,133.42 | 15,100.07 |
| In 1901 | 3 years | One-sixth | 84,439,947.00 | 858,005.25 | 143,000.88 |
| In 1902 | 3 years | One-half | 88,890,456.00 | 896,192.20 | 448,096.10 |
| In 1903 | 3 years | Five-sixths | 87,970,874.00 | 911,122.03 | 759,268.36 |
| In 1900 | 4 years | One-eighth | 903,413.00 | 10,654.47 | 1,331.81 |
| In 1901 | 4 years | Three-eighths | 1,985,804.00 | 19,625.25 | 7,359.46 |
| In 1902 | 4 years | Five-eighths | 1,245,259.00 | 12,294.74 | 7,684.21 |
| In 1903 | 4 years | Seven-eighths | 1,072,514.00 | 11,730.28 | 10,263.99 |
| In 1899 | 5 years | One-tenth | 22,076,704.00 | 245,959.76 | 24,595.98 |
| In 1900 | 5 years | Three-tenths | 23,229,658.00 | 268,749.73 | 80,624.91 |
| In 1901 | 5 years | One-half | 28,411,542.00 | 325,370.53 | 162,685.27 |
| In 1902 | 5 years | Seven-tenths | 30,235,249.00 | 360,280.45 | 252,196.32 |
| In 1903 | 5 years | Nine-tenths | 31,039,412.00 | 361,209.52 | 325,088.57 |
| Over 5 years | | Pro rata | 813,164.00 | 10,393.28 | 5,207.35 |
| Perpetual risks | | | 33,466,064.00 | 848,697.01 | 770,947.17 |
| Total | | | $ 669,825,481.00 | $ 8,569,967.41 | $ 4,713,436.15 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 168,602,709.47 |
| Losses paid since organization of company | 115,669,126.78 |
| Dividends declared since commencing business—cash | 15,973,934.25 |
| Dividends declared since commencing business—stock | 200,000.00 |
| Loaned to directors or other officers | 49,000.00 |
| Loaned to stockholders not officers | 105,500.00 |
| Stock owned by directors at par value | 84,150.00 |
| Largest amount written on any one hazard | 150,000.00 |
| Losses incurred during the year—fire | 2,554,502.70 |
| Losses incurred during the year—inland and ocean marine | 1,263,922.07 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Marine and Inland.* |
|---|---|---|
| Gross risks written | $ 2,128,777.00 | $ 2,266,274.00 |
| Gross premiums received | 43,530.88 | 6,046.96 |
| Losses paid | 15,395.45 | 143.90 |
| Losses incurred | 14,503.42 | 450.00 |
| Losses now unpaid | 2,206.78 | 1,100.00 |

# LAFAYETTE FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated February 10, 1897. Commenced Business February 11, 1897.

ALLEN W. ADAMS, President. EDWARD H. BETTS, Secretary.

Home Office, 41-43 Pine Street, New York.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 614,961.65 | |
| Less difference between net and gross agents' balances December 31, 1902 | 15,755.56 | |
| Extended at | | $ 599,206.09 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 502,574.56 | |
| Deduct re-insurance, rebate, abatement and return premiums | 117,141.29 | |
| Total premiums other than perpetuals | | 385,433.27 |
| Interest and dividends on stocks and bonds | | 14,767.26 |
| Total income | | $ 400,200.53 |
| Aggregate last balance and income | | $ 999,406.62 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 293,781.69 | |
| Deduct salvage and re-insurance | 8,281.20 | |
| Net amount paid for losses | | 285,500.49 |

| | | |
|---|---|---|
| Paid stockholders (interest or dividends) | | $ 12,000.00 |
| Commissions or brokerage | | 129,960.91 |
| All other taxes, licenses and Insurance Department fees | | 12,035.89 |
| Repairs and expenses on real estate | | 5,862.50 |
| All other expenditures | | 4,608.25 |
| Total disbursements during the year | | $ 449,968.04 |
| Balance December 31, 1903 | | $ 549,438.58 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 419,593.75 | |
| Cash in company's office | 4,056.92 | |
| Cash in bank | 27,041.99 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 53,916.08 | |
| Other ledger assets | 44,829.84 | |
| Total net ledger assets | | $ 549,438.58 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 2,550.00 |
| Gross assets | $ 551,988.58 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value | 23,988.75 |
| Total admitted assets | $ 527,999.83 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 23,364.42 | |
| Net amount of unpaid losses and claims | | $ 23,364.42 |
| Unearned premiums on fire risks, running one year or less | $ 175,009.83 | |
| Unearned premiums on fire risks, running more than one year | 43,197.39 | |
| Total unearned premiums as computed above | | 218,207.22 |
| Commissions due agents and brokers | | 11,652.10 |
| Re-insurance premiums | | 5,989.50 |
| Total liabilities, except capital | | $ 259,213.24 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 68,786.59 | |
| Surplus as regards policy-holders | | 268,786.59 |
| Total liabilities | | $ 527,999.83 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 38,485,764.00 | $ 518,202.79 |
| Written or renewed during the year | 34,564,572.00 | 502,574.56 |
| Total | $ 73,050,336.00 | $ 1,020,777.35 |
| Deduct those expired and marked off as terminated | 38,441,154.00 | 544,725.53 |
| In force at end of the year 1903 | $ 34,609,182.00 | $ 476,051.82 |
| Deduct amount re-insured | 2,313,635.00 | 35,374.69 |
| Net amount in force December 31, 1903 | $ 32,295,547.00 | $ 440,677.13 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 23,980,283.00 | $ 350,019.65 | $ 175,009.83 |
| In 1902 | 2 years | One-fourth | 178,897.00 | 1,427.79 | 356.95 |
| In 1903 | 2 years | Three-fourths | 97,101.00 | 1,235.10 | 926.33 |
| In 1901 | 3 years | One-sixth | 2,707,531.00 | 27,348.71 | 5,558.12 |
| In 1902 | 3 years | One-half | 1,644,592.00 | 15,234.94 | 7,617.47 |
| In 1903 | 3 years | Five-sixths | 1,914,567.00 | 20,890.47 | 17,408.73 |
| In 1900 | 4 years | One-eighth | 63,870.00 | 1,172.85 | 146.61 |
| In 1901 | 4 years | Three-eighths | 69,206.00 | 877.06 | 328.90 |
| In 1902 | 4 years | Five-eighths | 38,000.00 | 419.47 | 262.17 |
| In 1903 | 4 years | Seven-eighths | 22,126.00 | 213.05 | 186.42 |
| In 1899 | 5 years | One-tenth | 255,942.00 | 3,591.66 | 359.17 |
| In 1900 | 5 years | Three-tenths | 205,448.00 | 3,181.44 | 954.43 |
| In 1901 | 5 years | One-half | 481,019.00 | 6,457.80 | 3,228.90 |
| In 1902 | 5 years | Seven-tenths | 283,099.00 | 4,416.16 | 3,091.31 |
| In 1903 | 5 years | Nine-tenths | 353,867.00 | 4,190.98 | 3,771.88 |
| Total | | | $ 32,295,547.00 | $ 440,677.13 | $ 218,207.22 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since re-organization of company | $ 2,088,692.89 |
| Losses paid since re-organization of company | 1,253,090.30 |
| Dividends declared since commencing business—cash | 40,500.00 |
| Stock owned by directors at par value | 132,350.00 |
| Largest amount written on any one risk | 15,000.00 |
| Losses incurred during the year—fire | 279,054.43 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 576,414.00 |
| Gross premiums received | 13,200.52 |
| Losses paid | 2,821.85 |
| Losses incurred | 3,381.85 |
| Losses now unpaid | 560.00 |

# THE MILLERS MUTUAL FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated March, 1890. Commenced Business July, 1890.

JOHN M. HAYES, President. B. K. HUNTZINGER, Secretary.

Home Office, No. 1 South Third Street, Harrisburg, Pa.

---

Amount of capital paid up in cash, None—Mutual.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 88,575.63 |

## BALANCE SHEET.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 28,066.55 | |
| Total premiums | | 28,066.55 |
| Interest received on mortgages | $ 1,156.32 | |
| Interest and dividends on stocks and bonds | 1,587.50 | |
| Interest and dividends from all other sources | 727.01 | |
| Total interest | | 3,470.83 |
| Inspection fees and endorsements, etc. | | 1,373.54 |
| Assessments on premium notes | | 33,781.86 |
| Total income | | $ 66,692.68 |
| Aggregate last balance and income | | $ 155,268.31 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 46,445.39 | |
| Net amount paid for losses | | 46,445.39 |
| Deposit premiums returned | | 7,934.30 |
| Salaries, fees and all other charges of officers, agents, etc. | | 3,280.98 |
| All other taxes, licenses and Insurance Department fees | | 413.94 |
| Rents | | 143.00 |
| Advertising, printing, etc. | | 855.83 |
| Travel and inspection, furniture and supplies | | 1,221.39 |
| Premium and interest on bonds purchased | | 312.50 |
| All other expenditures | | 143.89 |
| Total disbursements during the year | | $ 60,751.22 |
| Balance December 31, 1903 | | $ 94,517.09 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 36,050.00 | |
| Book value of stocks and bonds | 46,040.25 | |
| Cash in treasury | 12,076.84 | |
| Furniture and supplies | 350.00 | |
| Total net ledger assets | | $ 94,517.09 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 792.63 | |
| Interest due and accrued on bonds and stocks | 904.16 | |
| Total | | 1,696.79 |
| Market value of stocks and bonds over book value | | 1,056.50 |
| Gross assets | | $ 97,270.38 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture and supplies | $ 350.00 |
| Total admitted assets | $ 96,920.38 |

LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 7,000.00 | |
| Net amount of unpaid losses and claims | | $ 7,000.00 |
| Indemnity deposits | | 45,570.89 |
| Total liabilities, except capital | | $ 52,570.89 |
| Surplus as regards policy-holders | | 44,349.49 |
| Total liabilities | | $ 96,920.38 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 2,105,475.00 | $ 305,642.80 |
| Written or renewed during the year | 897,600.00 | 140,414.68 |
| Total | $ 3,003,075.00 | $ 446,057.48 |
| Deduct those expired and marked off as terminated | 393,350.00 | 59,364.75 |
| In force at end of the year 1903 | $ 2,609,725.00 | $ 386,692.73 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | **Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1899 | 5 years | One-tenth | $ 240,650.00 | $ 34,276.50 | ---------- |
| In 1900 | 5 years | Three-tenths | 292,025.00 | 40,786.50 | ---------- |
| In 1901 | 5 years | One-half | 400,250.00 | 56,248.75 | ---------- |
| In 1902 | 5 years | Seven-tenths | 840,500.00 | 124,399.43 | ---------- |
| In 1903 | 5 years | Nine-tenths | 836,300.00 | 130,981.55 | ---------- |
| Total | | | $ 2,609,725.00 | $ 386,692.73 | ---------- |

*The unearned portion depends entirely upon the ratio of losses sustained and cannot be foretold for the five years ended with August 31, 1903; 47½ per cent. of the notes sufficed to meet all requirements.

GENERAL INTERROGATORIES.

| | |
|---|---|
| Total cash premiums and assessments received since organization of company | $ 301,298.10 |
| Losses paid since organization of company | 179,048.85 |
| Largest amount written on any one risk | 7,000.00 |
| Losses incurred during the year | 51,172.88 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 62,200.00 |
| Gross premiums received by note | 12,027.00 |

# MILWAUKEE MECHANICS INSURANCE COMPANY OF WISCONSIN.

Incorporated February 15, 1852. Commenced Business April 1, 1852.

WILLIAM L. JONES, President. OSCAR GRIEBLING, Secretary.

Home Office, 442 and 444 City Hall Square, Milwaukee, Wis.

---

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,687,030.86 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,790,736.18 | |
| Deduct re-insurance, rebate, abatement and return premiums | 456,799.65 | |
| Total premiums other than perpetuals | | 1,333,936.53 |
| Interest received on mortgages | $ 53,883.10 | |
| Interest and dividends on stocks and bonds | 51,444.99 | |
| Interest and dividends from all other sources | 196.43 | |
| Rents from company's property | 4,371.00 | |
| Total interest and rents | | 109,895.52 |
| From all other sources | | 1,987.93 |
| Total income | | $ 1,445,819.98 |
| Aggregate last balance and income | | $ 4,132,850.84 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 731,271.48 | |
| Deduct salvage and re-insurance | 141,873.51 | |
| Net amount paid for losses | | 589,397.97 |
| Paid stockholders (interest or dividends) | | 80,000.00 |
| Commissions or brokerage | | 322,676.34 |
| Salaries, fees and all other charges of officers, agents, etc. | | 95,976.07 |
| Taxes on real estate | | 988.90 |
| All other taxes, licenses and Insurance Department fees | | 48,987.36 |
| Rents | | 5,736.25 |
| Repairs and expenses on real estate | | 2,052.44 |
| Advertising, printing, etc. | | 10,156.40 |
| Traveling and adjusting expenses | | 18,580.88 |
| Legal expenses | | 4,002.58 |
| Furniture and fixtures | | 1,463.53 |
| All other expenditures | | 57,848.17 |
| Total disbursements during the year | | $ 1,237,866.89 |
| Balance December 31, 1903 | | $ 2,894,983.95 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 48,000.00 | |
| Loans on mortgages | 1,256,008.39 | |
| Book value of stocks and bonds | 1,297,438.75 | |
| Cash in company's office | 5,591.78 | |
| Cash in bank | 101,642.76 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 186,302.27 | |
| Total net ledger assets | | $ 2,894,983.95 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 24,814.14 | |
| Interest due and accrued on bonds and stocks | 6,483.33 | |
| Total | | $ 31,297.47 |
| Total admitted assets | | $ 2,926,281.42 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 28,445.39 | |
| Gross claims for losses in process of adjustment | 66,764.39 | |
| Gross claims for losses resisted | 13,186.88 | |
| Total | $ 108,396.66 | |
| Deduct re-insurance due or accrued | 21,393.86 | |
| Net amount of unpaid losses and claims | | $ 87,002.80 |
| Unearned premiums on fire risks, running one year or less | $ 423,352.60 | |
| Unearned premiums on fire risks, running more than one year | 762,350.16 | |
| Total unearned premiums as computed above | | 1,185,702.76 |
| All other liabilities, viz.: Reserve retained for re-insurance company | | 66,366.74 |
| Total liabilities, except capital | | $ 1,339,072.30 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 1,387,209.12 | |
| Surplus as regards policy-holders | | 1,587,209.12 |
| Total liabilities | | $ 2,926,281.42 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 190,490,476.00 | $ 2,340,624.77 |
| Written or renewed during the year | 136,687,264.00 | 1,790,736.18 |
| Total | $ 327,177,740.00 | $ 4,131,360.95 |
| Deduct those expired and marked off as terminated | 117,884,473.00 | 1,566,625.10 |
| In force at end of the year 1903 | $ 209,293,267.00 | $ 2,564,735.85 |
| Deduct amount re-insured | 22,910,925.00 | 312,910.55 |
| Net amount in force December 31, 1903 | $ 186,382,342.00 | $ 2,251,825.30 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 59,776,695.00 | $ 846,705.20 | $ 423,352.60 |
| In 1901 | 3 years | One-sixth | 29,860,359.00 | 311,263.69 | 51,877.28 |
| In 1902 | 3 years | One-half | 33,432,010.00 | 349,238.28 | 174,619.14 |
| In 1903 | 3 years | Five-sixths | 39,017,671.00 | 411,957.31 | 343,297.76 |
| In 1899 | 5 years | One-tenth | 3,102,772.00 | 43,269.15 | 4,326.92 |
| In 1900 | 5 years | Three-tenths | 3,462,498.00 | 48,171.01 | 14,451.30 |
| In 1901 | 5 years | One-half | 5,049,518.00 | 67,159.93 | 33,579.96 |
| In 1902 | 5 years | Seven-tenths | 6,020,297.00 | 82,284.30 | 57,599.01 |
| In 1903 | 5 years | Nine-tenths | 6,660,522.00 | 91,776.43 | 82,598.79 |
| Total | | | $ 186,382,342.00 | $ 2,251,825.30 | $ 1,185,702.76 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 19,736,345.00 |
| Losses paid since organization of company | 9,940,712.00 |
| Dividends declared since commencing business—cash | 1,140,000.00 |
| Stock owned by directors at par value | 51,750.00 |

| | |
|---|---|
| Largest amount in any one hazard | $ 10,000.00 |
| Amount loaned to directors or other officers | 1,000.00 |
| Losses incurred during the year—fire | 578,306.19 |
| Special reserve deposited with Treasurer of the State of Wisconsin | 200,000.00 |
| Guaranty surplus fund | 200,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 210,345.00 |
| Gross premiums received | 3,685.27 |
| Losses paid | 1,500.00 |
| Losses incurred | 1,500.00 |

## NATIONAL FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 4, 1869. Commenced Business December 1, 1871.

JAMES NICHOLS, President. B. R. STILLMAN, Secretary.

Home Office, No. 95 Pearl Street, Hartford, Conn.

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 5,727,193.19 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 5,765,952.56 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,786,851.11 | |
| Total premiums other than perpetuals | | 3,979,101.45 |
| Interest received on mortgages | $ 29,625.16 | |
| Interest and dividends on stocks and bonds | 198,255.07 | |
| Interest and dividends from all other sources | 5,992.15 | |
| Rents from company's property | 18,273.21 | |
| Total interest and rents | | 252,145.59 |
| Profit on sale or maturity of ledger assets | | 192.18 |
| Total income | | $ 4,231,439.22 |
| Aggregate last balance and income | | $ 9,958,632.41 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,634,392.07 | |
| Deduct salvage and re-insurance | 614,116.92 | |
| Net amount paid for losses | | 2,020,275.15 |
| Paid stockholders (interest or dividends) | | 120,000.00 |
| Commissions or brokerage | | 753,339.18 |
| Salaries, fees and all other charges of officers, agents, etc. | | 299,885.73 |
| Taxes on real estate | | 8,052.69 |
| All other taxes, licenses and Insurance Department fees | | 131,133.86 |
| Repairs and expenses on real estate | | 4,955.81 |
| Advertising, field work and incidental expenses | | 165,595.32 |
| Profit and loss, agents' balances | | 1,851.09 |

| | | |
|---|---|---|
| Office furniture, books and stationery | | $ 34,988.35 |
| All other expenditures | | 81,840.84 |
| Total disbursements during the year | | $ 3,621,918.02 |
| Balance December 31, 1903 | | $ 6,336,714.39 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 393,650.17 | |
| Loans on mortgages | 617,715.00 | |
| Book value of stocks and bonds | 4,616,843.38 | |
| Cash in company's office | 1,199.90 | |
| Cash in banks | 335,579.90 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 371,250.57 | |
| Agents' balances, representing business written prior to October 1, 1903, | 475.47 | |
| Total net ledger assets | | $ 6,336,714.39 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Market value of stocks and bonds over book value | | 166,384.62 |
| Gross assets | | $ 6,503,099.01 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances representing business written prior to October 1, 1903 | $ 475.47 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate | 38,794.95 | |
| Total | | 39,270.42 |
| Total admitted assets | | $ 6,463,828.59 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 81,924.77 | |
| Gross claims for losses in process of adjustment | 299,895.34 | |
| Gross claims for losses resisted | 35,298.00 | |
| Total | $ 417,118.11 | |
| Net amount of unpaid losses and claims | | 417,118.11 |
| Unearned premiums on fire risks, running one year or less | $ 1,465,909.79 | |
| Unearned premiums on fire risks, running more than one year | 1,688,635.93 | |
| Excess of original premiums over amount received for re-insurance | 18,905.83 | |
| Total unearned premiums as computed above | | 3,173,451.55 |
| All other liabilities, viz.: Reserve fund for contingencies | | 50,000.00 |
| Total liabilities, except capital | | $ 3,640,569.66 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,823,258.93 | |
| Surplus as regards policy-holders | | 2,823,258.93 |
| Total liabilities | | $ 6,463,828.59 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 683,651,838.00 | $ 6,978,859.73 |
| Written or renewed during the year | 486,612,055.00 | 5,765,952.56 |
| Total | $ 1,170,263,893.00 | $ 12,744,812.29 |
| Deduct those expired and marked off as terminated | 493,099,790.00 | 5,238,451.20 |
| In force at end of the year | $ 677,164,103.00 | $ 7,506,361.09 |
| Deduct amount re-insured | 106,678,635.00 | 1,278,588.79 |
| Net amount in force | $ 570,485,468.00 | $ 6,227,772.30 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 229,866,406.00 | $ 2,931,819.57 | $ 1,465,909.79 |
| In 1902 | 2 years | One-fourth | 14,334,964.00 | 67,749.18 | 16,937.30 |
| In 1903 | 2 years | Three-fourths | 1,259,209.00 | 12,452.52 | 9,339.39 |
| In 1901 | 3 years | One-sixth | 73,431,460.00 | 668,950.06 | 111,491.67 |
| In 1902 | 3 years | One-half | 77,808,935.00 | 713,193.37 | 356,596.68 |
| In 1903 | 3 years | Five-sixths | 72,869,972.00 | 699,090.17 | 582,575.14 |
| In 1900 | 4 years | One-eighth | 1,967,314.00 | 14,764.14 | 1,845.52 |
| In 1901 | 4 years | Three-eighths | 5,498,046.00 | 48,719.10 | 18,269.66 |
| In 1902 | 4 years | Five-eighths | 2,909,607.00 | 25,784.80 | 16,115.50 |
| In 1903 | 4 years | Seven-eighths | 766,367.00 | 6,731.69 | 5,890.23 |
| In 1899 | 5 years | One-tenth | 13,806,472.00 | 148,621.53 | 14,862.15 |
| In 1900 | 5 years | Three-tenths | 15,587,681.00 | 176,998.42 | 53,099.53 |
| In 1901 | 5 years | One-half | 20,073,473.00 | 230,216.54 | 115,108.27 |
| In 1902 | 5 years | Seven-tenths | 20,404,246.00 | 239,540.99 | 167,678.69 |
| In 1903 | 5 years | Nine-tenths | 19,901,316.00 | 243,140.22 | 218,826.20 |
| Total | | | $ 570,485,468.00 | $ 6,227,772.30 | $ 3,154,545.72 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 42,885,872.90 |
| Losses paid since organization of company | 22,254,243.48 |
| Dividends declared since commencing business—cash | 3,017,000.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 82,900.00 |
| Largest amount written in any hazard | 100,000.00 |
| Losses incurred during the year—fire | 2,063,962.93 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,315,308.00 |
| Gross premiums received | 31,727.50 |
| Losses paid | 19,970.11 |
| Losses incurred | 23,741.93 |
| Losses now unpaid | 5,236.27 |

# NATIONAL UNION FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 14, 1901. Commenced Business March 1, 1901.

JAMES H. WILLOCK, President. E. E. COLE, Secretary.

Home Office, 401 Wood Street, Pittsburg, Pennsylvania.

---

Amount of capital paid up in cash, $750,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,427,778.04 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 925,236.27 | |
| Deduct re-insurance, rebate, abatement and return premiums | 212,022.18 | |
| Total premiums other than perpetuals | | 713,214.09 |
| Interest received on mortgages | $ 15,604.60 | |
| Interest received on collateral loans | 2,500.00 | |
| Interest and dividends on stocks and bonds | 47,266.57 | |
| Interest and dividends from all other sources | 1,210.16 | |
| Rents from company's property | 548.75 | |
| Total interest and rents | | 67,130.08 |
| Profit on sale or maturity of ledger assets | | 1,200.00 |
| From all other sources | | 1,209.42 |
| Total income | | $ 782,753.59 |
| Aggregate last balance and income | | $ 2,210,531.63 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 284,671.82 | |
| Deduct salvage and re-insurance | 15,784.70 | |
| Net amount paid for losses | | 268,887.12 |
| Commissions or brokerage | | 162,430.22 |
| Salaries, fees and all other charges of officers, agents, etc. | | 44,030.51 |
| Taxes on real estate | | 47.00 |
| All other taxes, licenses and Insurance Department fees | | 31,864.73 |
| Rents | | 5,400.00 |
| Repairs and expenses on real estate | | 400.92 |
| Decrease in market value of securities | | 44,936.33 |
| Adjusting and loss expense | | 4,924.89 |
| Furniture, fixtures and maps | | 8,364.42 |
| All other expenditures | | 13,407.10 |
| Total disbursements during the year | | $ 584,693.24 |
| Balance December 31, 1903 | | $ 1,625,838.39 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 4,000.00 |
| Loans on mortgages | 291,822.00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 50,000.00 |
| Book value of stocks and bonds | 1,098,355.00 |
| Cash in company's office | 4,497.14 |
| Cash in bank | 84,151.09 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 92,897.88 | |
| Agents' balances, representing business written prior to October 1, 1903, | 635.73 | |
| Other ledger assets | 1,080.58 | |
| Total | $ 1,627,439.42 | |
| Deduct ledger liabilities | 1,601.03 | |
| Total net ledger assets | | $ 1,625,838.39 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | 4,779.11 |
| Market value of stocks and bonds over book value | 2,775.00 |
| Gross assets | 1,633,392.50 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903, | 635.73 |
| Total admitted assets | $ 1,632,756.77 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 20,212.63 | |
| Gross claims for losses in process of adjustment | 28,546.84 | |
| Gross claims for losses resisted | 3,250.00 | |
| Total | $ 52,009.47 | |
| Deduct re-insurance due or accrued | 1,208.62 | |
| Net amount of unpaid losses and claims | | $ 50,800.85 |
| Unearned premiums on fire risks, running one year or less | $ 266,872.31 | |
| Unearned premiums on fire risks, running more than one year | 229,807.94 | |
| Total unearned premiums as computed above | | 496,680.25 |
| All other liabilities, viz.: Reserve for contingencies | | 10,000.00 |
| Total liabilities, except capital | | $ 557,481.10 |
| Capital actually paid up in cash | $ 750,000.00 | |
| Surplus over all liabilities | 325,275.67 | |
| Surplus as regards policy-holders | | 1,075,275.67 |
| Total liabilities | | $ 1,632,756.77 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 48,211,334.00 | $ 580,463.15 |
| Written or renewed during the year | 70,843,328.00 | 925,236.27 |
| Total | $119,054,662.00 | $ 1,505,699.42 |
| Deduct those expired and marked off as terminated | 45,311,489.00 | 572,764.95 |
| In force at end of the year 1903 | $ 73,743,173.00 | $ 932,934.48 |
| Deduct amount re-insured | 3,894,132.00 | 47,730.57 |
| Net amount in force December 31, 1903 | $ 69,849,041.00 | $ 885,203.89 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 37,670,378.00 | $ 533,744.62 | $ 266,872.35 |
| In 1902 | 2 years | One-fourth | 903,191.00 | 6,742.67 | 1,685.67 |
| In 1903 | 2 years | Three-fourths | 284,675.00 | 3,382.06 | 2,536.51 |
| In 1901 | 3 years | One-sixth | 3,498,665.00 | 37,656.68 | 6,276.11 |
| In 1902 | 3 years | One-half | 8,905,343.00 | 91,783.79 | 45,891.89 |
| In 1903 | 3 years | Five-sixths | 13,458,979.00 | 146,846.64 | 122,372.20 |

| | | | | |
|---|---|---|---|---|
| In 1901----4 years---------Three-eighths---------- | $ 82,900.00 | $ 1,028.83 | $ 385.80 |
| In 1902----4 years---------Five-eighths ---------- | 92,800.00 | 829.70 | 518.59 |
| In 1903----4 years---------Seven-eighths---------- | 128,820.00 | 1,278.48 | 1,118.67 |
| In 1901----5 years---------One-half ---------- | 442,684.00 | 6,093.05 | 3,046.52 |
| In 1902----5 years---------Seven-tenths---------- | 1,635,196.00 | 21,298.26 | 14,908.78 |
| In 1903----5 years---------Nine-tenths---------- | 2,745,470.00 | 34,519.11 | 31,067.20 |
| Total ---------- | $ 69,849,041.00 | $ 885,203.89 | $ 496,680.25 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company ---------- | $ 1,434,230.68 |
| Losses paid since organization of company---------- | 458,428.05 |
| Stock owned by directors at par value---------- | 282,500.00 |
| Loaned to directors or other officers---------- | 50,000.00 |
| Largest amount written on any one hazard ---------- | 28,225.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written---------- | $ 11,683.00 |
| Gross premiums received---------- | 232.00 |

---

# NEW HAMPSHIRE FIRE INSURANCE COMPANY OF NEW HAMPSHIRE.

Incorporated 1869. Commenced Business April, 1870.

UBERTO C. CROSBY, President. FRANK W. SARGEANT, Secretary.

Home Office, 876 Elm Street, Manchester, N. H.

---

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902---------- | $ 3,107,768.05 | |
| Difference between gross and net agents' balances, December 31, 1902- | 67,013.22 | |
| Extended at---------- | | $ 3,040,754.83 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums---------- | $ 2,040,403.38 | |
| Deduct re-insurance, rebate, abatement and return premiums---------- | 333,807.99 | |
| Total premiums other than perpetuals---------- | | 1,706,595.39 |
| Interest received on mortgages ---------- | $ 26,319.72 | |
| Interest received on collateral loans---------- | 4,500.00 | |
| Interest and dividends on stocks and bonds---------- | 109,103.86 | |
| Rents from company's property---------- | 19,188.99 | |
| Total interest and rents ---------- | | 159,112.57 |
| From all other sources ---------- | | 89.32 |
| Total income---------- | | $ 1,865,797.28 |
| Aggregate last balance and income---------- | | $ 4,906,552.11 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 961,600.39 | |
| Deduct salvage and re-insurance | 118,035.62 | |
| Net amount paid for losses | | $ 843,564.77 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 412,348.77 |
| Salaries, fees and all other charges of officers, agents, etc. | | 76,073.27 |
| Taxes on real estate | | 3,052.59 |
| All other taxes, licenses and Insurance Department fees | | 49,428.08 |
| Rents | | 905.65 |
| Repairs and expenses on real estate | | 8,067.60 |
| Loss on sales or maturity—ledger assets | | 88,835.02 |
| Advertising, printing, etc. | | 12,627.89 |
| Tariff and board association expenses | | 23,113.64 |
| Furniture and fixtures | | 3,736.96 |
| All other expenditures | | 54,247.59 |
| Total disbursements during the year | | $ 1,676,001.83 |
| Balance December 31, 1903 | | $ 3,230,550.28 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 165,781.62 | |
| Loans on mortgages | 457,200.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 80,000.00 | |
| Book value of stocks and bonds | 2,143,903.85 | |
| Cash in company's office | 567.73 | |
| Cash in bank | 211,479.44 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 171,617.64 | |
| Total net ledger assets | | $ 3,230,550.28 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 4,815.00 | |
| Interest due and accrued on bonds and stocks | 8,424.00 | |
| Total | | 13,239.00 |
| Market value of stocks and bonds over book value | | 622,778.65 |
| Re-insurance due on losses paid | | 11,278.77 |
| Total admitted assets | | $ 3,877,846.70 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 109,347.32 | |
| Gross claims for losses in process of adjustment | 144,427.00 | |
| Gross claims for losses resisted | 13,259.00 | |
| Total | $ 267,033.32 | |
| Deduct re-insurance due or accrued | 36,853.27 | |
| Net amount of unpaid losses and claims | | $ 230,180.05 |
| Unearned premiums on fire risks, running one year or less | $ 611,507.92 | |
| Unearned premiums on fire risks, running more than one year | 809,908.59 | |
| Total unearned premiums, as computed above | | 1,421,416.51 |
| Return and re-insurance premiums | | 32,704.06 |
| Total liabilities, except capital | | $ 1,684,300.62 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,193,546.08 | |
| Surplus as regards policy-holders | | 2,193,546.08 |
| Total liabilities | | $ 3,877,846.70 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 236,274,844.00 | $ 2,866,603.95 |
| Written or renewed during the year 1903 | 155,467,466.00 | 2,040,403.38 |
| Total | $ 391,742,310.00 | $ 4,907,007.33 |
| Deduct expirations and cancellations | 148,532,895.00 | 1,925,628.15 |
| In force December 31, 1903 | $ 243,209,415.00 | $ 2,981,379.18 |
| Deduct amount re-insured | 15,600,398.00 | 193,350.19 |
| Net amount in force | $ 227,609,017.00 | $ 2,788,028.99 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 84,285,959.00 | $ 1,223,015.83 | $ 611,507.92 |
| In 1902 | 2 years | One-fourth | 440,126.00 | 4,160.95 | 1,040.24 |
| In 1903 | 2 years | Three-fourths | 499,357.00 | 5,319.30 | 3,989.48 |
| In 1901 | 3 years | One-sixth | 24,547,600.00 | 262,241.75 | 43,706.96 |
| In 1902 | 3 years | One-half | 29,634,485.00 | 318,903.00 | 159,451.50 |
| In 1903 | 3 years | Five-sixths | 29,602,155.00 | 320,651.76 | 267,209.80 |
| In 1900 | 4 years | One-eighth | 886,571.00 | 8,420.48 | 1,052.56 |
| In 1901 | 4 years | Three-eighths | 805,850.00 | 7,998.45 | 2,999.42 |
| In 1902 | 4 years | Five-eighths | 1,104,696.00 | 11,140.02 | 6,962.51 |
| In 1903 | 4 years | Seven-eighths | 1,081,344.00 | 10,605.23 | 9,279.58 |
| In 1899 | 5 years | One-tenth | 10,191,296.00 | 124,900.39 | 12,490.04 |
| In 1900 | 5 years | Three-tenths | 10,608,186.00 | 116,312.92 | 34,893.88 |
| In 1901 | 5 years | One-half | 10,352,743.00 | 116,002.96 | 58,001.48 |
| In 1902 | 5 years | Seven-tenths | 10,790,113.00 | 118,446.10 | 82,912.27 |
| In 1903 | 5 years | Nine-tenths | 12,778,536.00 | 139,909.85 | 125,918.87 |
| Total | | | $ 227,609,017.00 | $ 2,788,028.99 | $ 1,421,416.51 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 22,804,304.48 |
| Losses paid since organization of company | 12,431,687.94 |
| Dividends declared since commencing business—cash | 1,571,858.00 |
| Loaned to directors or other officers | 2,850.00 |
| Loaned to stockholders not officers | 4,000.00 |
| Stock owned by directors at par value | 229,600.00 |
| Largest amount written on any one risk | 102,810.00 |
| Losses incurred during the year—fire | 921,712.12 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 395,879.00 |
| Gross premiums received | 8,756.00 |
| Losses paid | 9,860.08 |
| Losses incurred | 9,465.25 |

# NIAGARA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated July, 1850. Commenced Business August, 1850.

HAROLD HERRICK, President. GEORGE W. DEWEY, Secretary.

Home Office, 46-48 Cedar Street, New York City.

---

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 3,017,006.36 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,353,567.58 | |
| Deduct re-insurance, rebate, abatement and return premiums | 865,039.39 | |
| Total premiums other than perpetuals | | 2,488,528.19 |
| Interest received on mortgages | $ 14,198.37 | |
| Interest and dividends on stocks and bonds | 111,186.58 | |
| Interest and dividends from all other sources | 5,220.68 | |
| Total interest | | 130,605.63 |
| From all other sources | | 3,903.68 |
| Total income | | $ 2,623,037.50 |
| Aggregate last balance and income | | $ 5,640,043.86 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,295,474.33 | |
| Deduct salvage and re-insurance | 155,763.87 | |
| Net amount paid for losses | | 1,139,710.46 |
| Paid stockholders (interest or dividends) | | 99,980.00 |
| Commissions or brokerage | | 512,628.87 |
| Salaries, fees and all other charges of officers, agents, etc. | | 183,578.83 |
| All other taxes, licenses and Insurance Department fees | | 68,696.06 |
| Rents | | 24,239.92 |
| Loss on sales or maturity—ledger assets | | 98,037.55 |
| Advertising and printing | | 4,672.26 |
| Legal expenses | | 3,638.39 |
| Furniture and fixtures | | 2,272.73 |
| Traveling expenses | | 35,862.77 |
| All other expenditures | | 95,531.69 |
| Total disbursements during the year | | $ 2,268,852.53 |
| Balance December 31, 1903 | | $ 3,371,191.33 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 344,000.00 | |
| Book value of stocks and bonds | 2,415,000.00 | |
| Cash in company's office | 533.35 | |
| Cash in banks | 272,378.68 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 336,989.77 | |
| Agents' balances, representing business written prior to October 1, 1903, | 2,269.53 | |
| Total net ledger assets | | $ 3,371,191.33 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 5,089.21 | |
| Interest due and accrued on bonds and stocks | 6,550.00 | |
| Interest due and accrued on other assets | 560.95 | |
| Total | | $ 12,200.16 |
| Market value of stocks and bonds over book value | | 478,640.00 |
| Gross assets | | $ 3,862,031.49 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances representing business written prior to October 1, 1903 | 2,269.53 |
| Total admitted assets | $ 3,859,761.96 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 81,865.18 | |
| Gross claims for losses in process of adjustment | 148,908.59 | |
| Gross claims for losses resisted | 27,498.00 | |
| Total | $ 258,271.77 | |
| Deduct re-insurance due or accrued | 41,817.81 | |
| Net amount of unpaid losses and claims | | 216,453.96 |
| Unearned premiums on fire risks, running one year or less | $ 913,292.20 | |
| Unearned premiums on fire risks, running more than one year | 1,023,434.13 | |
| Total unearned premiums as computed above | | 1,936,726.33 |
| Unpaid dividends due stockholders | | 20.00 |
| Total liabilities, except capital | | $ 2,153,200.29 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 1,206,561.67 | |
| Surplus as regards policy-holders | | 1,706,561.67 |
| Total liabilities | | $ 3,859,761.96 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 364,243,324.00 | $ 3,852,744.74 |
| Written or renewed during the year 1903 | 277,322,911.00 | 3,353,567.58 |
| Total | $ 641,566,235.00 | $ 7,206,312.32 |
| Deduct those expired and marked off as terminated | 255,316,440.00 | 2,993,118.82 |
| In force at end of the year | $ 386,249,795.00 | $ 4,213,193.50 |
| Deduct amount re-insured | 46,538,517.00 | 487,157.39 |
| Net amount in force | $ 339,711,278.00 | $ 3,726,036.11 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 130,861,136.00 | $ 1,826,584.40 | $ 913,292.20 |
| In 1902 | 2 years | One-fourth | 2,435,109.00 | 20,982.85 | 5,245.71 |
| In 1903 | 2 years | Three-fourths | 1,385,711.00 | 14,366.73 | 10,775.05 |
| In 1901 | 3 years | One-sixth | 46,604,970.00 | 376,381.98 | 62,730.33 |
| In 1902 | 3 years | One-half | 52,134,029.00 | 431,539.96 | 215,769.98 |
| In 1903 | 3 years | Five-sixths | 56,664,312.00 | 501,611.63 | 418,009.69 |
| In 1900 | 4 years | One-eighth | 699,865.00 | 6,105.51 | 763.19 |
| In 1901 | 4 years | Three-eighths | 714,072.00 | 6,727.77 | 2,522.91 |
| In 1902 | 4 years | Five-eighths | 807,706.00 | 7,680.84 | 4,800.52 |
| In 1903 | 4 years | Seven-eighths | 794,668.00 | 9,468.52 | 8,284.96 |
| In 1899 | 5 years | One-tenth | 6,876,981.00 | 76,437.71 | 7,643.77 |

| | | | | |
|---|---|---|---|---|
| In 1900----5 years----------Three-tenths---------- | $ 7,936,125.00 | $ 88,996.39 | $ 26,698.92 |
| In 1901----5 years----------One-half---------- | 8,503,095.00 | 97,466.09 | 48,733.04 |
| In 1902----5 years----------Seven-tenths---------- | 10,620,214.00 | 120,305.46 | 84,213.82 |
| In 1903----5 years----------Nine-tenths---------- | 12,673,285.00 | 141,380.27 | 127,242.24 |
| Total---------- | $ 339,711,278.00 | $ 3,726,036.11 | $ 1,936,726.33 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company---------- | $ 51,227,853.59 |
| Losses paid since organization of company---------- | 28,120,420.42 |
| Dividends declared since commencing business—cash---------- | 2,854,000.00 |
| Stock owned by directors at par value---------- | 172,850.00 |
| Largest amount written in any hazard---------- | 150,000.00 |
| Losses incurred during the year---------- | 1,171,780.27 |
| Special reserve fund deposited with Insurance Department of New York---------- | 250,000.00 |
| Guaranty surplus fund---------- | 250,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written---------- | $ 977,235.00 |
| Gross premiums received---------- | 19,737.18 |
| Losses paid---------- | 9,397.84 |
| Losses incurred---------- | 9,679.42 |
| Losses now unpaid---------- | 207.81 |

# NORTH GERMAN FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated May 15, 1899. Commenced Business June 17, 1899.

ADOLPH LOEB, President. HENRY C. TIMM, Secretary.

Home Office, 2 Liberty Street, New York City.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902---------- | | $ 381,694.92 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums---------- | $ 425,301.33 | |
| Deduct re-insurance, rebate, abatement and return premiums---------- | 120,727.79 | |
| Total premiums other than perpetuals---------- | | 304,573.54 |
| Interest received on mortgages---------- | $ 1,022.50 | |
| Interest and dividends on stocks and bonds---------- | 7,650.00 | |
| Interest and dividends from all other sources---------- | 140.67 | |
| Total interest---------- | | 8,813.17 |
| Investment for surplus account---------- | | 20,000.00 |
| Mortgages redeemed---------- | | 2,000.00 |
| Total income---------- | | $ 335,386.71 |
| Aggregate last balance and income---------- | | $ 717,081.63 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 178,496.17 | |
| Deduct salvage and re-insurance | 7,740.26 | |
| Net amount paid for losses | | $ 170,755.91 |
| Paid stockholders (interest or dividends) | | 6,000.00 |
| Commissions or brokerage | | 90,435.47 |
| Salaries, fees and all other charges of officers, agents, etc. | | 4,010.79 |
| All other taxes, licenses and Insurance Department fees | | 7,828.56 |
| Rents | | 1,187.50 |
| Advertising, printing, postage, etc. | | 264.28 |
| Board and fire patrol | | 4,150.36 |
| Certificate of deposit bearing 2 per cent. | | 2,000.00 |
| Map corrections | | 96.50 |
| Total disbursements during the year | | $ 286,729.37 |
| Balance December 31, 1903 | | $ 430,352.26 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 34,000.00 | |
| Book value of stocks and bonds | 275,501.13 | |
| Cash in company's office | 3,593.81 | |
| Cash in bank | 22,399.97 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 62,857.85 | |
| Certificate of deposits bearing 2 per cent. | 32,000.00 | |
| Total net ledger assets | | 430,352.26 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,008.85 | |
| Interest due and accrued on bonds and stocks | 2,233.32 | |
| Total | | $ 3,242.17 |
| Gross assets | | $ 433,594.43 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | |
| Bonds and stocks | 16,516.13 |
| Total admitted assets | $ 417,078.30 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 5,314.87 | |
| Gross claims for losses in process of adjustment | 12,893.69 | |
| Total | $ 18,208.56 | |
| Deduct re-insurance due or accrued | 1,695.35 | |
| Net amount of unpaid losses and claims | | $ 16,513.21 |
| Unearned premiums on fire risks, running one year or less | $ 140,758.01 | |
| Unearned premiums on fire risks, running more than one year | 31,560.89 | |
| Total unearned premiums as computed above | | 172,318.90 |
| Total liabilities, except capital | | $ 188,832.11 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 28,246.19 | |
| Surplus as regards policy-holders | | 228,246.19 |
| Total liabilities | | $ 417,078.30 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 19,450,655.00 | $ 276,065.94 |
| Written or renewed during the year | 25,934,343.00 | 425,301.33 |
| Total | $ 45,384,998.00 | $ 701,367.27 |
| Deduct those expired and marked off as terminated | 22,790,664.00 | 343,061.96 |
| In force at end of the year 1903 | $ 25,594,334.00 | $ 358,305.31 |
| Deduct amount re-insured | 1,294,886.00 | 16,896.25 |
| Net amount in force December 31, 1903 | $ 21,299,448.00 | $ 341,409.06 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 16,944,186.00 | $ 281,516.02 | $ 140,178.01 |
| In 1902 | 2 years | One-fourth | 116,300.00 | 1,353.68 | 338.42 |
| In 1903 | 2 years | Three-fourths | 52,419.00 | 806.56 | 604.92 |
| In 1901 | 3 years | One-sixth | 1,326,333.00 | 13,730.02 | 2,288.34 |
| In 1902 | 3 years | One-half | 656,326.00 | 8,189.79 | 4,094.90 |
| In 1903 | 3 years | Five-sixths | 1,091,339.00 | 17,025.03 | 14,187.52 |
| In 1900 | 4 years | One-eighth | 105,844.00 | 736.59 | 92.07 |
| In 1901 | 4 years | Three-eighths | 91,179.00 | 671.32 | 251.75 |
| In 1902 | 4 years | Five-eighths | 33,600.00 | 405.10 | 253.19 |
| In 1903 | 4 years | Seven-eighths | 27,700.00 | 301.39 | 263.71 |
| In 1899 | 5 years | One-tenth | 48,150.00 | 853.29 | 85.33 |
| In 1900 | 5 years | Three-tenths | 231,158.00 | 4,320.55 | 1,296.17 |
| In 1901 | 5 years | One-half | 309,255.00 | 5,322.32 | 2,661.16 |
| In 1902 | 5 years | Seven-tenths | 111,667.00 | 2,081.34 | 1,456.96 |
| In 1903 | 5 years | Nine-tenths | 153,992.00 | 4,096.06 | 3,686.45 |
| Total | | | $ 21,299,448.00 | $ 341,409.06 | $ 172,318.90 |

No business in State of North Carolina during the year—Just entering the State.

# ORIENT INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 28, 1867. Commenced Business January, 1872.

ARCHIBALD G. McILLWAINE, JR., President. JAMES WYPER, Secretary.

Home Office, 5 Haynes Street, Hartford, Conn.

---

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,015,018.61 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,518,784.21 | |
| Deduct re-insurance, rebate, abatement and return premiums | 453,233.58 | |
| Total premiums other than perpetuals | | 1,065,550.63 |
| Interest received on mortgages | $ 2,562.42 | |
| Interest and dividends on stocks and bonds | 58,918.89 | |
| Interest and dividends from all other sources | 1,387.52 | |
| Rents from company's property | 2,249.21 | |
| Total interest and rents | | 65,118.04 |
| Profit on sale or maturity of ledger assets | | 2,212.14 |
| Total income | | $ 1,132,880.81 |
| Aggregate last balance and income | | $ 3,147,899.42 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 575,090.46 | $ 5,287.34 | |
| Deduct salvage and re-insurance | 73,166.31 | 3,606.89 | |
| | $ 501,924.15 | $ 1,680.45 | |
| Net amount paid for losses | | | 503,604.60 |
| Paid stockholders (interest or dividends) | | | 50,000.00 |
| Commissions or brokerage | | | 269,173.69 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 65,693.91 |
| Taxes on real estate | | | 681.50 |
| All other taxes, licenses and Insurance Department fees | | | 25,184.30 |
| Rents | | | 4,379.50 |
| Repairs and expenses on real estate | | | 984.42 |
| Advertising, printing, etc. | | | 8,612.55 |
| Local boards and maps | | | 17,932.52 |
| Postage, telegraph and express | | | 8,242.98 |
| Traveling | | | 13,301.75 |
| All other expenditures | | | 8,849.77 |
| Total disbursements during the year | | | $ 976,641.49 |
| Balance December 31, 1903 | | | $ 2,171,257.93 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 65,333.04 |
| Loans on mortgages | 41,158.00 |
| Book value of stocks and bonds | 1,769,951.14 |
| Cash in company's office | 4,686.89 |
| Cash in bank | 132,017.10 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 152,830.07 | |
| Agents' balances, representing business written prior to October 1, 1903 | 5,157.94 | |
| Bills receivable, taken for fire risks | 123.75 | |
| Total net ledger assets | | $ 2,171,257.93 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,748.04 | |
| Interest due and accrued on bonds and stocks | 27,540.79 | |
| Interest due and accrued on other assets | 1,104.04 | |
| Rents due and accrued | 33.00 | |
| Total | | $ 30,425.87 |
| Market value of stocks and bonds over book value | | 12,866.24 |
| Other non-ledger assets | | 993.57 |
| Gross assets | | $ 2,215,543.61 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | | $ 5,157.94 |
| Total admitted assets | | $ 2,210,385.67 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 41,948.42 | |
| Gross claims for losses in process of adjustment | 90,353.35 | |
| Gross claims for losses resisted | 33,149.99 | |
| Total | $ 165,451.76 | |
| Deduct re-insurance due or accrued | 20,333.09 | |
| Net amount of unpaid losses and claims | | $ 145,118.67 |
| Unearned premiums on fire risks, running one year or less | $ 388,029.08 | |
| Unearned premiums on fire risks, running more than one year | 470,689.23 | |
| Total unearned premiums as computed above | | 858,718.31 |
| Return and re-insurance premiums | | 3,437.21 |
| Total liabilities, except capital | | $ 1,007,274.19 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 703,111.48 | |
| Surplus as regards policy-holders | | 1,203,111.48 |
| Total liabilities | | $ 2,210,385.67 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 155,960,234.00 | $ 1,770,973.31 |
| Written or renewed during the year | 117,171,515.00 | 1,518,784.21 |
| Total | $ 273,131,749.00 | $ 3,289,757.52 |
| Deduct those expired and marked off as terminated | 117,908,508.00 | 1,466,058.38 |
| In force at end of the year 1903 | $ 155,223,241.00 | $ 1,823,699.14 |
| Deduct amount re-insured | 13,259,257.00 | 170,618.95 |
| Net amount in force December 31, 1903 | $ 141,963,984.00 | $ 1,653,080.19 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 56,076,060.00 | $ 776,058.16 | $ 388,029.08 |
| In 1902 | 2 years | One-fourth | 750,219.00 | 7,397.28 | 1,849.32 |
| In 1903 | 2 years | Three-fourths | 856,646.00 | 6,668.41 | 5,001.31 |
| In 1901 | 3 years | One-sixth | 17,955,141.00 | 170,195.90 | 28,365.98 |
| In 1902 | 3 years | One-half | 20,496,499.00 | 196,318.91 | 98,159.46 |
| In 1903 | 3 years | Five-sixths | 22,780,359.00 | 227,594.45 | 189,662.04 |
| In 1900 | 4 years | One-eighth | 686,865.00 | 3,785.48 | 473.18 |
| In 1901 | 4 years | Three-eighths | 208,577.00 | 2,482.52 | 930.95 |
| In 1902 | 4 years | Five-eighths | 376,587.00 | 4,091.14 | 2,556.96 |
| In 1903 | 4 years | Seven-eighths | 348,922.00 | 3,798.39 | 3,323.59 |
| In 1899 | 5 years | One-tenth | 3,596,714.00 | 42,470.49 | 4,247.05 |
| In 1900 | 5 years | Three-tenths | 3,811,724.00 | 43,673.55 | 13,102.06 |
| In 1901 | 5 years | One-half | 3,638,783.00 | 42,677.19 | 21,338.60 |
| In 1902 | 5 years | Seven-tenths | 4,834,928.00 | 57,590.62 | 40,313.43 |
| In 1903 | 5 years | Nine-tenths | 5,497,163.00 | 67,879.84 | 61,091.86 |
| Over five years | | Pro rata | 48,797.00 | 397.86 | 273.44 |
| Total | | | $ 141,963,984.00 | $ 1,653,080.19 | $ 858,718.31 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 25,389,953.91 |
| Losses paid since organization of company | 15,845,470.03 |
| Dividends declared since commencing business—cash | 1,490,000.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 2,750.00 |
| Largest amount in any one hazard | 50,000.00 |
| Losses incurred during the year—fire | 536,647.64 |
| Losses incurred during the year—inland marine | 1,280.45 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 900,884.00 |
| Gross premiums received | 12,081.44 |
| Losses paid | 7,185.85 |
| Losses incurred | 8,115.85 |
| Losses now unpaid | 955.00 |

# PENNSYLVANIA FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

Incorporated March, 1825. Commenced Business April, 1825.

R. DALE BENSON, President. W. GARDNER CROWELL, Secretary.

Home Office, 510 Walnut Street, Philadelphia, Pa.

---

Amount of capital paid up in cash, $400,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 5,701,990.19 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,526,264.30 | |
| Deduct re-insurance, rebate, abatement and return premiums | 916,341.10 | |
| Total premiums other than perpetuals | | 2,609,923.20 |
| Deposit premiums received on perpetual risks | | 34,043.91 |
| Interest received on mortgages | $ 34,211.34 | |
| Interest received on collateral loans | 30,485.69 | |
| Interest and dividends on stocks and bonds | 168,684.24 | |
| Interest and dividends from all other sources | 2,206.23 | |
| Rents from company's property | 13,273.78 | |
| Total interest and rents | | 248,861.28 |
| Profit on sale or maturity of ledger assets | | 2,609.04 |
| From all other sources | | 1,702.54 |
| Total income | | $ 2,897,139.97 |
| Aggregate last balance and income | | $ 8,599,130.16 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,434,671.70 | |
| Deduct salvage and re-insurance | 141,933.76 | |
| Net amount paid for losses | | 1,292,737.94 |
| Deposit premiums returned | | 25,286.62 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 522,038.69 |
| Salaries, fees and all other charges of officers, agents, etc. | | 171,000.00 |
| Taxes on real estate | | 4,465.99 |
| All other taxes, licenses and Insurance Department fees | | 72,186.72 |
| Repairs and expenses (other than taxes) on real estate | | 10,703.72 |
| Loss on sales or maturity—ledger assets | | 15,631.03 |
| All other expenditures | | 154,606.62 |
| Total disbursements during the year | | $ 2,368,657.33 |
| Balance December 31, 1903 | | $ 6,230,472.83 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 246,945.98 |
| Loans on mortgages | 746,599.99 |
| Loans secured by pledge of bonds, stocks or other collaterals | 635,100.00 |
| Book value of stocks and bonds | 3,978,214.13 |
| Cash in company's office | 1,260.40 |
| Cash in bank | 213,685.66 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 390,228.99 | |
| Agents' balances, representing business written prior to October 1, 1903 | 18,437.68 | |
| Total net ledger assets | | $ 6,230,472.83 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 5,991.76 | |
| Interest due and accrued on collateral loans | 3,495.71 | |
| Total | | 9,487.47 |
| Market value of stocks and bonds over book value | | 77,036.87 |
| Gross assets | | $ 6,316,997.17 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 18,437.68 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate | 36,945.98 | |
| Total | | 55,383.66 |
| Total admitted assets | | $ 6,261,613.51 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 22,076.40 | |
| Gross claims for losses in process of adjustment | 184,422.77 | |
| Gross claims for losses resisted | 18,902.28 | |
| Net amount of unpaid losses and claims | | $ 225,401.45 |
| Unearned premiums on fire risks, running one year or less | $ 957,670.67 | |
| Unearned premiums on fire risks, running more than one year | 1,286,163.19 | |
| Total unearned premiums as computed above | | 2,243,833.86 |
| Amount reclaimable on perpetual fire risks | | 872,935.89 |
| Total liabilities, except capital | | $ 3,342,171.20 |
| Capital actually paid up in cash | $ 400,000.00 | |
| Surplus over all liabilities | 2,519,442.31 | |
| Surplus as regards policy-holders | | 2,919,442.31 |
| Total liabilities | | $ 6,261,613.51 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 432,562,840.00 | $ 4,658,333.75 |
| Written or renewed during the year 1903 | 284,426,290.00 | 3,526,264.30 |
| Total | $ 716,989,130.00 | $ 8,184,598.05 |
| Deduct those expired and marked off as terminated | 263,996,235.00 | 3,203,781.16 |
| In force at end of the year | $ 452,992,895.00 | $ 4,980,816.89 |
| Deduct amount re-insured | 59,415,904.00 | 602,473.40 |
| Net amount in force December 31, 1903 | $ 393,576,991.00 | $ 4,378,343.49 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 144,391,973.00 | $ 1,915,341.34 | $ 957,670.67 |
| In 1902 | 2 years | One-fourth | 322,217.00 | 1,897.80 | 474.45 |
| In 1903 | 2 years | Three-fourths | 730,880.00 | 4,360.38 | 3,270.30 |
| In 1901 | 3 years | One-sixth | 51,252,056.00 | 478,220.83 | 79,703.47 |
| In 1902 | 3 years | One-half | 55,156,037.00 | 547,963.16 | 273,981.53 |

| | | | | |
|---|---|---|---|---|
| In 1903----3 years----------Five-sixths ----------$ | 54,066,728.00 | $ 530,557.92 | $ | 442,131.60 |
| In 1900----4 years----------One-eighth---------- | 476,479.00 | 5,264.39 | | 658.04 |
| In 1901----4 years----------Three-eighths---------- | 397,795.00 | 3,035.63 | | 1,138.32 |
| In 1902----4 years----------Five-eighths ---------- | 441,383.00 | 3,574.74 | | 2,234.20 |
| In 1903----4 years----------Seven-eighths---------- | 575,207.00 | 5,358.56 | | 4,688.74 |
| In 1899----5 years----------One-tenth---------- | 13,454,512.00 | 122,286.60 | | 12,228.66 |
| In 1900----5 years----------Three-tenths---------- | 16,366,437.00 | 156,935.93 | | 47,080.78 |
| In 1901----5 years----------One-half ---------- | 16,209,254.00 | 168,244.22 | | 84,122.11 |
| In 1902----5 years----------Seven-tenths---------- | 18,358,774.00 | 207,919.90 | | 145,543.93 |
| In 1903----5 years----------Nine-tenths---------- | 18,868,409.00 | 201,037.22 | | 180,933.50 |
| Over five years ----------Pro rata---------- | 2,508,850.00 | 26,344.87 | | 7,973.55 |
| Perpetual risks ---------- | 38,425,398.00 | 965,966.52 | | 872,935.89 |
| Total ----------$ | 432,002,389.00 | $ 5,344,310.01 | $ | 3,116,769.75 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company----------$ | 48,932,064.00 |
| Losses paid since organization of company---------- | 25,518,612.00 |
| Dividends declared since commencing business—cash ---------- | 3,529,000.00 |
| Stock owned by directors at par value ---------- | 64,000.00 |
| Loaned to stockholders, not officers ---------- | 4,000.00 |
| Largest amount written on any one risk ---------- | 50,000.00 |
| Losses incurred during the year—fire---------- | 1,331,678.37 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written----------$ | 1,246,349.00 |
| Gross premiums received---------- | 23,595.48 |
| Losses paid---------- | 10,203.57 |
| Losses incurred---------- | 10,104.74 |
| Losses now unpaid---------- | 49.47 |

## PHENIX INSURANCE COMPANY OF NEW YORK.

Incorporated September 10, 1853. Commenced Business September 10, 1853.

GEORGE P. SHELDON, President. WILLIAM A. WRIGHT, Secretary.

Home Office, No. 16 Court Street, Brooklyn, City of New York.

Amount of capital paid up in cash, $1,000,000.00

Amount of net ledger assets December 31, 1902 ----------$ 6,652,074.73

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums----------$ | 6,440,924.02 | |
| Deduct re-insurance, rebate, abatement and return premiums---------- | 1,279,505.68 | |
| Total premiums other than perpetuals---------- | | 5,161,418.34 |
| Interest received on mortgages ----------$ | 3,451.25 | |
| Interest received on collateral loans---------- | 4,256.95 | |

| | | |
|---|---|---|
| Interest and dividends on stocks and bonds | $ 195,026.40 | |
| Interest and dividends from all other sources | 670.56 | |
| Rents from company's property | 38,031.78 | |
| Total interest and rents | | $ 241,436.94 |
| Profit on sale or maturity of ledger assets | | 25,411.37 |
| Total income | | $ 5,428,266.65 |
| Aggregate last balance and income | | $ 12,080,341.38 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,850,632.15 | |
| Deduct salvage and re-insurance | 218,424.45 | |
| Net amount paid for losses | | 2,632,207.70 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 1,006,376.25 |
| Salaries, fees and all other charges of officers, agents, etc. | | 399,991.61 |
| Taxes on real estate | | 6,079.63 |
| All other taxes, licenses and Insurance Department fees | | 118,518.73 |
| Rents | | 47,576.23 |
| Repairs and expenses (other than taxes) on real estate | | 15,054.66 |
| Loss on sales or maturity—ledger assets | | 34,918.75 |
| Advertising, printing, etc. | | 63,834.92 |
| Furniture and fixtures, $1,304.57; traveling expenses, $85,224.24 | | 86,528.81 |
| Postage, express, telegrams, etc. | | 45,766.47 |
| Legal expense | | 6,122.34 |
| All other expenditures | | 182,179.16 |
| Total disbursements during the year | | $ 4,745,155.29 |
| Balance December 31, 1903 | | $ 7,335,186.09 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 409,439.21 | |
| Loans on mortgages | 52,100.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 101,860.00 | |
| Book value of stocks and bonds | 5,258,389.55 | |
| Cash in company's office | 2,242.70 | |
| Cash in bank | 781,256.54 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 666,620.50 | |
| Uncollected office premiums on business written subsequent to October 1, 1903 | 63,277.59 | |
| Total net ledger assets | | $ 7,335,186.09 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 838.31 | |
| Interest due and accrued on bonds and stocks | 4,758.32 | |
| Rents due and accrued | 4,714.66 | |
| Total | | 10,311.29 |
| Market value of real estate over book value | | 166,560.79 |
| Gross assets | | $ 7,512,058.17 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | |
| Bonds and stocks | 104,966.55 |
| Total admitted assets | $ 7,407,091.62 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 361,952.26 | |
| Gross claims for losses resisted | 29,761.50 | |
| Net amount of unpaid losses and claims | | $ 391,713.76 |
| Unearned premiums on fire risks, running one year or less | $ 1,383,601.56 | |
| Unearned premiums on fire risks, running more than one year | 2,943,059.34 | |
| Total unearned premiums as computed above | | 4,326,660.90 |
| Commissions due agents and brokers | | 12,655.51 |
| Salaries, rents, etc., due and accrued | | 2,672.75 |
| Return and re-insurance premiums | | 3,188.55 |
| Total liabilities, except capital | | $ 4,736,891.47 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 1,670,200.15 | |
| Surplus as regards policy-holders | | 2,670,200.15 |
| Total liabilities | | $ 7,407,091.62 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 772,099,335.00 | $ 8,699,570.21 |
| Written or renewed during the year | 570,665,866.00 | 6,440,924.02 |
| Total | $1,342,765,201.00 | $ 15,140,494.23 |
| Deduct those expired and marked off as terminated | 576,601,929.00 | 6,141,110.28 |
| In force at end of the year 1903 | $ 761,163,272.00 | $ 8,999,383.95 |
| Deduct amount re-insured | 46,272,106.00 | 521,626.48 |
| Net amount in force December 31, 1903 | $ 719,891,166.00 | $ 8,477,757.47 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 196,517,828.00 | $ 2,767,203.12 | $ 1,383,601.56 |
| In 1902 | 2 years | One-fourth | 3,654,578.00 | 24,935.61 | 6,233.89 |
| In 1903 | 2 years | Three-fourths | 1,647,670.00 | 16,462.09 | 12,346.57 |
| In 1901 | 3 years | One-sixth | 110,392,216.00 | 1,034,693.73 | 172,448.96 |
| In 1902 | 3 years | One-half | 110,169,536.00 | 1,036,842.06 | 518,421.03 |
| In 1903 | 3 years | Five-sixths | 110,073,259.00 | 1,078,752.70 | 898,960.75 |
| In 1900 | 4 years | One-eighth | 1,152,777.00 | 10,293.96 | 1,286.75 |
| In 1901 | 4 years | Three-eighths | 977,434.00 | 9,112.50 | 3,492.18 |
| In 1902 | 4 years | Five-eighths | 1,726,736.00 | 15,382.15 | 9,613.85 |
| In 1903 | 4 years | Seven-eighths | 1,244,487.00 | 11,481.37 | 10,046.19 |
| In 1899 | 5 years | One-tenth | 30,025,320.00 | 408,681.12 | 40,868.11 |
| In 1900 | 5 years | Three-tenths | 32,284,141.00 | 445,640.72 | 138,692.19 |
| In 1901 | 5 years | One-half | 37,173,506.00 | 517,569.99 | 258,785.00 |
| In 1902 | 5 years | Seven-tenths | 41,671,851.00 | 567,959.01 | 397,571.30 |
| In 1903 | 5 years | Nine-tenths | 41,179,827.00 | 532,547.34 | 479,292.57 |
| Total | | | $ 719,891,166.00 | $ 8,477,757.47 | $ 4,326,660.90 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 140,529,181.06 |
| Losses paid since organization of company | 66,714,683.14 |
| Dividends declared since commencing business—cash | 4,374,000.00 |
| Installment notes owned and held by company | 126,976.27 |

| | |
|---|---|
| Stock owned by directors at par value | $ 137,950.00 |
| Largest amount written on any one risk | 200,000.00 |
| Losses incurred during the year—fire | 2,694,329.41 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,353,353.00 |
| Gross premiums received | 47,865.37 |
| Losses paid | 24,572.35 |
| Losses incurred | 30,524.92 |
| Losses now unpaid | 5,952.57 |

---

# PHŒNIX INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

Incorporated May, 1854. Commenced Business June, 1854.

D. W. C. SKILTON, President. EDWARD MILLIGAN, Secretary.

Home Office, No. 64 Pearl Street, Hartford, Conn.

---

Amount of capital paid up in cash, $2,000,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 4,743,612.04 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,276,029.42 | |
| Deduct re-insurance, rebate, abatement and return premiums | 724,162.19 | |
| Total premiums other than perpetuals | | 3,551,867.23 |
| Interest received on mortgages | $ 5,048.75 | |
| Interest received on collateral loans | 1,404.89 | |
| Interest and dividends on stocks and bonds | 213,073.83 | |
| Rents from company's property | 16,418.65 | |
| Total interest and rents | | 235,946.12 |
| Profit on sale or maturity of ledger assets | | 18,898.26 |
| Total income | | $ 3,806,711.61 |
| Aggregate last balance and income | | $ 8,550,323.65 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,782,322.99 | |
| Deduct salvage and re-insurance | 150,040.75 | |
| Net amount paid for losses | | 1,632,282.24 |
| Paid stockholders (interest or dividends) | | 240,000.00 |
| Commissions or brokerage | | 696,859.40 |
| Salaries, fees and all other charges of officers, agents, etc. | | 200,970.74 |
| Taxes on real estate | | 4,642.40 |
| All other taxes, licenses and Insurance Department fees | | 113,830.43 |
| Rents | | 11,903.64 |
| Repairs and expenses (other than taxes) on real estate | | 10,014.98 |
| Loss on sales or maturity—ledger assets | | 1,840.48 |

| | | |
|---|---|---|
| Advertising, printing, etc. | | $ 18,851.17 |
| Legal expense | | 7,360.43 |
| Miscellaneous expense | | 285,509.40 |
| Total disbursements during the year | | $ 3,224,065.31 |
| Balance December 31, 1903 | | $ 5,326,258.34 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 351,442.65 | |
| Loans on mortgages | 102,449.25 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 81,000.00 | |
| Book value of stocks and bonds | 4,050,091.27 | |
| Cash in company's office | 8,374.71 | |
| Cash in bank | 411,162.39 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 320,264.76 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,473.31 | |
| Total net ledger assets | | $ 5,326,258.34 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 2,588.03 | |
| Interest due and accrued on bonds and stocks | 46,767.00 | |
| Interest due and accrued on collateral loans | 1,545.71 | |
| Interest due and accrued on other assets | 1,640.00 | |
| Rents due and accrued | 2,038.30 | |
| Total | | 54,579.04 |
| Market value of stocks and bonds over book value | | 1,079,605.73 |
| Gross premiums in course of collection | | 404,551.32 |
| Re-insurance due from other companies on losses paid | | 1,907.00 |
| Gross assets | | $ 6,866,901.43 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 1,473.31 | |
| Depreciation from book value of ledger assets to bring same to market value | 11,766.83 | |
| Total | | 13,240.14 |
| Total admitted assets | | $ 6,853,661.29 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 56,750.00 | |
| Gross claims for losses in process of adjustment | 318,203.37 | |
| Gross claims for losses resisted | 33,633.00 | |
| Total | $ 408,586.37 | |
| Deduct re-insurance due or accrued | 12,787.42 | |
| Net amount of unpaid losses and claims | | $ 395,798.95 |
| Unearned premiums on fire risks, running one year or less | $ 1,263,316.83 | |
| Unearned premiums on fire risks, running more than one year | 1,487,351.66 | |
| Total unearned premiums, as computed above | | 2,750,668.49 |
| Commissions due agents and brokers | | 71,826.00 |
| Return and re-insurance premiums | | 54,351.32 |
| Total liabilities, except capital | | $ 3,272,644.76 |
| Capital actually paid up in cash | $ 2,000,000.00 | |
| Surplus over all liabilities | 1,581,016.53 | |
| Surplus as regards policy-holders | | 3,581,016.53 |
| Total liabilities | | $ 6,853,661.29 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 501,627,401.00 | $ 5,366,254.11 |
| Written or renewed during the year | 484,465,649.00 | 4,680,580.74 |
| Total | $ 986,093,050.00 | $ 10,046,834.85 |
| Deduct those expired and marked off as terminated | 447,617,576.00 | 4,381,871.14 |
| In force at end of the year | $ 538,475,474.00 | $ 5,664,963.71 |
| Deduct amount re-insured | 24,560,826.00 | 279,525.57 |
| Net amount in force | $ 513,914,648.00 | $ 5,385,438.14 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 242,059,456.00 | $ 2,526,633.66 | $ 1,263,316.83 |
| In 1902 | 2 years | One-fourth | 935,308.00 | 9,421.67 | 2,355.42 |
| In 1903 | 2 years | Three-fourths | 1,011,445.00 | 9,630.45 | 7,222.84 |
| In 1901 | 3 years | One-sixth | 60,027,282.00 | 623,405.58 | 103,900.93 |
| In 1902 | 3 years | One-half | 65,297,903.00 | 663,654.71 | 331,827.36 |
| In 1903 | 3 years | Five-sixths | 70,038,514.00 | 716,121.44 | 596,767.87 |
| In 1900 | 4 years | One-eighth | 857,057.00 | 8,816.05 | 1,102.01 |
| In 1901 | 4 years | Three-eighths | 733,429.00 | 7,465.79 | 2,799.67 |
| In 1902 | 4 years | Five-eighths | 649,593.00 | 6,120.70 | 3,825.44 |
| In 1903 | 4 years | Seven-eighths | 811,429.00 | 7,697.03 | 6,734.90 |
| In 1899 | 5 years | One-tenth | 12,813,240.00 | 141,453.06 | 14,145.31 |
| In 1900 | 5 years | Three-tenths | 12,694,857.00 | 137,914.76 | 41,374.43 |
| In 1901 | 5 years | One-half | 13,976,776.00 | 156,892.93 | 78,446.47 |
| In 1902 | 5 years | Seven-tenths | 15,767,861.00 | 181,701.34 | 127,190.94 |
| In 1903 | 5 years | Nine-tenths | 16,240,498.00 | 188,508.97 | 169,658.07 |
| Total | | | $ 513,914,648.00 | $ 5,385,438.14 | $ 2,750,668.49 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 86,393,655.77 |
| Losses paid since organization of company | 51,802,212.15 |
| Dividends declared since commencing business—cash | 8,845.000.00 |
| Stock owned by directors at par value | 65,200.00 |
| Largest amount written on any one risk | 180,000.00 |
| Losses incurred during the year—fire | 1,673,534.94 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,615,667.00 |
| Gross premiums received | 23,043.85 |
| Losses paid | 11,192.76 |
| Losses incurred | 6,936.77 |
| Losses now unpaid | 246.46 |

# PROVIDENCE-WASHINGTON INSURANCE COMPANY OF RHODE ISLAND.

Incorporated, 1799. Commenced Business, 1799.

JAMES H. DEWOLF, President. SAMUEL G. HOWE, Secretary.

Home Office, 20 Market Square, Providence, R. I.

Amount of capital paid up in cash, $500,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 1,750,717.25 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,143,912.76 | $ 636,533.49 | |
| Deduct re-insurance, rebate, abatement and return premiums | 648,470.75 | 224,506.42 | |
| | $ 1,495,442.01 | $ 412,027.07 | |
| Total premiums other than perpetuals | | | 1,907,469.08 |
| Interest and dividends on stocks and bonds | | $ 93,656.37 | |
| Total interest on stocks and bonds | | | 93,656.37 |
| Total income | | | $ 2,001,125.45 |
| Aggregate last balance and income | | | $ 3,751,842.70 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,013,410.71 | $ 457,125.96 | |
| Deduct salvage and re-insurance | 205,009.01 | 154,576.33 | |
| | $ 808,401.70 | $ 302,549.63 | |
| Net amount paid for losses | | | 1,110,951.33 |
| Paid stockholders (interest or dividends) | | | 50,000.00 |
| Commissions or brokerage | | | 387,146.05 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 120,770.04 |
| All other taxes, licenses and Insurance Department fees | | | 49,955.57 |
| Rents | | | 7,609.51 |
| Balance of expense account | | | 89,160.24 |
| Cost of investments over book value | | | 85,998.10 |
| Total disbursements during the year | | | $ 1,901,590.84 |
| Balance December 31, 1903 | | | $ 1,850,251.86 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,482,640.00 | |
| Cash in company's office | 420.78 | |
| Cash in bank | 106,154.74 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 223,631.69 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,350.58 | |
| Bills receivable, not matured, taken for marine and inland risks | 33,847.26 | |
| Bills receivable, taken for fire risks | 1,431.81 | |
| Over-due bills receivable on marine risks | 775.00 | |
| Total net ledger assets | | $ 1,850,251.86 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 10,112.11 |
| Market value of stocks and bonds over book value | | 534,220.00 |
| Gross assets | | $ 2,394,583.97 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 1,350.58 | |
| Bills receivable, past due, taken for marine risks | 775.00 | |
| Total | | 2,125.58 |
| Total admitted assets | | $ 2,392,458.39 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 14,541.69 | |
| Gross claims for losses in process of adjustment | 301,193.09 | |
| Gross claims for losses resisted | 16,619.92 | |
| Total | $ 332,354.70 | |
| Deduct re-insurance due or accrued | 108,174.40 | |
| Net amount of unpaid losses and claims | | $ 224,180.30 |
| Unearned premiums on fire risks, running one year or less | $ 571,196.05 | |
| Unearned premiums on fire risks, running more than one year | 523,424.78 | |
| Excess of original premiums over amount received for re-insurance | 714.44 | |
| Unearned premiums on inland navigation risks | 67,240.03 | |
| Unearned premiums on unexpired marine risks | 55,610.50 | |
| Total unearned premiums as computed above | | 1,218,185.80 |
| Total liabilities, except capital | | $ 1,442,366.10 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 450,092.29 | |
| Surplus as regards policy-holders | | 950,092.29 |
| Total liabilities | | $ 2,392,458.39 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 222,883,464.00 | $ 2,510,883.80 |
| Written or renewed during the year 1903 | 202,665,846.00 | 2,143,912.76 |
| Total | $ 425,549,310.00 | $ 4,654,796.56 |
| Deduct those expired and marked off as terminated | 190,837,408.00 | 2,017,424.91 |
| In force December 31, 1903 | $ 234,711,902.00 | $ 2,637,371.65 |
| Deduct amount re-insured | 49,022,408.00 | 504,939.93 |
| Net amount in force | $ 185,689,494.00 | $ 2,132,431.72 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 7,736,015.00 | $ 307,037.58 |
| Written or renewed during the year 1903 | 121,960,968.00 | 636,533.49 |
| Total | $ 129,696,983.00 | $ 943,571.07 |
| Deduct those expired and marked off as terminated | 121,363,248.00 | 635,690.07 |
| In force December 31, 1903 | $ 8,333,735.00 | $ 307,880.60 |
| Deduct amount re-insured | 1,909,254.00 | 73,953.07 |
| Net amount in force | $ 6,424,481.00 | $ 233,927.53 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 93,213,896.00 | $ 1,142,392.10 | $ 571,196.05 |
| In 1902 | 2 years | One-fourth | 948,212.00 | 7,129.56 | 1,782.39 |
| In 1903 | 2 years | Three-fourths | 638,364.00 | 5,833.87 | 4,375.41 |
| In 1901 | 3 years | One-sixth | 16,555,282.00 | 177,837.51 | 29,639.59 |
| In 1902 | 3 years | One-half | 19,851,663.00 | 211,423.38 | 105,711.69 |
| In 1903 | 3 years | Five-sixths | 19,238,150.00 | 206,245.93 | 171,871.60 |
| In 1900 | 4 years | One-eighth | 164,017.00 | 1,676.44 | 209.55 |
| In 1901 | 4 years | Three-eighths | 324,548.00 | 4,154.75 | 1,558.03 |
| In 1902 | 4 years | Five-eighths | 391,000.00 | 3,400.20 | 2,125.12 |
| In 1903 | 4 years | Seven-eighths | 271,048.00 | 2,973.23 | 2,601.56 |
| In 1899 | 5 years | One-tenth | 5,475,045.00 | 55,792.69 | 5,579.27 |
| In 1900 | 5 years | Three-tenths | 5,772,048.00 | 62,940.70 | 18,882.21 |
| In 1901 | 5 years | One-half | 6,803,378.00 | 71,719.27 | 35,859.65 |
| In 1902 | 5 years | Seven-tenths | 7,821,295.00 | 86,345.19 | 60,441.64 |
| In 1903 | 5 years | Nine-tenths | 8,100,468.00 | 90,983.95 | 81,885.55 |
| Over five years | | Pro rata | 121,080.00 | 1,582.95 | 901.52 |
| Total | | | $ 185,689,494.00 | $ 2,132,431.72 | $ 1,094,620.83 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 43,241,015.51 |
| Losses paid since organization of company to date | 25,478,218.64 |
| Dividends declared since commencing business—cash | 2,455,563.39 |
| Stock owned by directors at par value | 31,950.00 |
| The amount special reserve fund | 100,000.00 |
| The amount guaranty surplus fund | 100,000.00 |
| Largest amount written on any one risk | 50,000.00 |
| Losses incurred during the year—fire | 809,570.85 |
| Losses incurred during the year—ocean and marine | 272,581.81 |

Business in State of North Carolina during the year—Re-insurance only.

---

# QUEEN INSURANCE COMPANY OF AMERICA OF NEW YORK.

Incorporated September 11, 1891. Commenced Business September 11, 1891.

EDWARD F. BEDDALL, President. NEVETT S. BARTOW, Secretary.

Home Office, 43 Cedar Street, New York City.

---

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 5,664,654.20 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,938,427.28 | |
| Deduct re-insurance, rebate, abatement and return premiums | 973,341.08 | |
| Total premiums | $ 3,010,086.20 | |
| Less 1903 premiums, collected in 1902 | 407.22 | |
| Total premiums other than perpetuals | | 3,009,678.98 |

| | | |
|---|---|---|
| Interest received on mortgages | $ 1,445.00 | |
| Interest and dividends on stocks and bonds | 191,659.92 | |
| Interest and dividends from all other sources | 4,707.07 | |
| Rents from company's property | 5,244.56 | |
| Total interest and rents | | $ 203,056.55 |
| Profit on sale or maturity of ledger assets | | 60,037.46 |
| Total income | | $ 3,272,772.99 |
| Aggregate last balance and income | | $ 8,937,427.19 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,674,598.19 | |
| Deduct salvage and re-insurance | 114,388.90 | |
| Net amount paid for losses | | 1,560,209.29 |
| Paid stockholders (interest or dividends) | | 100,000.00 |
| Commissions or brokerage | | 651,256.27 |
| Salaries, fees and all other charges of officers, agents, etc. | | 219,979.54 |
| Taxes on real estate | | 665.33 |
| All other taxes, licenses and Insurance Department fees and agents' licenses | | 71,242.99 |
| Rents | | 26,286.72 |
| Repairs and expenses (other than taxes) on real estate | | 1,200.55 |
| Advertising and printing, etc. | | 35,594.14 |
| Legal expenses, $1,548.82; furniture and fixtures, $4,380.76 | | 5,929.58 |
| Miscellaneous expenses | | 110,491.52 |
| Amount written off ledger assets to profit and loss account—bonds | | 60,360.43 |
| Total disbursements during the year | | $ 2,843,216.36 |
| Balance December 31, 1903 | | $ 6,094,210.83 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 150,999.25 | |
| Loans on mortgages | 71,000.00 | |
| Book value of stocks and bonds | 5,299,534.28 | |
| Cash in company's office | 1,906.53 | |
| Cash in banks | 193,675.91 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 375,119.26 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,975.60 | |
| Total net ledger assets | | $ 6,094,210.83 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,368.28 | |
| Interest due and accrued on bonds and stocks | 68,591.06 | |
| Interest due and accrued on other assets | 485.05 | |
| Total | | 70,444.39 |
| Due for re-insurance on losses paid | | 2,056.34 |
| Gross assets | | $ 6,166,711.56 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances representing business written prior to October 1, 1903 | 1,975.60 |
| Total admitted assets | $ 6,164,735.96 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 78,200.34 | |
| Gross claims for losses in process of adjustment | 151,039.99 | |
| Gross claims for losses resisted | 32,770.00 | |
| Total | $ 262,010.33 | |
| Deduct re-insurance due or accrued | 24,132.48 | |
| Net amount of unpaid losses and claims | | $ 237,877.85 |
| Unearned premiums on fire risks, running one year or less | $ 1,121,329.44 | |
| Unearned premiums on fire risks, running more than one year | 1,204,753.09 | |
| Total unearned premiums as computed above | | 2,326,082.53 |
| Commissions due agents and brokers | | 4,305.43 |
| Salaries, rents, etc., due and accrued | | 61,013.51 |
| Return and re-insurance premiums | | 31,748.23 |
| Total liabilities, except capital | | $ 2,661,027.55 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 3,003,708.41 | |
| Surplus as regards policy-holders | | 3,503,708.41 |
| Total liabilities | | $ 6,164,735.96 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 386,579,361.00 | $ 4,485,460.58 |
| Written or renewed during the year | 308,315,249.00 | 3,983,427.28 |
| Total | $ 694,894,610.00 | $ 8,468,887.86 |
| Deduct those expired and marked off as terminated | 287,443,216.00 | 3,611,467.05 |
| In force at end of the year | $ 407,451,394.00 | $ 4,857,420.81 |
| Deduct amount re-insured | 30,376,094.00 | 360,329.79 |
| Net amount in force | $ 377,075,300.00 | $ 4,497,091.02 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 151,887,484.00 | $ 2,242,658.89 | $ 1,121,329.44 |
| In 1902 | 2 years | One-fourth | 1,306,734.00 | 11,280.94 | 2,820.24 |
| In 1903 | 2 years | Three-fourths | 1,130,913.00 | 13,651.68 | 10,238.75 |
| In 1901 | 3 years | One-sixth | 47,383,817.00 | 443,157.32 | 73,859.54 |
| In 1902 | 3 years | One-half | 55,482,682.00 | 530,801.62 | 265,400.81 |
| In 1903 | 3 years | Five-sixths | 58,206,872.00 | 568,141.19 | 473,451.00 |
| In 1900 | 4 years | One-eighth | 609,532.00 | 5,320.94 | 665.10 |
| In 1901 | 4 years | Three-eighths | 917,838.00 | 8,031.81 | 3,011.92 |
| In 1902 | 4 years | Five-eighths | 860,534.00 | 8,239.40 | 5,149.60 |
| In 1903 | 4 years | Seven-eighths | 716,181.00 | 7,203.47 | 6,303.05 |
| In 1899 | 5 years | One-tenth | 9,282,980.00 | 97,910.57 | 9,791.06 |
| In 1900 | 5 years | Three-tenths | 9,809,178.00 | 108,614.18 | 32,584.24 |
| In 1901 | 5 years | One-half | 12,152,169.00 | 135,427.85 | 67,713.92 |
| In 1902 | 5 years | Seven-tenths | 12,835,463.00 | 150,033.15 | 105,023.15 |
| In 1903 | 5 years | Nine-tenths | 14,179,623.00 | 163,641.85 | 147,277.66 |
| Over 5 years | | Pro rata | 313,300.00 | 2,976.16 | 1,463.05 |
| Total | | | $ 377,075,300.00 | $ 4,497,091.02 | $ 2,326,082.53 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 28,415,852.59 |
| Losses paid since organization of company | 13,712,194.26 |
| Dividends declared since commencing business—cash | 800,000.00 |
| Stock owned by directors at par value | 7,000.00 |
| Largest amount written on any one risk | 213,500.00 |
| Losses incurred during the year—fire | 1,541,346.86 |
| Losses incurred during the year—tornado | 6,519.96 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,663,493.00 |
| Gross premiums received | 28,853.36 |
| Losses paid | 6,461.80 |
| Losses incurred | 5,700.80 |
| Losses now unpaid | 790.00 |

# ROCHESTER GERMAN INSURANCE COMPANY OF NEW YORK.

Incorporated February 16, 1872. Commenced Business February 23, 1872.

EUGENE H. SATTERLEE, President. H. F. ATWOOD, Secretary.

Home Office, Cor. Irving Place and Main Street, West, Rochester, N. Y.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,409,605.03 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,477,409.28 | |
| Deduct re-insurance, rebate, abatement and return premiums | 478,534.84 | |
| Total premiums other than perpetuals | | 998,874.44 |
| Interest received on mortgages | $ 17,361.67 | |
| Interest and dividends on stocks and bonds | 26,072.00 | |
| Interest and dividends from all other sources | 3,686.78 | |
| Rents | 9,995.06 | |
| Total interest and rents | | 57,015.51 |
| Total income | | $ 1,055,989.95 |
| Aggregate last balance and income | | $ 2,465,594.98 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 532,911.38 | |
| Deduct salvage and re-insurance | 107,006.31 | |
| Net amount paid for losses | | 425,905.07 |
| Paid stockholders (interest or dividends) | | 30,000.00 |
| Commissions or brokerage | | 301,159.01 |
| Salaries, fees and all other charges of officers, agents, etc. | | 30,513.98 |
| Taxes on real estate | | 4,320.39 |

| | | |
|---|---|---|
| All other taxes, licenses and Insurance Department fees | | $ 24,129.75 |
| Repairs and expenses on real estate | | 9,093.88 |
| Printing and stationery account | | 6,697.48 |
| Profit and loss account | | 14,579.53 |
| All other expenditures | | 36,316.25 |
| Total disbursements during the year | | $ 902,715.34 |
| Balance December 31, 1903 | | $ 1,562,879.64 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 267,810.91 | |
| Loans on mortgages | 353,347.10 | |
| Book value of stocks and bonds | 616,193.06 | |
| Cash in company's office | 1,616.60 | |
| Cash in bank | 201,296.08 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 122,615.89 | |
| Total net ledger assets | | $ 1,562,879.64 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 8,289.63 | |
| Interest due and accrued on bonds and stocks | 7,187.50 | |
| Total | | 15,477.13 |
| Market value of stocks and bonds over book value | | 27,331.94 |
| Total admitted assets | | $ 1,605,688.71 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 13,513.20 | |
| Gross claims for losses in process of adjustment | 76,779.79 | |
| Gross claims for losses resisted | 12,436.48 | |
| Total | $ 102,729.47 | |
| Deduct re-insurance due or accrued | 25,940.58 | |
| Net amount of unpaid losses and claims | | $ 76,788.89 |
| Unearned premiums on fire risks, running one year or less | $ 366,949.09 | |
| Unearned premiums on fire risks, running more than one year | 388,812.52 | |
| Total unearned premiums as computed above | | 755,761.61 |
| Commissions due agents and brokers | | 543.54 |
| Total liabilities, except capital | | $ 833,094.04 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 572,594.67 | |
| Surplus as regards policy-holders | | 772,594.67 |
| Total liabilities | | $ 1,605,688.71 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force on the 31st day of December, 1902 | $ 118,624,916.00 | $ 1,425,355.34 |
| Written or renewed during the year | 110,629,240.00 | 1,477,409.28 |
| Total | $ 229,254,156.00 | $ 2,902,764.62 |
| Deduct those expired and marked off as terminated | 95,363,905.00 | 1,238,186.89 |
| In force at end of the year 1903 | $ 133,890,251.00 | $ 1,664,577.73 |
| Deduct amount re-insured | 16,283,823.00 | 236,837.27 |
| Net amount in force December 31, 1903 | $ 117,606,428.00 | $ 1,427,740.46 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 50,502,593.00 | $ 733,898.18 | $ 366,949.09 |
| In 1902 | 2 years | One-fourth | 203,306.00 | 1,958.05 | 489.51 |
| In 1903 | 2 years | Three-fourths | 255,185.00 | 2,503.38 | 1,877.54 |
| In 1901 | 3 years | One-sixth | 14,378,339.00 | 130,326.95 | 21,721.16 |
| In 1902 | 3 years | One-half | 17,667,971.00 | 171,685.26 | 85,842.63 |
| In 1903 | 3 years | Five-sixths | 19,776,400.00 | 198,768.64 | 165,640.54 |
| In 1900 | 4 years | One-eighth | 178,965.00 | 1,441.41 | 180.18 |
| In 1901 | 4 years | Three-eighths | 202,816.00 | 2,030.55 | 761.46 |
| In 1902 | 4 years | Five-eighths | 345,416.00 | 2,987.61 | 1,867.15 |
| In 1903 | 4 years | Seven-eighths | 459,050.00 | 4,165.41 | 3,644.70 |
| In 1899 | 5 years | One-tenth | 1,615,404.00 | 20,175.33 | 2,017.53 |
| In 1900 | 5 years | Three-tenths | 2,067,673.00 | 26,004.85 | 7,801.45 |
| In 1901 | 5 years | One-half | 2,295,856.00 | 30,409.61 | 15,204.80 |
| In 1902 | 5 years | Seven-tenths | 3,571,734.00 | 47,414.34 | 33,190.03 |
| In 1903 | 5 years | Nine-tenths | 4,085,720.00 | 53,970.89 | 48,573.80 |
| Total | | | $ 117,606,428.00 | $ 1,427,740.46 | $ 755,761.61 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 11,799,276.40 |
| Losses paid since organization of company | 6,379,664.11 |
| Dividends declared since commencing business—cash | 569,000.00 |
| Dividends declared since commencing business—stock | 25,000.00 |
| Stock owned by directors at par value | 37,225.00 |
| Amount loaned to directors or other officers | 28,600.00 |
| Amount loaned to stockholders not officers | 34,100.00 |
| Largest amount in any one hazard | 10,000.00 |
| Losses incurred during the year | 422,536.38 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 337,600.17 |
| Gross premiums received | 10,202.38 |
| Losses paid | 3,801.81 |
| Losses incurred | 5,278.76 |
| Losses now unpaid | 1,515.50 |

# ST. PAUL FIRE AND MARINE INSURANCE COMPANY OF MINNESOTA.

Incorporated May, 1865. Commenced Business May, 1865.

C. H. BIGELOW, President. A. W. PERRY, Secretary.

Home Office, Corner 3d and Jackson Streets, Saint Paul, Minn.

---

Amount of capital paid up in cash, $500,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 3,324,200.85 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 3,106,251.97 | $ 707,908.05 | |
| Deduct re-insurance, rebate, abatement and return premiums | 551,685.70 | 284,093.52 | |
| | $ 2,554,566.27 | $ 423,814.53 | |
| Total premiums other than perpetuals | | | 2,978,380.80 |
| Interest received on mortgages | | $ 24,054.76 | |
| Interest received on collateral loans | | 2,141.49 | |
| Interest and dividends on stocks and bonds | | 91,168.29 | |
| Interest and dividends from all other sources | | 8,231.42 | |
| Rents from company's property | | 41,139.10 | |
| Total interest and rents | | | 166,735.06 |
| Profit on sale or maturity of ledger assets | | | 3,748.81 |
| Total income | | | $ 3,148,864.67 |
| Aggregate last balance and income | | | $ 6,473,065.52 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,409,041.72 | $ 494,938.09 | |
| Deduct salvage and re-insurance | 101,053.52 | 215,444.48 | |
| | $ 1,307,988.20 | $ 279,493.61 | |
| Net amount paid for losses | | | 1,587,481.81 |
| Paid stockholders (interest or dividends) | | | 50,000.00 |
| Commissions or brokerage | | | 665,868.18 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 96,413.43 |
| Taxes on real estate | | | 6,352.76 |
| All other taxes, licenses and Insurance Department fees | | | 64,008.97 |
| Rents | | | 5,520.00 |
| Repairs and expenses (other than taxes) on real estate | | | 18,808.52 |
| Loss on sales or maturity—ledger assets | | | 139,517.71 |
| General operating expenses | | | 127,966.36 |
| Postage | | | 10,348.95 |
| Total disbursements during the year | | | $ 2,772,286.59 |
| Balance December 31, 1903 | | | $ 3,700,778.93 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 387,306.44 |
| Loans on mortgages | 531,622.15 |
| Loans secured by pledge of bonds, stocks or other collaterals | 22,730.94 |
| Book value of stocks and bonds | 2,207,795.25 |

| | | |
|---|---|---|
| Cash in company's office | $ 6,501.95 | |
| Cash in bank | 248,629.71 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 265,281.36 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,756.22 | |
| Bills receivable, not matured, taken for marine and inland risks | 17,136.95 | |
| Due from re-insuring companies | 12,017.96 | |
| Total net ledger assets | | $ 3,700,778.93 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 1,756.22 |
| Total admitted assets | $ 3,699,022.71 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 64,966.34 | |
| Gross claims for losses in process of adjustment | 172,560.29 | |
| Gross claims for losses resisted | 22,046.73 | |
| Total | $ 259,573.36 | |
| Deduct re-insurance due or accrued | 12,050.37 | |
| Net amount of unpaid losses and claims | | $ 247,522.99 |
| Unearned premiums on fire risks, running one year or less | $ 658,799.68 | |
| Unearned premiums on fire risks, running more than one year | 1,200,011.09 | |
| Unearned premiums on inland navigation risks | 77,625.70 | |
| Total unearned premiums as computed above | | 1,936,436.47 |
| Total liabilities, except capital | | $ 2,183,959.46 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 1,015,063.25 | |
| Surplus as regards policy-holders | | 1,515,063.25 |
| Total liabilities | | $ 3,699,022.71 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 226,894,036.00 | $ 3,160,755.07 |
| Written or renewed in 1903 | 163,320,802.00 | 3,106,251.97 |
| Total | $ 390,214,838.00 | $ 6,267,007.04 |
| Deduct those expired and marked off as terminated | 132,530,297.00 | 2,566,417.65 |
| In force at end of the year 1903 | $ 257,684,541.00 | $ 3,700,589.39 |
| Deduct amount re-insured | 14,584,476.00 | 232,446.88 |
| Net amount in force December 31, 1903 | $ 243,100,065.00 | $ 3,468,142.51 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 5,071,007.00 | $ 197,637.41 |
| Written or renewed in 1903 | 105,028,000.00 | 707,908.05 |
| Total | $ 110,099,007.00 | $ 905,545.64 |
| Deduct those expired and marked off as terminated | 105,111,310.00 | 728,521.11 |
| In force at end of year 1903 | $ 4,987,697.00 | $ 177,024.35 |
| Deduct amount re-insured | 638,564.00 | 21,772.95 |
| Net amount in force December 31, 1903 | $ 4,349,133.00 | $ 155,251.40 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 79,724,713.00 | $ 1,317,599.37 | $ 658,799.68 |
| In 1902 | 2 years | One-fourth | 386,092.00 | 4,418.82 | 1,104.70 |
| In 1903 | 2 years | Three-fourths | 278,343.00 | 3,141.67 | 2,356.25 |
| In 1901 | 3 years | One-sixth | 30,358,216.00 | 356,701.47 | 59,450.25 |
| In 1902 | 3 years | One-half | 36,645,985.00 | 439,241.04 | 219,620.52 |
| In 1903 | 3 years | Five-sixths | 41,208.579.00 | 498,404.93 | 415,337.44 |
| In 1900 | 4 years | One-eighth | 177,988.00 | 1,435.40 | 179.42 |
| In 1901 | 4 years | Three-eighths | 159,296.00 | 1,619.34 | 607.25 |
| In 1902 | 4 years | Five-eighths | 224,175.00 | 2,351.23 | 1,469.52 |
| In 1903 | 4 years | Seven-eighths | 179,468.00 | 1,628.73 | 1,425.14 |
| In 1899 | 5 years | One-tenth | 6,598,311.00 | 101,436.44 | 10,143.64 |
| In 1900 | 5 years | Three-tenths | 8,139,648.00 | 123,502.24 | 37,050.67 |
| In 1901 | 5 years | One-half | 10,228,783.00 | 156,835.35 | 78,417.68 |
| In 1902 | 5 years | Seven-tenths | 12,946,732.00 | 204,976.04 | 143,483.22 |
| In 1903 | 5 years | Nine-tenths | 15,843,736.00 | 254,850.44 | 229,365.39 |
| Total | | | $ 243,100,065.00 | $ 3,468,142.51 | $ 1,858,810.77 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 36,123,674.00 |
| Losses paid since organization of company | 21,915,627.94 |
| Dividends declared since commencing business—cash | 1,646,694,47 |
| Stock owned by directors at par value | 102,100.00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 1,317,795.99 |
| Losses incurred during the year—inland marine | 171,419.56 |
| Losses incurred during the year—ocean marine | 119,075.20 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,117,356.00 |
| Gross premiums received | 16,410.15 |
| Losses paid | 8,626.27 |
| Losses incurred | 8,826.27 |
| Losses now unpaid | 900.00 |

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated 1849. Commenced Business 1851.

A. W. DAMON, President. W. J. MACKAY, Secretary.

Home Office, 292 Main Street, Springfield, Mass.

---

Amount of capital paid up in cash, $2,000,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 4,917,133.40 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,424,986.76 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,219,477.43 | |
| Total premiums other than perpetuals | | 3,205,509.33 |
| Interest received on mortgages | $ 27,741.53 | |
| Interest received on collateral loans | 1,240.51 | |
| Interest and dividends on stocks and bonds | 176,423.00 | |
| Rents from company's property | 11,651.73 | |
| Total interest and rents | | 217,056.77 |
| Profit on sale or maturity of ledger assets | | 200.00 |
| Total income | | $ 3,422,766.10 |
| Aggregate last balance and income | | $ 8,339,899.50 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,878,875.38 | |
| Deduct salvage and re-insurance | 317,432.98 | |
| Net amount paid for losses | | 1,561,442.40 |
| Paid stockholders (interest or dividends) | | 200,000.00 |
| Commissions or brokerage | | 606,712.09 |
| Salaries, fees and all other charges of officers, agents, etc. | | 143,410.67 |
| Taxes on real estate | | 2,933.14 |
| All other taxes, licenses and Insurance Department fees | | 120,229.45 |
| Rents | | 5,800.00 |
| Loss on sales or maturity—ledger assets | | 3,146.53 |
| Advertising, maps, legal and incidental expenses | | 144,937.75 |
| Travelling expenses | | 143,794.51 |
| Office and agency supplies | | 15,402.59 |
| Total disbursements during the year | | $ 2,947,809.13 |
| Balance December 31, 1903 | | $ 5,392,090.37 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 214,530.23 | |
| Loans on mortgages | 554,500.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 14,875.00 | |
| Book value of stocks and bonds | 3,706,429.08 | |
| Cash in company's office | 2,048.20 | |
| Cash in bank | 391,514.08 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 508,193.78 | |
| Total net ledger assets | | $ 5,392,090.37 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 13,740.63 | |
| Interest due and accrued on bonds and stocks | 33,495.00 | |
| Interest due and accrued on collateral loans | 371.87 | |
| Rents due and accrued | 519.59 | |
| Total | | $ 48,127.09 |
| Market value of real estate over book value | | 12,469.77 |
| Market value of stocks and bonds over book value | | 829,714.92 |
| Total admitted assets | | $ 6,282,402.15 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 79,923.84 | |
| Gross claims for losses in process of adjustment | 196,304.73 | |
| Gross claims for losses resisted | 28,436.43 | |
| Total | $ 304,665.00 | |
| Deduct re-insurance due or accrued | 72,210.82 | |
| Net amount of unpaid losses and claims | | $ 232,454.18 |
| Unearned premiums on fire risks, running one year or less | $ 1,169,043.63 | |
| Unearned premiums on fire risks, running more than one year | 1,260,414.40 | |
| Total unearned premiums as computed above | | 2,429,458.03 |
| Total liabilities, except capital | | $ 2,661,912.21 |
| Capital actually paid up in cash | $ 2,000,000.00 | |
| Surplus over all liabilities | 1,620,489.94 | |
| Surplus as regards policy-holders | | 3,620,489.94 |
| Total liabilities | | $ 6,282,402.15 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 437,361,785.00 | $ 4,908,477.61 |
| Written or renewed during the year | 361,056,862.00 | 4,424,986.76 |
| Total | $ 798,418,647.00 | $ 9,333,464.37 |
| Deduct those expired and marked off as terminated | 316,273,651.00 | 3,873,512.69 |
| In force at end of the year 1903 | $ 482,144,996.00 | $ 5,459,951.68 |
| Deduct amount re-insured | 66,516,152.00 | 708,590.21 |
| Net amount in force December 31, 1903 | $ 415,628,844.00 | $ 4,751,361.47 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 175,021,526.00 | $ 2,338,087.26 | $ 1,169,043.63 |
| In 1902 | 2 years | One-fourth | 1,317,515.00 | 12,987.57 | 3,246.88 |
| In 1903 | 2 years | Three-fourths | 1,562,520.00 | 12,099.26 | 9,074.43 |
| In 1901 | 3 years | One-sixth | 50,404,026.00 | 471,000.48 | 78,500.07 |
| In 1902 | 3 years | One-half | 52,208,812.00 | 499,948.01 | 249,974.00 |
| In 1903 | 3 years | Five-sixths | 53,152,541.00 | 526,112.53 | 438,427.05 |
| In 1900 | 4 years | One-eighth | 524,901.00 | 5,417.83 | 677.22 |
| In 1901 | 4 years | Three-eighths | 3,300,272.00 | 30,835.49 | 11,563.28 |
| In 1902 | 4 years | Five-eighths | 861,113.00 | 8,155.23 | 5,097.01 |
| In 1903 | 4 years | Seven-eighths | 681,391.00 | 6,568.42 | 5,747.37 |
| In 1899 | 5 years | One-tenth | 12,696,726.00 | 131,881.44 | 13,188.13 |
| In 1900 | 5 years | Three-tenths | 12,935,194.00 | 143,175.38 | 42,952.60 |
| In 1901 | 5 years | One-half | 16,063,452.00 | 171,506.41 | 85,753.20 |
| In 1902 | 5 years | Seven-tenths | 16,909,080.00 | 190,071.87 | 133,050.30 |
| In 1903 | 5 years | Nine-tenths | 17,989,775.00 | 203,514.29 | 183,162.86 |
| Total | | | $ 415,628,844.00 | $ 4,751,361.47 | $ 2,429,458.03 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 54,602,390.22 |
| Losses paid since organization of company | 32,215,930.24 |
| Dividends declared since commencing business—cash | 4,554,542.00 |
| Dividends declared since commencing business—stock | 1,500,000.00 |
| Stock owned by directors at par value | 129,800.00 |
| Loaned to stockholders, not officers | 17,200.00 |
| Largest amount written on any one risk | 70,000.00 |
| Losses incurred during the year—fire | 1,551,200.84 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,376,089.00 |
| Gross premiums received | 21,675.22 |
| Losses paid | 12,145.13 |
| Losses incurred | 12,100.08 |
| Losses now unpaid | 2,075.43 |

---

# STUYVESANT INSURANCE COMPANY OF NEW YORK.

Incorporated November 25, 1850. Commenced Business January 31, 1851.

A. K. PIERSON, President. C. A. GARTHWAITE, Secretary.

Home Office, 76 and 78 William Street, New York, N. Y.

---

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 332,528.92 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 376,112.77 | |
| Deduct re-insurance, rebate, abatement and return premiums | 60,369.98 | |
| Total premiums other than perpetuals | | 315,742.79 |
| Interest received on mortgages | $ 700.00 | |
| Interest and dividends on stocks and bonds | 8,590.00 | |
| Interest and dividends from all other sources | 240.65 | |
| Rents from company's property | 1,474.56 | |
| Total interest and rents | | 11,005.21 |
| Total income | | $ 326,748.00 |
| Aggregate last balance and income | | $ 659,276.92 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 173,702.18 | $ 875.36 | |
| Deduct salvage and re-insurance | 26,246.78 | | |
| | $ 147,455.40 | $ 875.36 | |
| Net amount paid for losses | | | 148,330.76 |
| Commissions or brokerage | | | 56,630.57 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 4,800.00 |
| Taxes on real estate | | | 214.62 |

| | | |
|---|---|---|
| All other taxes, licenses and Insurance Department fees | | $ 2,360.89 |
| Rents | | 1,624.99 |
| Repairs and expenses (other than taxes) on real estate | | 218.42 |
| Advertising, printing, etc. | | 3.388.06 |
| Total disbursements during the year | | $ 217,568.31 |
| Balance December 31, 1903 | | $ 441,708.61 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 15,000.00 | |
| Loans on mortgages | 14,000.00 | |
| Book value of stocks and bonds | 292,078.03 | |
| Cash in company's office | 320.42 | |
| Cash in bank | 25,822.23 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 93,908.85 | |
| Other ledger assets | 579.08 | |
| Total net ledger assets | | $ 441,708.61 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 291.66 | |
| Interest due and accrued on bonds and stocks | 2,392.09 | |
| Rents due and accrued | 92.50 | |
| Total | | 2,776.25 |
| Market value of stocks and bonds over book value | | 718.22 |
| Other non-ledger assets | | 141.63 |
| Gross assets | | $ 445,344.71 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | | |
| Railroad stocks | $ 5,418.75 | |
| B. T. Rhoads' account | 579.08 | |
| Real estate | 1,000.00 | |
| Total | | 6,997.83 |
| Total admitted assets | | $ 438,346.88 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 750.00 | |
| Gross claims for losses in process of adjustment | 17,403.37 | |
| Total | $ 18,153.37 | |
| Deduct re-insurance due or accrued | 100.00 | |
| Net amount of unpaid losses and claims | | $ 18,053.37 |
| Unearned premiums on fire risks, running one year or less | $ 143,178.16 | |
| Unearned premiums on fire risks, running more than one year | 7,972.49 | |
| Total unearned premiums, as computed above | | 151,150.65 |
| Commissions due agents and brokers | | 19,720.75 |
| Return and re-insurance premiums | | 15,840.05 |
| Total liabilities, except capital | | $ 204,764.82 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 33,582.06 | |
| Surplus as regards policy-holders | | 233,582.06 |
| Total liabilities | | $ 438,346.88 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 17,502,461.00 | $ 198,025.25 |
| Written or renewed during the year | 26,079,196.00 | 376,112.77 |
| Total | $ 43,581,657.00 | $ 574,138.02 |
| Deduct those expired and marked off as terminated | 20,879,443.00 | 257,415.56 |
| In force at end of the year 1903 | $ 22,702,214.00 | $ 316,722.46 |
| Deduct amount re-insured | 3,057,953.00 | 18,828.96 |
| Net amount in force December 31, 1903 | $ 19,644,261.00 | $ 297,893.50 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 946,649.00 | $ 24,949.20 |
| Total | $ 946,649.00 | $ 24,949.20 |
| Deduct those expired and marked off as terminated | 946,642.00 | 24,949.20 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 18,240,221.00 | $ 286,356.33 | $ 143,178.16 |
| In 1901 | 3 years | One-sixth | 115,934.00 | 1,242.13 | 207.02 |
| In 1902 | 3 years | One-half | 285,634.00 | 2,407.95 | 1,203.97 |
| In 1903 | 3 years | Five-sixths | 910,723.00 | 7,066.75 | 5,888.95 |
| In 1901 | 5 years | One-half | 12,750.00 | 59.00 | 29.50 |
| In 1902 | 5 years | Seven-tenths | 24,333.00 | 160.61 | 102.42 |
| In 1903 | 5 years | Nine-tenths | 54,666.00 | 600.73 | 540.63 |
| Total | | | $ 19,644,261.00 | $ 297,893.50 | $ 151,150.65 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 3,689,120.94 |
| Losses paid since organization of company | 1,783,214.87 |
| Dividends declared since commencing business—cash | 907,000.00 |
| Stock owned by directors at par value | 95,125.00 |
| Largest amount written on any one risk | 22,500.00 |
| Losses incurred during the year—fire | 150,011.95 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 114,666.00 |
| Gross premiums received | 1,680.06 |

# SUN INSURANCE COMPANY OF LOUISIANA.

Incorporated November, 1855. Commenced Business January 1, 1856.

CHARLES JANVIER, President. FERGUS G. LEE, Secretary.

Home Office, 308 Camp Street, New Orleans, La.

Amount of capital paid up in cash, $500,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 1,051,438.03 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 516,470.23 | $ 29,667.90 | |
| Deduct re-insurance, rebate, abatement and return premiums | 189,292.42 | 10,408.24 | |
| | $ 327,177.81 | $ 19,259.66 | |
| Total premiums other than perpetuals | | | 346,437.47 |
| Interest and dividends on stocks and bonds | | $ 35,776.00 | |
| Rents from company's property | | 2,500.00 | |
| Total interest and rents | | | 38,276.00 |
| Profit and loss | | | 332.22 |
| From all other sources—bills payable | | | 98,000.00 |
| Total income | | | $ 483,045.69 |
| Aggregate last balance and income | | | $ 1,534,483.72 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 195,204.23 | $ 21,602.91 | |
| Deduct salvage and re-insurance | 35,980.21 | 14,032.67 | |
| | $ 159,224.02 | $ 7,570.24 | |
| Net amount paid for losses | | | 166,794.26 |
| Paid stockholders (interest or dividends) | | | 51,072.50 |
| Commissions or brokerage | | | 55,181.83 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 23,509.92 |
| Taxes on real estate | | | 1,050.00 |
| All other taxes, licenses and Insurance Department fees | | | 10,747.72 |
| Rents | | | 2,500.00 |
| Advertising, printing and stationery | | | 4,007.31 |
| All other expenditures | | | 135,697.74 |
| Total disbursements during the year | | | $ 450,561.28 |
| Balance December 31, 1903 | | | $ 1,083,922.44 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 35,000.00 |
| Book value of stocks and bonds | 968,291.31 |
| Cash in company's office | 256.83 |
| Cash in bank | 25,082.50 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 51,225.69 | |
| Agents' balances, representing business written prior to October 1, 1903 | 3,184.08 | |
| Uncollected re-insurance on paid losses | 882.03 | |
| Total net ledger assets | | $ 1,083,922.44 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Market value of stocks and bonds over book value | 14,744.69 |
| Gross assets | $ 1,098,667.13 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 3,184.08 | |
| Total admitted assets | | 1,098,667.13 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 9,180.11 | |
| Gross claims for losses in process of adjustment | 21,315.89 | |
| Gross claims for losses resisted | 1,885.00 | |
| Total | $ 32,381.00 | |
| Deduct re-insurance due or accrued | 2,398.00 | |
| Net amount of unpaid losses and claims | | $ 29,983.00 |
| Unearned premiums on fire risks, running one year or less | $ 133,368.15 | |
| Unearned premiums on fire risks, running more than one year | 90,072.10 | |
| Total unearned premiums as computed above | | 223,440.25 |
| Unpaid dividends due stockholders | | 26,020.00 |
| Re-insurance premiums | | 12,299.69 |
| Due and to become due for borrowed money | | 37,000.00 |
| Total liabilities, except capital | | $ 328,742.94 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 269,924.19 | |
| Surplus as regards policy-holders | | 769,924.19 |
| Total liabilities | | $ 1,098,667.13 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 30,522,738.00 | $ 547,716.13 |
| Written or renewed during the year | 28,784,328.00 | 516,470.23 |
| Total | $ 59,307,066.00 | $ 1,064,186.36 |
| Deduct those expired and marked off as terminated | 27,903,452.00 | 480,552.93 |
| In force December 31, 1903 | $ 31,403,614.00 | $ 583,633.43 |
| Deduct amount re-insured | 8,444,318.00 | 141,858.63 |
| Net amount in force | $ 22,959,296.00 | $ 441,774.80 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ | $ |
| Written or renewed during the year | 8,215,742.00 | 29,667.90 |
| Total | $ 8,215,742.00 | $ 29,667.90 |
| Deduct those expired and marked off as terminated | 8,215,742.00 | 29,667.90 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 13,602,534.00 | $ 266,736.30 | $ 133,368.15 |
| In 1902 | 2 years | One-fourth | 18,126.00 | 327.87 | 81.96 |
| In 1903 | 2 years | Three-fourths | 46,706.00 | 775.69 | 581.77 |
| In 1901 | 3 years | One-sixth | 3,085,609.00 | 51,518.45 | 8,586.41 |
| In 1902 | 3 years | One-half | 2,532,577.00 | 47,509.86 | 23,754.93 |
| In 1903 | 3 years | Five-sixths | 2,787,706.00 | 54,613.79 | 45,511.50 |
| In 1900 | 4 years | One-eighth | 9,850.00 | 152.51 | 19.07 |
| In 1901 | 4 years | Three-eighths | 11,616.00 | 332.98 | 124.87 |
| In 1902 | 4 years | Five-eighths | 1,833.00 | 33.34 | 20.85 |
| In 1903 | 4 years | Seven-eighths | 21,192.00 | 267.75 | 234.28 |
| In 1899 | 5 years | One-tenth | 137,641.00 | 2,411.63 | 241.16 |
| In 1900 | 5 years | Three-tenths | 159,082.00 | 3,665.60 | 1,099.68 |
| In 1901 | 5 years | One-half | 145,700.00 | 3,300.36 | 1,650.18 |
| In 1902 | 5 years | Seven-tenths | 175,408.00 | 4,751.73 | 3,226.19 |
| In 1903 | 5 years | Nine-tenths | 223,716.00 | 5,376.94 | 4,839.25 |
| Total | | | $ 22,959,296.00 | $ 441,774.80 | $ 223,440.25 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 11,445,747.36 |
| Losses paid since organization of company | 5,507,149.41 |
| Dividends declared since commencing business—cash | 1,147,400.00 |
| Stock owned by directors at par value | 38,600.00 |
| Largest amount written on any one risk | 30,000.00 |
| Losses incurred during the year—fire | 155,239.62 |
| Losses incurred during the year—inland and marine | 7,355.25 |
| Losses incurred during the year—ocean and marine | 64.80 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 450,677.00 |
| Gross premiums received | 8,689.93 |
| Losses paid | 5,993.87 |
| Losses incurred | 4,400.18 |

# TEUTONIA INSURANCE COMPANY OF LOUISIANA.

Incorporated April, 1871. Commenced Business June, 1871.

ALBERT P. NOLL, President. FRANK LANGBEHN, Secretary.

Home Office, 217 Camp Street, New Orleans, La.

---

Amount of capital paid up in cash, $250,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 725,534.51 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 864,216.00 | $ 21,622.72 | |
| Deduct re-insurance, rebate, abatement and return premiums | 240,800.97 | 1,050.00 | |
| | $ 623,415.03 | $ 20,572.72 | |
| Total premiums other than perpetuals | | | 643,987.75 |
| Interest and dividends on stocks and bonds | | $ 20,495.00 | |
| Interest and dividends from all other sources | | 452.74 | |
| Total interest | | | 20,947.74 |
| Profit on sale or maturity of ledger assets | | | 8,492.56 |
| Total income | | | $ 673,428.05 |
| Aggregate last balance and income | | | $ 1,398,962.56 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 398,489.04 | $ 2,774.03 | |
| Deduct salvage and re-insurance | 45,524.76 | | |
| | $ 352,964.28 | $ 2,774.03 | |
| Net amount paid for losses | | | 355,738.31 |
| Paid stockholders (interest or dividends) | | | 25,045.00 |
| Commissions or brokerage | | | 138,537.65 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 24,119.34 |
| Taxes on real estate | | | 920.00 |
| All other taxes, licenses and Insurance Department fees | | | 7,367.98 |
| All other expenditures | | | 52,444.18 |
| Total disbursements during the year | | | $ 604,172.46 |
| Balance December 31, 1903 | | | $ 794,790.10 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 40,000.00 | |
| Book value of stocks and bonds | 626,525.00 | |
| Cash in company's office | 333.08 | |
| Cash in bank | 40,949.17 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 86,982.85 | |
| Total net ledger assets | | $ 794,790.10 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Depreciation from book value of ledger assets to bring same to market value | | $ 4,690.00 |
| Total admitted assets | | $ 790,100.00 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 50,120.50 | |
| Gross claims for losses resisted | 2,500.00 | |
| Total | $ 52,620.50 | |
| Net amount of unpaid losses and claims | | $ 52,620.50 |
| Unearned premiums on fire risks, running one year or less | $ 248,709.66 | |
| Unearned premiums on fire risks, running more than one year | 118,583.60 | |
| Total unearned premiums as computed above | | 367,293.26 |
| Unpaid dividends due stockholders | | 13,130.00 |
| Re-insurance premiums | | 2,000.00 |
| Total liabilities, except capital | | $ 435,043.76 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 105,056.34 | |
| Surplus as regards policy-holders | | 355,056.34 |
| Total liabilities | | $ 790,100.10 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 51,463,126.00 | $ 715,868.85 |
| Written or renewed during the year | 56,333,636.00 | 864,216.00 |
| Total | $ 107,796,762.00 | $ 1,580,084.85 |
| Deduct those expired and marked off as terminated | 52,155,280.00 | 798,711.96 |
| In force at end of the year 1903 | $ 55,641,482.00 | $ 781,372.89 |
| Deduct amount re-insured | 4,886,683.00 | 69,630.48 |
| Net amount in force December 31, 1903 | $ 50,754,799.00 | $ 711,742.41 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ | $ |
| Written during the year | 4,675,364.00 | 21,622.72 |
| Total | $ 4,675,364.00 | $ 21,622.72 |
| Deduct those expired and marked off as terminated | 4,675,364.00 | 21,622.72 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 33,600,493.00 | $ 497,419.32 | $ 248,709.66 |
| In 1901 | 3 years | One-sixth | 4,652,271.00 | 56,293.94 | 9,382.32 |
| In 1902 | 3 years | One-half | 4,831,560.00 | 57,705.47 | 28,852.73 |
| In 1903 | 3 years | Five-sixths | 6,428,523.00 | 85,116.58 | 70,930.42 |
| In 1899 | 5 years | One-tenth | 53,340.00 | 828.37 | 82.83 |
| In 1900 | 5 years | Three-tenths | 321,479.00 | 3,410.69 | 1,023.20 |
| In 1901 | 5 years | One-half | 397,134.00 | 3,804.83 | 1,902.41 |
| In 1902 | 5 years | Seven-tenths | 16,200.00 | 185.94 | 130.15 |
| In 1903 | 5 years | Nine-tenths | 453,799.00 | 6,977.27 | 6,279.54 |
| Total | | | $ 50,754,799.00 | $ 711,742.41 | $ 367,293.26 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 10,449,337.67 |
| Losses paid since organization of company | 4,775,056.37 |
| Dividends declared since commencing business—cash | 693,892.00 |
| Stock owned by directors at par value | 72,100.00 |
| Largest amount written on any one risk | 20,000.00 |
| Losses incurred during the year—fire | 363,199.28 |
| Losses incurred during the year—ocean marine | 2,774.03 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 787,720.00 |
| Gross premiums received | 14,925.99 |
| Losses paid | 7,433.03 |
| Losses incurred | 7,433.03 |

---

# TRADERS INSURANCE COMPANY OF ILLINOIS.

Incorporated February, 1865. Commenced Business May, 1872.

THEIS J. LEFENS, President. S. A. ROTHERMEL, Secretary.

Home Office, No. 160 La Salle Street, Chicago, Illinois.

---

Amount of capital paid up in cash, $500,000.00

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 2,505,368.07 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,068,161.09 | |
| Deduct re-insurance, rebate, abatement and return premiums | 663,263.45 | |
| Total premiums other than perpetuals | | 1,404,897.64 |
| Interest received on mortgages | $ 5,632.09 | |
| Interest received on collateral loans | 220.62 | |
| Interest and dividends on stocks and bonds | 93,465.83 | |
| Interest and dividends from all other sources | 4,510.23 | |
| Rents from company's property | 2,138.51 | |
| Total interest and rents | | 105,967.28 |
| Profit on sale or maturity of ledger assets | | 41,163.86 |
| Sale of Board of Trade membership | | 3,600.00 |
| Total income | | $ 1,555,628.78 |
| Aggregate last balance and income | | $ 4,060,996.85 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 812,385.40 | |
| Deduct salvage and re-insurance | 130,668.05 | |
| Net amount paid for losses | | 681,717.35 |
| Paid stockholders (interest or dividends) | | 50,000.00 |
| Commissions or brokerage | | 314,224.22 |
| Salaries, fees and all other charges of officers, agents, etc. | | 94,492.15 |

| | | |
|---|---|---|
| Taxes on real estate | | $ 586.07 |
| All other taxes, licenses and Insurance Department fees | | 45,161.19 |
| Rents | | 7,138.32 |
| Repairs and expenses (other than taxes) on real estate | | 904.51 |
| Advertising, printing, etc. | | 12,235.29 |
| Travelling and miscellaneous expenses | | 66,413.30 |
| Items charged to profit and loss | | 75.83 |
| Total disbursements during the year | | $ 1,272,948.23 |
| Balance December 31, 1903 | | $ 2,788,048.62 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 31,993.84 | |
| Loans on mortgages | 213,300.00 | |
| Book value of stocks and bonds | 2,125,143.57 | |
| Cash in company's office | 654.96 | |
| Cash in bank | 231,113.36 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 175,925.79 | |
| Agents' balances, representing business written prior to October 1, 1903 | 2,662.18 | |
| Other ledger assets | 7,254.92 | |
| Total net ledger assets | | $ 2,788,048.62 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 5,125.98 | |
| Interest due and accrued on bonds and stocks | 6,128.26 | |
| Rents due and accrued | 248.50 | |
| Total | | 11,502.74 |
| Gross assets | | $ 2,799,551.36 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 2,662.18 | |
| Depreciation from book value of ledger assets to bring same to market value | 43,316.17 | |
| Total | | 45,978.35 |
| Total admitted assets | | $ 2,753,573.01 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 24,464.69 | |
| Gross claims for losses in process of adjustment | 126,306.13 | |
| Gross claims for losses resisted | 9,500.00 | |
| Total | $ 160,270.82 | |
| Deduct re-insurance due or accrued | 42,295.11 | |
| Net amount of unpaid losses and claims | | $ 117,975.71 |
| Unearned premiums on fire risks, running one year or less | $ 513,745.24 | |
| Unearned premiums on fire risks, running more than one year | 541,916.12 | |
| Total unearned premiums as computed above | | 1,055,661.36 |
| Commissions due agents and brokers | | 3,135.51 |
| Total liabilities, except capital | | $ 1,176,772.58 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 1,076,800.47 | |
| Surplus as regards policy-holders | | 1,576,800.43 |
| Total liabilities | | $ 2,753,573.01 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 158,930,289.00 | $ 2,021,879.56 |
| Written or renewed during the year | 150,968,621.00 | 2,068,161.09 |
| Total | $ 309,898,910.00 | $ 4,090,040.65 |
| Deduct those expired and marked off as terminated | 134,777,636.00 | 1,841,060.10 |
| In force at end of the year 1903 | $ 175,121,274.00 | $ 2,248,980.55 |
| Deduct amount re-insured | 16,353,361.00 | 243,250.75 |
| Net amount in force December 31, 1903 | $ 158,767,913.00 | $ 2,005,729.80 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 71,330,304.00 | $ 1,027,490.48 | $ 513,745.24 |
| In 1902 | 2 years | One-fourth | 513,471.00 | 1,544.03 | 386.00 |
| In 1903 | 2 years | Three-fourths | 863,704.00 | 10,273.78 | 7,705.33 |
| In 1901 | 3 years | One-sixth | 16,970,455.00 | 166,264.30 | 27,710.71 |
| In 1902 | 3 years | One-half | 18,837,964.00 | 217,491.63 | 108,745.81 |
| In 1903 | 3 years | Five-sixths | 22,544,440.00 | 250,443.54 | 208,702.95 |
| In 1900 | 4 years | One-eighth | 801,345.00 | 6,153.18 | 769.14 |
| In 1901 | 4 years | Three-eighths | 809,516.00 | 6,993.63 | 2,622.60 |
| In 1902 | 4 years | Five-eighths | 980,138.00 | 6,626.20 | 4,141.35 |
| In 1903 | 4 years | Seven-eighths | 1,141,025.00 | 10,425.00 | 9,122.00 |
| In 1899 | 5 years | One-tenth | 3,048,081.00 | 40,101.85 | 4,010.18 |
| In 1900 | 5 years | Three-tenths | 3,896,560.00 | 49,635.45 | 14,890.63 |
| In 1901 | 5 years | One-half | 5,307,029.00 | 60,036.28 | 30,018.14 |
| In 1902 | 5 years | Seven-tenths | 5,359,682.00 | 69,670.62 | 48,769.43 |
| In 1903 | 5 years | Nine-tenths | 6,364,198.00 | 82,579.83 | 74,321.85 |
| Total | | | $ 158,767,912.00 | $ 2,005,729.80 | $ 1,055,661.36 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 18,859,431.24 |
| Losses paid since organization of company | 11,279,330.51 |
| Stock owned by directors at par value | 157,300.00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year | 686,537.18 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,054,646.00 |
| Gross premiums received | 19,114.87 |
| Losses paid | 16,390.28 |
| Losses incurred | 12,928.19 |
| Losses now unpaid | 83.21 |

# UNITED STATES FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 1, 1824. Commenced Business April 9, 1824.

W. W. UNDERHILL, President. SAMUEL M. CRAFT, Secretary.

Home Office, 46 Pine Street, New York.

---

Amount of capital paid up in cash, $250,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 740,176.38 | |
| Deduct amount used to increase agents' balances to gross premiums | 53,087.86 | |
| Extended at | | $ 687,088.52 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 728,519.31 | $ 586.85 | |
| Deduct re-insurance, rebate, abatement and return premiums | 215,652.80 | 677.83 | |
| | $ 512,866.51 | $ R. P. 90.98 | |
| Total premiums other than perpetuals | | | 512,775.53 |
| Interest received on mortgages | | $ 11,662.32 | |
| Interest and dividends on stocks and bonds | | 7,791.67 | |
| Interest and dividends from all other sources | | 865.46 | |
| Rents from company's property | | 3,765.00 | |
| Total interest and rents | | | 24,084.45 |
| Total income | | | $ 536,859.98 |
| Aggregate last balance and income | | | $ 1,223,948.50 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 260,263.10 | $ 10,094.90 | |
| Deduct salvage and re-insurance | 40,810.30 | 68.75 | |
| | $ 219,452.80 | $ 10,026.15 | |
| Net amount paid for losses | | | 229,478.95 |
| Paid stockholders (interest or dividends) | | | 10,000.00 |
| Commissions or brokerage | | | 135,007.92 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 32,931.99 |
| Taxes on real estate | | | 644.18 |
| All other taxes, licenses and Insurance Department fees | | | 8,280.81 |
| Rents | | | 7,500.00 |
| Repairs and expenses (other than taxes) on real estate | | | 1,481.98 |
| Advertising and printing, etc. | | | 5,053.28 |
| Furniture and fixtures | | | 109.21 |
| General expenses | | | 29,013.43 |
| Total disbursements during the year | | | $ 459,501.75 |
| Balance December 31, 1903 | | | $ 764,446.75 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 45,327.21 | |
| Loans on mortgages | 310,200.00 | |
| Book value of stocks and bonds | 307,203.00 | |
| Cash in company's office | 14,625.61 | |
| Cash in banks | 6,293.89 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 61,941.16 | |
| Agents' balances, representing business written prior to October 1, 1903, | 1,053.35 | |
| Other ledger assets | 17,802.53 | |
| Total net ledger assets | | $ 764,446.75 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,421.04 | |
| Interest due and accrued on bonds and stocks | 2,285.40 | |
| Total | | 3,706.44 |
| Market value of real estate over book value | | 4,672.79 |
| Market value of stocks and bonds over book value | | 2,922.00 |
| Due from other companies for re-insurance on losses paid | | 754.72 |
| Gross assets | | $ 776,502.70 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances representing business written prior to October 1, 1903 | 1,053.35 |
| Total admitted assets | $ 775,449.35 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 15,239.62 | |
| Gross claims for losses in process of adjustment | 34,458.75 | |
| Gross claims for losses resisted | 6,451.54 | |
| Total | $ 56,149.91 | |
| Deduct re-insurance due or accrued | 8,861.10 | |
| Net amount of unpaid losses and claims | | $ 47,288.81 |
| Unearned premiums on fire risks, running one year or less | $ 169,905.72 | |
| Unearned premiums on fire risks, running more than one year | 190,973.34 | |
| Total unearned premiums as computed above | | 360,879.06 |
| Commissions due agents and brokers | | 3,474.71 |
| Salaries, rents, etc., due and accrued | | 1,333.33 |
| Return and re-insurance premiums | | 1,902.44 |
| Total liabilities, except capital | | $ 414,878.35 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 110,571.00 | |
| Surplus as regards policy-holders | | 360,571.00 |
| Total liabilities | | $ 775,449.35 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 67,648,279.00 | $ 710,402.35 |
| Written or renewed during the year | 58,279,644.00 | 728,519.31 |
| Total | $ 125,927,923.00 | $ 1,438,921.66 |
| Deduct those expired and marked off as terminated | 50,474,010.00 | 588,925.91 |
| In force at end of the year 1903 | $ 75,453,913.00 | $ 849,995.75 |
| Deduct amount re-insured | 15,956,720.00 | 187,789.10 |
| Net amount in force December 31, 1903 | $ 59,497,193.00 | $ 662,206.65 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 669,270.00 | $ 19,914.36 |
| Written during the year | 63,457.00 | 586.85 |
| Total | $ 732,727.00 | $ 20,501.21 |
| Deduct those expired and marked off as terminated | 732,727.00 | 20,501.21 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 26,484,509.00 | $ 339,811.43 | $ 169,905.72 |
| In 1902 | 2 years | One-fourth | 60,423.00 | 814.06 | 203.51 |
| In 1903 | 2 years | Three-fourths | 19,475.00 | 197.57 | 148.17 |
| In 1901 | 3 years | One-sixth | 4,551,894.00 | 40,079.58 | 6,679.93 |
| In 1902 | 3 years | One-half | 9,385,241.00 | 83,773.79 | 41,886.89 |
| In 1903 | 3 years | Five-sixths | 10,789,569.00 | 102,549.51 | 85,457.93 |
| In 1900 | 4 years | One-eighth | 38,950.00 | 412.49 | 51.56 |
| In 1901 | 4 years | Three-eighths | 23,925.00 | 206.58 | 77.47 |
| In 1902 | 4 years | Five-eighths | 48,275.00 | 395.25 | 247.03 |
| In 1903 | 4 years | Seven-eighths | 44,500.00 | 465.72 | 407.50 |
| In 1899 | 5 years | One-tenth | 1,004,534.00 | 11,887.06 | 1,188.71 |
| In 1900 | 5 years | Three-tenths | 1,189,372.00 | 14,913.07 | 4,473.92 |
| In 1901 | 5 years | One-half | 1,032,939.00 | 11,304.62 | 5,652.31 |
| In 1902 | 5 years | Seven-tenths | 2,285,890.00 | 26,789.63 | 18,752.74 |
| In 1903 | 5 years | Nine-tenths | 2,537,697.00 | 28,606.29 | 25,745.67 |
| Total | | | $ 59,497,193.00 | $ 662,206.65 | $ 360,879.06 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 8,597,345.00 |
| Losses paid since organization of company | 4,618,218.00 |
| Dividends declared since commencing business—cash | 1,966,590.00 |
| Stock owned by directors at par value | 62,575.00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 225,442.36 |
| Losses incurred during the year—inland marine | 3,410.12 |
| Amount of special reserve fund deposited with New York Insurance Department | 125,000.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 913,579.00 |
| Gross premiums received | 15,599.84 |
| Losses paid | 7,135.17 |
| Losses incurred | 7,309.72 |
| Losses now unpaid | 2,254.42 |

# VIRGINIA FIRE AND MARINE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 12, 1832. Commenced Business March 12, 1832.

W. H. PALMER, President. WM. H. MCCARTHY, Secretary.

Home Office, 1015 East Main Street, Richmond, Va.

---

Amount of capital paid up in cash, $250,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 888,849.20 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 767,225.36 | |
| Deduct re-insurance, rebate, abatement and return premiums | 233,642.03 | |
| Total premiums other than perpetuals | | 533,583.33 |
| Interest received on mortgages | $ 5,712.78 | |
| Interest received on collateral loans | 2,422.24 | |
| Interest and dividends on stocks and bonds | 22,504.00 | |
| Rents from company's property | 5,585.96 | |
| Total interest and rents | | 36,224.98 |
| From all other sources | | 80.00 |
| Total income | | $ 569,888.31 |
| Aggregate last balance and income | | $ 1,458,737.51 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 406,035.76 | |
| Deduct salvage and re-insurance | 75,773.03 | |
| Net amount paid for losses | | 330,262.73 |
| Paid stockholders (interest or dividends) | | 20,000.00 |
| Commissions or brokerage | | 101,664.87 |
| Salaries, fees and all other charges of officers, agents, etc. | | 20,932.84 |
| Taxes on real estate | | 3,165.63 |
| All other taxes, licenses and Insurance Department fees | | 14,030.26 |
| Repairs and expenses (other than taxes) on real estate | | 1,832.38 |
| Loss on sales or maturity—ledger assets | | 1,429.74 |
| Advertising | | 2,437.09 |
| All other expenditures | | 25,653.82 |
| Total disbursements during the year | | $ 521,409.36 |
| Balance December 31, 1903 | | $ 937,328.15 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 95,783.97 | |
| Loans on mortgages | 76,419.84 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 26,545.00 | |
| Book value of stocks and bonds | 556,996.08 | |
| Cash in company's office | 1,551.40 | |
| Cash in bank | 64,347.71 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 115,160.37 | |
| Bills receivable, taken for fire risks | 523.78 | |
| Total net ledger assets | | $ 937,328.15 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,410.50 | |
| Interest due and accrued on collateral loans | 975.85 | |
| Rents due and accrued | 241.00 | |
| Total | | $ 2,627.35 |
| Gross assets | | 939,955.50 |
| Depreciation from book value of ledger assets to bring same to market value | | 7,903.08 |
| Total admitted assets | | $ 932,052.42 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 20,692.00 | |
| Gross claims for losses in process of adjustment | 34,798.00 | |
| Gross claims for losses resisted | 12,600.00 | |
| Total | $ 68,090.00 | |
| Deduct re-insurance due or accrued | 17,285.00 | |
| Net amount of unpaid losses and claims | | $ 50,805.00 |
| Unearned premiums on fire risks, running one year or less | $ 188,686.46 | |
| Unearned premiums on fire risks, running more than one year | 244,405.63 | |
| Total unearned premiums as computed above | | 433,092.09 |
| Total liabilities, except capital | | $ 483,897.09 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 198,155.33 | |
| Surplus as regards policy-holders | | 448,155.33 |
| Total liabilities | | $ 932,052.42 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 44,531,001.00 | $ 832,095.04 |
| Written or renewed during the year | 41,489,926.00 | 767,225.36 |
| Total | $ 86,020,927.00 | $ 1,599,320.40 |
| Deduct those expired and marked off as terminated | 35,932,359.00 | 631,850.27 |
| In force at end of the year 1903 | $ 50,088,568.00 | $ 967,470.13 |
| Deduct amount re-insured | 6,565,281.00 | 115,579.11 |
| Net amount in force December 31, 1903 | $ 43,523,287.00 | $ 851,891.02 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 18,142,350.00 | $ 377,372.93 | $ 188,686.46 |
| In 1902 | 2 years | One-fourth | 43,747.00 | 597.08 | 149.27 |
| In 1903 | 2 years | Three-fourths | 93,220.00 | 1,000.59 | 757.19 |
| In 1901 | 3 years | One-sixth | 4,846,789.00 | 83,941.47 | 13,990.24 |
| In 1902 | 3 years | One-half | 5,735,031.00 | 92,088.07 | 46,044.04 |
| In 1903 | 3 years | Five-sixths | 6,245,486.00 | 100,946.47 | 84,122.31 |
| In 1900 | 4 years | One-eighth | 25,350.00 | 204.06 | 25.51 |
| In 1901 | 4 years | Three-eighths | 31,125.00 | 309.54 | 116.08 |
| In 1902 | 4 years | Five-eighths | 33,600.00 | 269.70 | 168.56 |
| In 1903 | 4 years | Seven-eighths | 79,412.00 | 654.86 | 572.99 |
| In 1899 | 5 years | One-tenth | 1,449,863.00 | 34,197.95 | 3,419.79 |
| In 1900 | 5 years | Three-tenths | 1,887,057.00 | 43,465.94 | 13,039.78 |
| In 1901 | 5 years | One-half | 1,684,150.00 | 39,500.67 | 19,750.34 |
| In 1902 | 5 years | Seven-tenths | 1,406,878.00 | 33,788.65 | 25,752.06 |
| In 1903 | 5 years | Nine-tenths | 1,819,229.00 | 40,552.74 | 36,497.47 |
| Total | | | $ 43,523,287.00 | $ 851,891.02 | $ 433,092.09 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Dividends declared since commencing business—cash | $ 1,609,586.00 |
| Amount loaned to directors or other officers | 23,500.00 |
| Amount loaned to stockholders, not officers | 1,345.00 |
| Stock owned by directors at par value | 15,420.00 |
| Largest amount written on any one risk | 20,000.00 |
| Losses incurred during the year—fire | 311,043.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 4,121,226.00 |
| Gross premiums received | 89,162.12 |
| Losses paid | 49,157.28 |
| Losses incurred | 42,877.28 |
| Losses now unpaid | 6,570.00 |

# VIRGINIA STATE INSURANCE COMPANY OF VIRGINIA.

Incorporated December 15, 1865. Commenced Business March 14, 1866.

GEORGE L. CHRISTIAN, President. ROBERT LECKY, JR., Secretary.

Home Office, 900 E. Main Street, Richmond, Va.

Amount of capital paid up in cash, $200,000.00

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 454,679.95 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 555,721.69 | |
| Deduct re-insurance, rebate, abatement and return premiums | 158,461.85 | |
| Total premiums other than perpetuals | | 397,259.84 |
| Interest received on mortgages | $ 2,052.90 | |
| Interest received on collateral loans | 45.05 | |
| Interest and dividends on stocks and bonds | 11,831.83 | |
| Interest and dividends from all other sources | 87.70 | |
| Rents from company's property | 4,529.83 | |
| Total interest and rents | | 18,547.31 |
| Total income | | $ 415,807.15 |
| Aggregate last balance and income | | $ 870,487.10 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 215,391.85 | |
| Deduct salvage and re-insurance | 31,515.23 | |
| Net amount paid for losses | | 183,876.62 |
| Paid stockholders (interest or dividends) | | 12,000.00 |
| Commissions or brokerage | | 86,189.59 |
| Salaries, fees and all other charges of officers, agents, etc. | | 25,057.14 |
| Taxes on real estate | | 1,351.98 |
| All other taxes, licenses and Insurance Department fees | | 5,981.06 |

| | | |
|---|---|---|
| Rents | | $ 2,137.50 |
| Repairs and expenses (other than taxes) on real estate | | 1,155.51 |
| Loss on sales or maturity—ledger assets | | 2,674.63 |
| Advertising, printing, etc. | | 4,428.68 |
| All other expenditures | | 21,444.05 |
| Total disbursements during the year | | $ 346,296.76 |
| Balance December 31, 1903 | | $ 524,190.34 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 68,601.71 | |
| Loans on mortgages | 52,637.91 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 2,813.66 | |
| Book value of stocks and bonds | 297,812.35 | |
| Cash in company's office | 853.25 | |
| Cash in bank | 13,902.49 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 83,024.65 | |
| Bills receivable, taken for fire risks | 1,393.73 | |
| Other ledger assets, open accounts | 7,674.03 | |
| Brokerage premiums | 4,716.25 | |
| Office furniture | 1,500.00 | |
| Total net ledger assets | | $ 534,930.03 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 449.79 | |
| Interest due and accrued on bonds and stocks | 5,235.54 | |
| Total | | 5,685.33 |
| Market value of real estate over book value | | 4,176.96 |
| Market value of stocks and bonds over book value | | 49,760.65 |
| Gross assets | | $ 594,552.97 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture and supplies | 1,500.00 |
| Total admitted assets | $ 593,052.97 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 20,628.52 | |
| Gross claims for losses in process of adjustment | 33,429.91 | |
| Total | $ 54,058.43 | |
| Deduct re-insurance due or accrued | 9,270.69 | |
| Net amount of unpaid losses and claims | | $ 44,787.74 |
| Unearned premiums on fire risks, running one year or less | $ 135,911.09 | |
| Unearned premiums on fire risks, running more than one year | 84,996.77 | |
| Total unearned premiums as computed above | | 220,907.86 |
| Unpaid dividends due stockholders | | 241.25 |
| Return and re-insurance premiums | | 10,608.09 |
| Total liabilities, except capital | | $ 276,544.94 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 116,508.03 | |
| Surplus as regards policy-holders | | 316,508.03 |
| Total liabilities | | $ 593,052.97 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 21,259,928.00 | $ 415,684.77 |
| Written or renewed during the year | 31,124,350.00 | 555,721.69 |
| Total | $ 52,384,278.00 | $ 971,406.46 |
| Deduct those expired and marked off as terminated | 24,329,663.00 | 473,943.31 |
| In force at end of the year 1903 | $ 28,054,615.00 | $ 497,463.15 |
| Deduct amount re-insured | 3,777,924.00 | 73,944.32 |
| Net amount in force December 31, 1903 | $ 24,276,691.00 | $ 423,518.83 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 14,868,428.00 | $ 271,822.18 | $ 135,911.09 |
| In 1902 | 2 years | One-fourth | 20,065.00 | 222.23 | 55.56 |
| In 1903 | 2 years | Three-fourths | 23,609.00 | 179.07 | 174.30 |
| In 1901 | 3 years | One-sixth | 1,548,952.00 | 37,406.43 | 6,234.40 |
| In 1902 | 3 years | One-half | 2,873,375.00 | 41,388.79 | 20,694.40 |
| In 1903 | 3 years | Five-sixths | 4,013,223.00 | 62,338.15 | 51,948.46 |
| In 1900 | 4 years | One-eighth | 2,525.00 | 94.26 | 11.78 |
| In 1901 | 4 years | Three-eighths | 2,142.00 | 34.43 | 12.91 |
| In 1902 | 4 years | Five-eighths | 1,900.00 | 15.00 | 9.35 |
| In 1903 | 4 years | Seven-eighths | 5,900.00 | 87.32 | 76.38 |
| In 1899 | 5 years | One-tenth | 108,530.00 | 1,458.88 | 145.89 |
| In 1900 | 5 years | Three-tenths | 72,145.00 | 2,506.48 | 759.95 |
| In 1901 | 5 years | One-half | 72,605.00 | 243.02 | 121.51 |
| In 1902 | 5 years | Seven-tenths | 154,095.00 | 1,762.27 | 1,233.59 |
| In 1903 | 5 years | Nine-tenths | 509,197.00 | 3,960.32 | 3,564.29 |
| Total | | | $ 24,276,691.00 | $ 423,518.83 | $ 220,905.86 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 4,561,861.64 |
| Losses paid since organization of company | 2,443,120.92 |
| Dividends declared since commencing business—cash | 579,858.00 |
| Stock owned by directors at par value | 52,575.00 |
| Largest amount written on any one risk | 40,000.00 |
| Losses incurred during the year—fire | 89,538.09 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,508,520.00 |
| Gross premiums received | 31,590.03 |
| Losses paid | 16,780.39 |
| Losses incurred | 15,798.46 |
| Losses now unpaid | 6,967.50 |

# WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated as a Mutual, March 14, 1837. Commenced Business as a Joint Stock, Jan. 1, 1870.

GEORGE R. CRAWFORD, President. MORRELL O. BROWN, Secretary.

Home Office, 66 Wall Street, New York City.

---

Amount of capital paid up in cash, $300,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 3,040,857.03 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,667,517.84 | |
| Deduct re-insurance, rebate, abatement and return premiums | 655,476.68 | |
| Total premiums other than perpetuals | | 2,012,041.16 |
| Interest received on mortgages | $ 22,399.78 | |
| Interest and dividends on stocks and bonds | 89,878.69 | |
| Interest and dividends from all other sources | 306.90 | |
| Rents from company's property | 1,905.31 | |
| Total interest and rents | | 114,490.68 |
| Profit on sale or maturity of ledger assets | | 2,741.37 |
| From all other sources | | 10,340.16 |
| Total income | | $ 2,139,613.37 |
| Aggregate last balance and income | | $ 5,180,470.40 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,097,631.85 | |
| Deduct salvage and re-insurance | 138,026.10 | |
| Net amount paid for losses | | 959,605.75 |
| Paid stockholders (interest or dividends) | | 48,000.00 |
| Commissions or brokerage | | 478,491.69 |
| Salaries, fees and all other charges of officers, agents, etc. | | 126,547.64 |
| Taxes on real estate | | 3,356.54 |
| All other taxes, licenses and Insurance Department fees | | 850.50 |
| Rents | | 8,645.50 |
| Repairs and expenses (other than taxes) on real estate | | 44,121.99 |
| Loss on sales or maturity—ledger assets | | 6,392.21 |
| All other expenditures | | 170,976.78 |
| Total disbursements during the year | | $ 1,846,988.60 |
| Balance December 31, 1903 | | $ 3,333,481.80 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 250,075.07 | |
| Loans on mortgages | 363,650.00 | |
| Book value of stocks and bonds | 2,286,057.14 | |
| Cash in company's office | 3,051.71 | |
| Cash in bank | 99,508.54 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 300,599.24 | |
| Agents' balances, representing business written prior to October 1, 1903 | 30,540.10 | |
| Total net ledger assets | | $ 3,333,481.80 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 4,859.52 | |
| Interest due and accrued on bonds and stocks | 10,235.00 | |
| Total | | $ 15,094.52 |
| Market value of real estate over book value | | 2,924.93 |
| Market value of stocks and bonds over book value | | 126,042.86 |
| Gross assets | | $ 3,477,544.11 |

DEDUCT LEDGER LIABILITIES.

| | |
|---|---|
| Agents' balances, representing business written prio to October 1, 1903 | 30,540.10 |
| Total admitted assets | $ 3,447,004.01 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 33,198.58 | |
| Gross claims for losses in process of adjustment | 143,672.88 | |
| Gross claims for losses resisted | 15,900.00 | |
| Total | $ 192,771.46 | |
| Deduct re-insurance due or accrued | 28,350.36 | |
| Net amount of unpaid losses and claims | | $ 164,421.10 |
| Unearned premiums on fire risks, running one year or less | $ 675,186.89 | |
| Unearned premiums on fire risks, running more than one year | 1,042,281.20 | |
| Total unearned premiums as computed above | | 1,717,468.09 |
| Salaries, rents, etc., due and accrued | | 16,491.60 |
| Total liabilities, except capital | | $ 1,898,380.79 |
| Capital actually paid up in cash | $ 300,000.00 | |
| Surplus over all liabilities | 1,248,623.22 | |
| Surplus as regards policy-holders | | 1,548,623.22 |
| Total liabilities | | $ 3,447,004.01 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 365,100,549.00 | $ 3,373,720.85 |
| Written or renewed during the year | 240,926,830.00 | 2,667,517.84 |
| Total | $ 606,027,379.00 | $ 6,041,238.69 |
| Deduct those expired and marked off as terminated | 244,397,685.00 | 2,364,996.71 |
| In force at end of the year 1903 | $ 361,629,694.00 | $ 3,676,241.98 |
| Deduct amount re-insured | 35,062,428.00 | 371,940.38 |
| Net amount in force December 31, 1903 | $ 326,567,266.00 | $ 3,304,301.60 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 108,630,214.00 | $ 1,350,373.79 | $ 675,186.89 |
| In 1902 | 2 years | One-fourth | 803,630.00 | 7,820.00 | 1,955.00 |
| In 1903 | 2 years | Three-fourths | 1,034,232.00 | 10,600.20 | 7,950.15 |
| In 1901 | 3 years | One-sixth | 52,889,979.00 | 421,544.02 | 70,257.34 |
| In 1902 | 3 years | One-half | 59,141,365.00 | 493,047.15 | 246,523.57 |
| In 1903 | 3 years | Five-sixths | 61,343,501.00 | 550,308.26 | 458,590.26 |
| In 1900 | 4 years | One-eighth | 715,623.00 | 5,460.90 | 682.81 |
| In 1901 | 4 years | Three-eighths | 819,245.00 | 6,406.29 | 2,402.36 |
| In 1902 | 4 years | Five-eighths | 655,319.00 | 6,260.90 | 3,913.06 |
| In 1903 | 4 years | Seven-eighths | 801,308.00 | 6,180.76 | 5,408.17 |

| | | | | |
|---|---|---|---|---|
| In 1899 | 5 years | One-tenth | $ 6,337,729.00 | $ 66,038.42 | $ 6,603.84 |
| In 1900 | 5 years | Three-tenths | 6,825,388.00 | 75,091.09 | 22,527.33 |
| In 1901 | 5 years | One-half | 8,792,532.00 | 96,620.47 | 48,310.24 |
| In 1902 | 5 years | Seven-tenths | 8,452,043.00 | 102,686.74 | 71,880.72 |
| In 1903 | 5 years | Nine-tenths | 9,325,158.00 | 105,862.61 | 95,276.35 |
| Total | | | $ 326,567,266.00 | $ 3,304,301.60 | $ 1,717,468.09 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 33,631,639.34 |
| Losses paid since organization of company | 18,523,341.71 |
| Dividends declared since commencing business—cash | 1,038,000.00 |
| Dividends declared since commencing business—stock | 100,000.00 |
| Stock owned by directors at par value | 100,500.00 |
| Amount of special reserve fund | 300,000.00 |
| Amount of guaranty surplus fund | 300,000,00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 974,820.50 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,407,203.00 |
| Gross premiums received | 22,551.27 |
| Losses paid | 10,220.40 |
| Losses incurred | 10,175.49 |
| Losses now unpaid | 2,425.00 |

# FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY OF CANADA.

Incorporated February, 1833. Commenced Business June 19, 1835.

GEORGE A. COX, President. P. H. SIMS, Secretary.

Home Office, 18 and 20 Front Street, East Toronto, Canada.

---

Statutory Deposit, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 1,333,387.56 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 1,653,294.44 | $ 322,758.06 | |
| Deduct re-insurance, rebate, abatement and return premiums | 402,746.90 | 62,921.92 | |
| | $ 1,250,547.54 | $ 259,836.14 | |
| Total premiums other than perpetuals | | | 1,510,383.68 |
| Interest and dividends on stocks and bonds | | | 37,353.16 |
| Total income | | | $ 1,547,736.84 |
| Aggregate last balance and income | | | $ 2,881,124.40 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 710,707.74 | $ 294,817.49 | |
| Deduct salvage and re-insurance | 63,244.61 | 71,234.83 | |
| | $ 647,463.13 | $ 223,582.66 | |
| Net amount paid for losses | | | 871,045.79 |
| Remitted to home office | | | 70,924.42 |
| Commissions or brokerage | | | 278,645.17 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 64,760.41 |
| All other taxes, licenses and Insurance Department fees | | | 42,181.25 |
| All other expenditures | | | 111,038.31 |
| Total disbursements during the year | | | $ 1,438,595.35 |
| Balance December 31, 1903 | | | $ 1,442,529.05 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,066,971.56 | |
| Cash in bank | 169,720.71 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 204,834.79 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,001.99 | |
| Total net ledger assets | | $ 1,442,529.05 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 11,833.20 |
| Gross assets | $ 1,454,362.25 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 1,001.99 | |
| Depreciation from book value of ledger assets to bring same to market value | 26,055.37 | |
| Total | | $ 27,057.36 |
| Total admitted assets | | $ 1,427,304.89 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 29,288.31 | |
| Gross claims for losses in process of adjustment | 63,118.72 | |
| Gross claims for losses resisted | 8,379.11 | |
| Total | $ 100,786.14 | |
| Net amount of unpaid losses and claims | | $ 100,786.14 |
| Unearned premiums on fire risks, running one year or less | $ 464,628.18 | |
| Unearned premiums on fire risks, running more than one year | 343,247.02 | |
| Unearned premiums on inland navigation risks | 23,673.50 | |
| Ocean cargo risks | 965.08 | |
| Unearned premiums on unexpired marine risks | 17,257.99 | |
| Total unearned premiums as computed above | | 849,771.77 |
| Total liabilities, except capital | | $ 950,557.91 |
| Statuary deposit | $ 200,000.00 | |
| Surplus over all liabilities | 276,746.98 | |
| Surplus as regards policy-holders | | 476,746.98 |
| Total liabilities | | $ 1,427,304.89 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 116,257,605.00 | $ 1,509,532.87 |
| Written or renewed during the year | 122,598,895.00 | 1,653,294.44 |
| Total | $ 238,856,500.00 | $ 3,162,827.31 |
| Deduct those expired and marked off as terminated | 111,391,570.00 | 1,493,195.79 |
| In force at end of the year | $ 127,464,930.00 | $ 1,669,631.52 |
| Deduct amount re-insured | 7,103,940.00 | 89,520.72 |
| Net amount in force | $ 120,360,990.00 | $ 1,580,110.80 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 3,899,016.00 | $ 89,449.43 |
| Written or renewed during the year | 38,322,072.00 | 322,758.06 |
| Total | $ 42,221,088.00 | $ 412,207.49 |
| Deduct those expired and marked off as terminated | 38,784,180.00 | 329,379.43 |
| In force at end of the year | $ 3,436,908.00 | $ 82,828.06 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 64,147,614.00 | $ 929,256.36 | $ 464,628.18 |
| In 1901 | 3 years | One-sixth | 13,002,842.00 | 143,073.74 | 23,845.62 |
| In 1902 | 3 years | One-half | 13,544,933.00 | 155,441.62 | 77,720.81 |
| In 1903 | 3 years | Five-sixths | 16,102,697.00 | 176,945.73 | 147,454.77 |
| In 1899 | 5 years | One-tenth | 3,171,323.00 | 31,757.89 | 3,175.79 |
| In 1900 | 5 years | Three-tenths | 2,232,456.00 | 28,392.98 | 8,527.89 |

| | | | | | |
|---|---|---|---|---|---|
| In 1901 | 5 years | One-half | $ 2,611,643.00 | $ 34,497.13 | $ 17,248.57 |
| In 1902 | 5 years | Seven-tenths | 2,706,101.00 | 36,936.24 | 25,855.37 |
| In 1903 | 5 years | Nine-tenths | 2,841,381.00 | 43,809.11 | 39,428.20 |
| Total | | | $ 120,360,990.00 | $ 1,580.110.80 | $ 807,875.20 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 22,794,873.34 |
| Losses paid since organization of company in United States | 14,674,843.26 |
| Stock owned by directors at par value | 60,550.00 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 647,046.21 |
| Losses incurred during the year—inland and marine | 69,179.93 |
| Losses incurred during the year—ocean marine | 154,773.89 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 641,035.00 |
| Gross premiums received | 16,424.06 |
| Losses paid | 9,901.89 |
| Losses incurred | 11,292.19 |
| Losses now unpaid | 1,435.30 |

# UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY OF GERMANY.

Incorporated 1854. Commenced Business January 1, 1855.

F. O. AFFELD, United States Branch Manager.

Head Office, No. 19 Liberty Street, New York City.

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1903 | $ 1,665,219.19 | |
| Deduct commission liability as per statement 1902 | 42,213.44 | |
| Extended at | | $ 1,623,005.75 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,048,231.39 | |
| Deduct re-insurance, rebate, abatement and return premiums | 350,800.13 | |
| Total premiums other than perpetuals | | 1,697,431.26 |
| Interest received on collateral loans | | 185.35 |
| Interest and dividends on stocks and bonds | $ 55,430.52 | |
| Interest and dividends from all other sources | 2,954.77 | |
| Total interest | | 58,570.64 |
| Profit on sale or maturity of ledger assets | | 59.26 |
| Total income | | $ 1,756,061.16 |
| Aggregate last balance and income | | $ 3,379,066.91 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 889,111.10 | |
| Deduct salvage and re-insurance | 43,792.18 | |
| Net amount paid for losses | | $ 855,318.92 |
| Remitted to home office | | 105,054.75 |
| Commissions or brokerage | | 353,710.59 |
| Salaries, fees and all other charges of officers, agents, etc. | | 131,231.51 |
| All other taxes, licenses and Insurance Department fees | | 39,843.01 |
| Rents | | 14,063.23 |
| Loss on sales or maturity—ledger assets | | 7,752.61 |
| Advertising, printing, etc. | | 27,872.02 |
| Board and patrol expenses | | 31,014.88 |
| Travelling expenses | | 16,664.17 |
| All other expenditures | | 17,050.25 |
| Total disbursements during the year | | $ 1,599,575.94 |
| Balance December 31, 1903 | | $ 1,779,490.97 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,564,920.72 | |
| Cash in banks | 58,477.39 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 153,654.31 | |
| Agents' balances, representing business written prior to October 1, 1903, | 2,438.55 | |
| Total net ledger assets | | $ 1,779,490.97 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 19,715.00 |
| Market value of stocks and bonds over book value | 37,410.53 |
| Gross assets | $ 1,836,616.50 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances representing business written prior to October 1, 1903 | 2,438.55 |
| Total admitted assets | $ 1,834,177.95 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 18,145.00 | |
| Gross claims for losses in process of adjustment | 74,135.00 | |
| Gross claims for losses resisted | 17,500.00 | |
| Total | $ 109,780.00 | |
| Deduct re-insurance due or accrued | 5,180.00 | |
| Net amount of unpaid losses and claims | | $ 104,600.00 |
| Unearned premiums on fire risks, running one year or less | $ 650,579.42 | |
| Unearned premiums on fire risks, running more than one year | 642,205.83 | |
| Total unearned premiums as computed above | | 1,292,885.25 |
| Total liabilities, except capital | | $ 1,397,485.25 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 236,692.70 | |
| Surplus as regards policy-holders | | 436,692.70 |
| Total liabilities | | $ 1,834,177.95 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 189,041,927.00 | $ 2,414,243.08 |
| Written or renewed during the year | 149,486,017.00 | 2,048,231.39 |
| Total | $ 338,527,944.00 | $ 4,462,474.47 |
| Deduct those expired and marked off as terminated | 133,792,401.00 | 1,834,231.94 |
| In force at end of the year | $ 204,735,543.00 | $ 2,628,242.53 |
| Deduct amount re-insured | 7,060,910.00 | 90,933.87 |
| Net amount in force December 31, 1903 | $ 197,674,633.00 | $ 2,537,308.66 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 88,213,701.00 | $ 1,301,158.83 | $ 650,579.42 |
| In 1902 | 2 years | One-fourth | 213,116.00 | 1,826.71 | 456.68 |
| In 1903 | 2 years | Three-fourths | 226,639.00 | 2,090.73 | 1,568.05 |
| In 1901 | 3 years | One-sixth | 25,007,159.00 | 268,536.67 | 44,756.11 |
| In 1902 | 3 years | One-half | 26,254,360.00 | 293,930.96 | 146,965.48 |
| In 1903 | 3 years | Five-sixths | 30,185,275.00 | 330,998.55 | 275,832.13 |
| In 1900 | 4 years | One-eighth | 415,031.00 | 3,903.38 | 487.92 |
| In 1901 | 4 years | Three-eighths | 602,474.00 | 5,271.11 | 1,976.67 |
| In 1902 | 4 years | Five-eighths | 592,276.00 | 4,733.76 | 2,958.60 |
| In 1903 | 4 years | Seven-eighths | 443,636.00 | 3,940.01 | 3,447.51 |
| In 1899 | 5 years | One-tenth | 4,894,310.00 | 58,868.33 | 5,886.83 |
| In 1900 | 5 years | Three-tenths | 5,429,676.00 | 65,431.88 | 19,629.56 |
| In 1901 | 5 years | One-half | 5,365,073.00 | 64,013.69 | 32,006.85 |
| In 1902 | 5 years | Seven-tenths | 4,655,934.00 | 65,051.02 | 45,535.71 |
| In 1903 | 5 years | Nine-tenths | 5,175,973.00 | 67,553.03 | 60,797.73 |
| Total | | | $ 197,674,633.00 | $ 2,537,308.66 | $ 1,292,885.25 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 27,102,692.67 |
| Losses paid since organization of company in United States | 15,847,901.43 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 850,253.92 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,541,599.00 |
| Gross premiums received | 32,800.90 |
| Losses paid | 11,102.28 |
| Losses incurred | 13,617.28 |
| Losses now unpaid | 5,780.00 |

# UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANY OF SCOTLAND.

Incorporated 1805. Commenced Business in U. S., September, 1890.

CHARLES H. POST, U. S. Manager.

Head Office, 50 and 52 Pine Street, New York, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,680,504.35 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,476,897.37 | |
| Deduct re-insurance, rebate, abatement and return premiums | 412,761.13 | |
| Total premiums other than perpetuals | | 1,064,136.24 |
| Interest and dividends on stocks and bonds | 36,727.00 | |
| Rents | 44,778.00 | |
| Total interest and rents | | 81,505.00 |
| Total income | | $ 1,145,641.24 |
| Aggregate last balance and income | | $ 2,826,145.59 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 642,663.14 | |
| Deduct salvage and re-insurance | 92,203.18 | |
| Net amount paid for losses | | 550,459.96 |
| Remitted to home office | | 65,676.58 |
| Commissions or brokerage | | 246,531.93 |
| Salaries, fees and all other charges of officers, agents, etc. | | 82,312.05 |
| Taxes on real estate | | 4,308.69 |
| All other taxes, licenses and Insurance Department fees | | 25,300.66 |
| Rents | | 7,517.16 |
| Repairs and expenses (other than taxes) on real estate | | 17,803.06 |
| Loss on sales or maturity—ledger assets | | 14,254.75 |
| Advertising, printing, etc. | | 28,944.27 |
| Commissions paid on uncollected premiums | | 39,321.99 |
| Postage, telegrams and express | | 9,374.86 |
| All other expenditures | | 11,014.81 |
| Total disbursements during the year | | $ 1,102,820.77 |
| Balance December 31, 1903 | | $ 1,723,324.82 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 433,187.16 | |
| Book value of stocks and bonds | 967,040.17 | |
| Cash in company's office | 458.10 | |
| Cash in bank | 186,938.72 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 128,625.80 | |
| Agents' balances, representing business written prior to October 1, 1903 | 2,174.69 | |
| Bills receivable, taken for fire risks | 367.93 | |
| Re-insurance on losses already paid | 623.64 | |
| Due from other companies | 3,908.61 | |
| Total net ledger assets | | $ 1,723,324.82 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 12,443.55 | |
| Market value of stocks and bonds over book value | | $ 759.83 |
| Gross assets | | $ 1,736,528.20 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 2,174.69 |
| Total admitted assets | $ 1,734,353.51 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 51,641.48 | |
| Gross claims for losses in process of adjustment | 64,240.55 | |
| Gross claims for losses resisted | 6,421.56 | |
| Total | $ 122,303.59 | |
| Deduct re-insurance due or accrued | 7,041.93 | |
| Net amount of unpaid losses and claims | | $ 115,261.66 |
| Unearned premiums on fire risks, running one year or less | $ 385,400.65 | |
| Unearned premiums on fire risks, running more than one year | 462,446.19 | |
| Total unearned premiums, as computed above | | 847,846.84 |
| Re-insurance premiums | | 19,613.58 |
| All other liabilities, viz.: Contingent liability | | 10,000.00 |
| Total liabilities, except capital | | $ 992,722.08 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 541,631.43 | |
| Surplus as regards policy-holders | | 741,631.43 |
| Total liabilities | | $ 1,734,353.51 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 183,910,043.00 | $ 1,927,444.43 |
| Written or renewed during the year | 132,095,326.00 | 1,476,897.37 |
| Total | $ 316,005,369.00 | $ 3,404,341.80 |
| Deduct those expired and marked off as terminated | 130,083,726.00 | 1,443,682.67 |
| In force December 31, 1903 | $ 185,921,643.00 | $ 1,960,659.13 |
| Deduct amount re-insured | 28,914,923.00 | 314,866.60 |
| Net amount in force December 31, 1903 | $ 157,006,720.00 | $ 1,645,792.53 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 63,032,503.00 | $ 770,801.31 | $ 385,400.65 |
| In 1902 | 2 years | One-fourth | 902,474.00 | 8,130.27 | 2,032.56 |
| In 1903 | 2 years | Three-quarters | 783,206.00 | 8,337.86 | 6,253.36 |
| In 1901 | 3 years | One-sixth | 20,417,158.00 | 182,430.01 | 30,404.97 |
| In 1902 | 3 years | One-half | 24,146,878.00 | 199,109.68 | 99,554.83 |
| In 1903 | 3 years | Five-sixths | 25,588,222.00 | 216,716.47 | 180,597.01 |
| In 1900 | 4 years | One-eighth | 521,706.00 | 3,160.61 | 395.07 |
| In 1901 | 4 years | Three-eighths | 483,647.00 | 5,684.68 | 2,131.76 |
| In 1902 | 4 years | Five-eighths | 495,218.00 | 4,984.20 | 3,115.11 |
| In 1903 | 4 years | Seven-eighths | 568,320.00 | 6,155.56 | 5,386.10 |
| In 1899 | 5 years | One-tenth | 3,099,860.00 | 36,834.50 | 3,683.44 |
| In 1900 | 5 years | Three-tenths | 3,757,034.00 | 42,442.40 | 12,732.71 |

| | | | | |
|---|---|---|---|---|
| In 1901----5 years---------- | One-half ---------- | $ 3,732,056.00 | $ 44,662.12 | $ 22,331.05 |
| In 1902----5 years---------- | Seven-tenths---------- | 4,403,791.00 | 54,401.72 | 38,081.20 |
| In 1903----5 years---------- | Nine-tenths---------- | 5,074,647.00 | 61,941.14 | 55,747.02 |
| Total---------- | | $ 157,006,720.00 | $ 1,645,792.53 | $ 847,846.84 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States---------- | $ 17,232,510.61 |
| Losses paid since organization of company in United States---------- | 10,572,664.76 |
| Largest amount written on any one risk---------- | 50,000.00 |
| Losses incurred during the year—fire---------- | 560,868.67 |

No business in State of North Carolina during the year—Just re-entering the State.

---

# UNITED STATES BRANCH OF THE COLOGNE RE-INSURANCE COMPANY OF GERMANY.

Incorporated April, 1846. Commenced Business in United States August 12, 1898.

E. M. CRAJIN, United States Manager.

Head Office, 58 Liberty Street, New York City, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902---------- | | $ 672,619.22 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums---------- | $ 676,013.84 | |
| Deduct re-insurance, rebate, abatement and return premiums---------- | 140,649.54 | |
| Total premiums other than perpetuals---------- | | 535,364.30 |
| Interest and dividends on stocks and bonds---------- | | 17,885.00 |
| Received from Home Office---------- | | 60,942.50 |
| Total income ---------- | | $ 614,191.80 |
| Aggregate last balance and income---------- | | $ 1,286,811.02 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses---------- | $ 244,695.37 | |
| Deduct salvage and re-insurance---------- | 1,877.63 | |
| Net amount paid for losses---------- | | 242,817.74 |
| Remitted to Home Office ---------- | | 147,384.06 |
| Commissions or brokerage ---------- | | 147,647.50 |
| All other taxes, licenses and Insurance Department fees ---------- | | 6,239.24 |
| All other expenditures ---------- | | 93.40 |
| Total disbursements during the year---------- | | $ 544,181.94 |
| Balance December 31, 1903 ---------- | | $ 742,629.08 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 635,320.84 | |
| Cash in bank | 236.62 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 107,071.62 | |
| Total net ledger assets | | $ 742,629.08 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 6,270.00 |
| Gross assets | $ 748,899.08 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: In bonds | 11,010.84 |
| Total admitted assets | $ 737,888.24 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 28,398.00 | |
| Net amount of unpaid losses and claims | | $ 28,398.00 |
| Unearned premiums on fire risks, running one year or less | $ 198,092.10 | |
| Unearned premiums on fire risks, running more than one year | 194,506.18 | |
| Total unearned premiums as computed above | | 392,598.28 |
| Commissions due agents and brokers | | 36,973.05 |
| Total liabilities, except capital | | $ 457,969.33 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 79,918.91 | |
| Surplus as regards policy-holders | | 279,918.91 |
| Total liabilities | | $ 737,888.24 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 77,021,560.00 | $ 691,008.19 |
| Written or renewed during the year | 71,591,751.00 | 676,013.84 |
| Total | $ 148,613,311.00 | $ 1,367,022.03 |
| Deduct those expired and marked off as terminated | 65,417,259.00 | 601,926.38 |
| Net amount in force December 31, 1903 | $ 83,196,052.00 | $ 765,095.65 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 38,824,222.00 | $ 396,184.19 | $ 198,092.10 |
| In 1902 | 2 years | One-fourth | 1,464,843.00 | 10,268.60 | 2,567.15 |
| In 1903 | 2 years | Three-fourths | 1,805,127.00 | 15,003.38 | 11,252.53 |
| In 1901 | 3 years | One-sixth | 10,954,477.00 | 87,517.45 | 14,586.24 |
| In 1902 | 3 years | One-half | 11,659,886.00 | 88,414.92 | 44,207.46 |
| In 1903 | 3 years | Five-sixths | 12,642,391.00 | 99,389.42 | 82,824.52 |
| In 1900 | 4 years | One-eighth | 435,044.00 | 3,751.30 | 468.91 |
| In 1901 | 4 years | Three-eighths | 399,417.00 | 3,537.50 | 1,326.56 |
| In 1902 | 4 years | Five-eighths | 267,940.00 | 2,168.49 | 1,355.29 |
| In 1903 | 4 years | Seven-eighths | 460,745.00 | 4,199.59 | 3,674.65 |
| In 1899 | 5 years | One-tenth | 355,307.00 | 4,818.72 | 481.87 |
| In 1900 | 5 years | Three-tenths | 749,306.00 | 10,218.17 | 3,065.45 |

| | | | | |
|---|---|---|---|---|
| In 1901----5 years----------One-half ---------- | $ 901,252.00 | $ 10,967.07 | $ 5,483.54 |
| In 1902----5 years----------Seven-tenths---------- | 1,015,550.00 | 12,895.80 | 9,027.06 |
| In 1903----5 years----------Nine-tenths---------- | 1,260,545.00 | 15,761.05 | 14,184.95 |
| Total ---------- | $ 83,196,052.00 | $ 765,095.65 | $ 392,598.28 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States---------- | $ 1,955,406.65 |
| Losses paid since organization of company in United States---------- | 929,285.68 |
| Largest amount written on any one risk---------- | 25,000.00 |
| Losses incurred during the year---------- | 263,243.74 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written---------- | $ 479,125.00 |
| Gross premiums received---------- | 7,549.25 |
| Losses paid---------- | 2,547.31 |
| Losses incurred---------- | 2,447.31 |
| Losses now unpaid---------- | 99.00 |

# UNITED STATES BRANCH COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated September 28, 1861. Commenced Business in United States January, 1871.

United States Manager, A. H. WRAY.

Head Office, Corner Pine and William Streets, New York, N. Y.

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 ---------- | $ 3,780,718.39 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums---------- | $ 4,031,730.15 | $ 255,800.60 | |
| Deduct re-insurance, rebate, abatement and return premiums ---------- | 1,211,324.37 | 52,222.69 | |
| | $ 2,820,405.78 | $ 203,577.91 | |
| Total premiums other than perpetuals---------- | | | 3,023,983.69 |
| Interest received on mortgages ---------- | | $ 7,697.73 | |
| Interest and dividends on stocks and bonds---------- | | 68,454.78 | |
| Rents from company's property ---------- | | 56,979.69 | |
| Total interest and rents---------- | | | 133,132.20 |
| Total income ---------- | | | $ 3,157,115.89 |
| Aggregate last balance and income---------- | | | $ 6,937,829.28 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,640,082.45 | $ 225,600.58 | |
| Deduct salvage and re-insurance | 140,408.86 | 88,621.11 | |
| | $ 1,499,673.59 | $ 136,979.47 | |
| Net amount paid for losses | | | $ 1,636,653.06 |
| Deposit premiums returned | | | 955.55 |
| Remittance to Home Office | | | 193,606.30 |
| Commissions or brokerage | | | 592,498.70 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 144,387.47 |
| Taxes on real estate | | | 11,850.30 |
| All other taxes, licenses and Insurance Department fees | | | 76,265.36 |
| Rents | | | 18,162.32 |
| Repairs and expenses (other than taxes) on real estate | | | 38,301.75 |
| Advertising, printing, etc. | | | 28,863.21 |
| National and local boards | | | 43,426.09 |
| Travel and surveys | | | 30,851.91 |
| Postage, telegrams, express and exchange | | | 17,693.13 |
| All other expenditures | | | 19,559.75 |
| Total disbursements during the year | | | $ 2,853,074.90 |
| Balance December 31, 1903 | | | $ 4,084,754.38 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 782,587.11 | |
| Loans on mortgages | 112,000.00 | |
| Book value of stocks and bonds | 2,114,299.38 | |
| Cash in company's office | 10,496.74 | |
| Cash in bank | 442,027.72 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 598,502.88 | |
| Agents' balances, representing business written prior to October 1, 1903 | 12,194.31 | |
| Bills receivable, not matured, taken for marine and inland risks | 3,242.58 | |
| Bills receivable, taken for fire risks | 3,049.87 | |
| Other ledger assets due from re-insurance on paid losses | 1,853.79 | |
| Due from Palatine Insurance Company of Manchester (since paid) | 4,500.00 | |
| Total net ledger assets | | $ 4,084,754.38 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,627.50 | |
| Interest due and accrued on bonds and stocks | 1,750.00 | |
| Interest due and accrued on other assets | 204.16 | |
| Rents due and accrued | 8,654.23 | |
| Total | | 12,235.89 |
| Market value of real estate over book value | | 105,561.58 |
| Market value of stocks and bonds over book value | | 104,394.37 |
| Gross assets | | $ 4,306,946.22 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 12,194.31 |
| Total admitted assets | $ 4,294,751.91 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 106,228.38 | |
| Gross claims for losses in process of adjustment | 238,197.00 | |
| Gross claims for losses resisted | 36,435.00 | |
| Total | $ 380,860.38 | |
| Deduct re-insurance due or accrued | 27,994.56 | |
| Net amount of unpaid losses and claims | | $ 352,865.82 |
| Unearned premiums on fire risks, running one year or less | $ 1,135,183.97 | |
| Unearned premiums on fire risks, running more than one year | 1,124,465.56 | |
| Unearned premiums on inland navigation risks | 31,974.80 | |
| Unearned premiums on unexpired marine risks | 42,231.76 | |
| Total unearned premiums as computed above | | 2,333,856.09 |
| Amount reclaimable on perpetual fire risks | | 105,538.14 |
| Commissions due agents and brokers | | 63,017.14 |
| Return and re-insurance premiums | | 46,625.85 |
| Total liabilities, except capital | | $ 2,901,903.04 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 1,192,848.87 | |
| Surplus as regards policy-holders | | 1,392,848.87 |
| Total liabilities | | $ 4,294,751.91 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 440,408,638.00 | $ 4,745,671.66 |
| Written or renewed during the year | 336,037,564.00 | 4,031,730.15 |
| Total | $ 776,446,202.00 | $ 8,777,401.81 |
| Deduct those expired and marked off as terminated | 343,806,684.00 | 3,975,963.40 |
| In force at end of the year | $ 432,639,518.00 | $ 4,801,438.41 |
| Deduct amount re-insured | 35,514,853.00 | 349,879.63 |
| Net amount in force December 31, 1903 | $ 397,124,665.00 | $ 4,451,558.78 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 2,359,920.00 | $ 67,195.70 |
| Written or renewed during the year | 98,454,640.00 | 255,800.60 |
| Total | $ 100,814,560.00 | $ 322,996.30 |
| Deduct those expired and marked off as terminated | 95,751,996.00 | 210,459.09 |
| In force at end of the year | $ 5,062,564.00 | $ 112,537.21 |
| Deduct amount re-insured | 468,243.00 | 6,355.85 |
| Net amount in force December 31, 1903 | $ 4,594,321.00 | $ 106,181.36 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 170,840,631.00 | $ 2,270,367.94 | $ 1,135,183.97 |
| In 1902 | 2 years | One-fourth | 1,785,081.00 | 15,418.35 | 3,854.59 |
| In 1903 | 2 years | Three-fourths | 1,748,655.00 | 15,032.58 | 11,274.44 |
| In 1901 | 3 years | One-sixth | 53,732,563.00 | 479,335.91 | 79,889.32 |
| In 1902 | 3 years | One-half | 51,319,885.00 | 465,080.99 | 232,540.50 |
| In 1903 | 3 years | Five-sixths | 54,123,076.00 | 498,987.95 | 415,823.29 |
| In 1900 | 4 years | One-eighth | 964,329.00 | 7,478.12 | 934.76 |
| In 1901 | 4 years | Three-eighths | 1,403,326.00 | 14,535.69 | 5,450.88 |
| In 1902 | 4 years | Five-eighths | 1,022,375.00 | 9,483.55 | 5,927.22 |
| In 1903 | 4 years | Seven-eighths | 1,131,214.00 | 10,591.86 | 9,267.88 |

| | | | | |
|---|---|---|---|---|
| In 1899----5 years | One-tenth | $ 9,763,876.00 | $ 106,561.79 | $ 10,656.18 |
| In 1900----5 years | Three-tenths | 10,049,930.00 | 114,139.87 | 34,241.96 |
| In 1901----5 years | One-half | 11,976,503.00 | 137,154.72 | 68,577.36 |
| In 1902----5 years | Seven-tenths | 12,196,357.00 | 141,561.59 | 99,093.11 |
| In 1903----5 years | Nine-tenths | 13,971,034.00 | 158,680.57 | 142,812.51 |
| Over 5 years | Pro rata | 1,095,830.00 | 7,147.30 | 4,121.56 |
| Total | | $ 397,124,665.00 | $ 4,451,558.78 | $ 2,259,649.53 |
| Perpetual risks | | 5,545,545.00 | 117,264.59 | 105,538.14 |
| Grand total | | $ 402,670,210.00 | $ 4,568,823.37 | $ 2,365,187.67 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 62,262,988.19 |
| Losses paid since organization of company in United States | 38,075,549.31 |
| Largest amount written on any one risk | 75,000.00 |
| Losses incurred during the year—fire | 1,495,283.59 |
| Losses incurred during the year—inland marine | 145,247.67 |
| Losses incurred during the year—ocean marine | 22,390.62 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,714,366.00 |
| Gross premiums received | 20,980.84 |
| Losses paid | 10,625.18 |
| Losses incurred | 8,164.61 |
| Losses now unpaid | 1,570.00 |

---

# UNITED STATES BRANCH OF THE LAW, UNION AND CROWN INSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1825. Commenced Business in United States 1897.

HALL & HENSHAW, U. S. Managers.

Head Office, 35 Pine Street, New York, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 695,911.75 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 536,855.29 | |
| Deduct re-insurance, rebate, abatement and return premiums | 167,054.64 | |
| Total premiums other than perpetuals | | 369,800.65 |
| Interest and dividends on stocks and bonds | $ 19,548.94 | |
| Interest and dividends from all other sources | 110.30 | |
| Total interest | | 19,659.24 |
| Profit on sale or maturity of ledger assets | | 3,450.00 |
| Received from Home Office | | 168,563.27 |
| Total income | | $ 561,473.16 |
| Aggregate last balance and income | | $ 1,257,384.91 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 195,150.13 | |
| Deduct salvage and re-insurance | 24,435.02 | |
| Net amount paid for losses | | $ 170,715.11 |
| Remitted to Home Office | | 73,516.06 |
| Commissions or brokerage | | 100,787.77 |
| Salaries, fees and all other charges of officers, agents, etc. | | 8,936.35 |
| All other taxes, licenses and Insurance Department fees | | 9,942.64 |
| Rents | | 1,249.92 |
| Advertising, printing, etc. | | 2,437.82 |
| All other expenditures | | 8,131.55 |
| Total disbursements during the year | | $ 375,717.22 |
| Balance December 31, 1903 | | $ 881,667.69 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 793,302.50 | |
| Cash in bank | 26,079.86 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 62,238.33 | |
| Agents' balances, representing business written prior to October 1, 1903 | 47.00 | |
| Total net ledger assets | | $ 881,667.69 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 8,094.17 | |
| Interest due and accrued on other assets | 87.02 | |
| Total | | 8,181.19 |
| Gross assets | | $ 889,848.88 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 47.00 | |
| Bonds and stocks | 35,600.00 | |
| Total | | 35,647.00 |
| Total admitted assets | | $ 854,201.88 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 8,364.23 | |
| Gross claims for losses in process of adjustment | 13,379.29 | |
| Gross claims for losses resisted | 11,381.25 | |
| Total | $ 33,124.77 | |
| Deduct re-insurance due or accrued | 3,473.50 | |
| Net amount of unpaid losses and claims | | $ 29,651.27 |
| Unearned premiums on fire risks, running one year or less | $ 158,584.73 | |
| Unearned premiums on fire risks, running more than one year | 75,666.51 | |
| Total unearned premiums as computed above | | 234,251.24 |
| Return and re-insurance premiums | | 7,612.77 |
| Total liabilities, except capital | | $ 271,515.28 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 382,686.60 | |
| Surplus as regards policy-holders | | 582,686.60 |
| Total liabilities | | $ 854,201.88 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 38,273,079.00 | $ 456,951.32 |
| Written or renewed during the year | 45,101,678.00 | 536,855.29 |
| Total | $ 83,374,757.00 | $ 993,806.61 |
| Deduct those expired and marked off as terminated | 40,300,825.00 | 474,781.12 |
| In force at end of the year 1903 | $ 43,073,932.00 | $ 519,025.49 |
| Deduct amount re-insured | 4,131,135.00 | 53,786.93 |
| Net amount in force December 31, 1903 | $ 38,942,797.00 | $ 465,238.56 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 25,913,081.00 | $ 317,169.46 | $ 158,584.73 |
| In 1902 | 2 years | One-fourth | 332,825.00 | 3,534.55 | 883.64 |
| In 1903 | 2 years | Three-fourths | 542,620.00 | 4,877.60 | 3,658.20 |
| In 1901 | 3 years | One-sixth | 2,760,695.00 | 32,528.96 | 5,421.49 |
| In 1902 | 3 years | One-half | 2,633,726.00 | 30,003.11 | 15,001.55 |
| In 1903 | 3 years | Five-sixths | 3,603,394.00 | 35,794.39 | 29,828.66 |
| In 1900 | 4 years | One-eighth | 199,519.00 | 1,745.02 | 218.13 |
| In 1901 | 4 years | Three-eighths | 187,185.00 | 1,798.32 | 674.37 |
| In 1902 | 4 years | Five-eighths | 193,425.00 | 1,872.15 | 1,170.10 |
| In 1903 | 4 years | Seven-eighths | 182,116.00 | 1,440.38 | 1,260.33 |
| In 1899 | 5 years | One-tenth | 344,087.00 | 6,166.36 | 616.63 |
| In 1900 | 5 years | Three-tenths | 478,821.00 | 7,623.95 | 2,287.18 |
| In 1901 | 5 years | One-half | 376,927.00 | 6,454.15 | 3,227.08 |
| In 1902 | 5 years | Seven-tenths | 530,480.00 | 6,940.01 | 4,858.01 |
| In 1903 | 5 years | Nine-tenths | 663,896.00 | 7,290.15 | 6,561.14 |
| Total | | | $ 38,942,797.00 | $ 465,238.56 | $ 234,251.24 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 2,036,937.38 |
| Losses paid since organization of company in United States | 1,193,674.87 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 174,144.60 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 38,351.00 |
| Gross premiums received | 387.98 |
| Losses paid | 2.73 |
| Losses incurred | 2.73 |

# UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated 1836. Commenced Business in United States 1848.

HENRY W. EATON, United States Manager.

Head Office, 45 William Street, New York City.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 10,881,301.27 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $10,552,180.75 | |
| Deduct re-insurance, rebate, abatement and return premiums | 3,694,627.01 | |
| Total premiums other than perpetuals | | 6,857,553.74 |
| Deposit premiums received on perpetual risks | | 4,329.02 |
| Interest received on mortgages | $ 130,140.64 | |
| Interest and dividends on stocks and bonds | 130,418.33 | |
| Interest and dividends from all other sources | 25,099.71 | |
| Rents | 96,441.68 | |
| Total interest and rents | | 382,100.36 |
| Profit on sale or maturity of ledger assets | | 35,380.80 |
| Received from home office | | 5,817.58 |
| From all other sources | | 1,391.36 |
| Total income | | $ 7,286,572.86 |
| Aggregate last balance and income | | $ 18,167,874.13 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 4,328,566.08 | |
| Deduct salvage and re-insurance | 851,750.98 | |
| Net amount paid for losses | | 3,476,815.10 |
| Deposit premiums returned | | 17,472.82 |
| Remitted to Home Office | | 619,593.85 |
| Commissions or brokerage | | 1,129,875.76 |
| Salaries, fees and all other charges of officers, agents, etc. | | 377,131.05 |
| Taxes on real estate | | 30,880.17 |
| All other taxes, licenses and Insurance Department fees | | 143,329.57 |
| Rents | | 57,757.86 |
| Loss on sales or maturity—ledger assets | | 8,611.45 |
| Life expenditures | | 10,630.66 |
| All other expenditures | | 377,150.25 |
| Total disbursements during the year | | $ 6,249,248.54 |
| Balance December 31, 1903 | | $ 11,918,625.59 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 1,827,751.08 |
| Loans on mortgages | 3,498,750.00 |
| Book value of stocks and bonds | 3,706,738.59 |
| Cash in company's office | 8,580.42 |

| | | |
|---|---|---|
| Cash in bank | $ 1,308,552.92 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 1,549,648.94 | |
| Agents' balances, representing business written prior to October 1, 1903 | 18,603.64 | |
| Total net ledger assets | | $ 11,918,625.59 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 45,435.05 | |
| Interest due and accrued on other assets | 188.90 | |
| Rents due and accrued | 10,000.00 | |
| Total | | 55,623.95 |
| Market value of real estate over book value | | 38,261.92 |
| Market value of stocks and bonds over book value | | 60,667.66 |
| Other non-ledger assets | | 2,343.02 |
| Gross assets | | $ 12,075,522.14 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 18,603.64 |
| Total admitted assets | $ 12,056,918.50 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 24.10 | |
| Gross claims for losses in process of adjustment | 1,123,772.43 | |
| Gross claims for losses resisted | 57,250.00 | |
| Total | $ 1,181,046.53 | |
| Deduct re-insurance due or accrued | 429,835.89 | |
| Net amount of unpaid losses and claims | | $ 751,210.64 |
| Unearned premiums on fire risks, running one year or less | $ 2,505,141.20 | |
| Unearned premiums on fire risks, running more than one year | 2,769,296.94 | |
| Total unearned premiums as computed above | | 5,274,438.14 |
| Amount reclaimable on perpetual fire risks | | 278,323.80 |
| Net premium reserve or liabilities under special department, except capital | | 59,720.76 |
| Commissions due agents and brokers | | 225,560.28 |
| Return and re-insurance premiums | | 287,122.53 |
| All other liabilities, viz.: Reserve for liabilities, contingent, but not apparent | | 20,000.00 |
| Total liabilities, except capital | | $ 6,896,376.15 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 4,960,542.35 | |
| Surplus as regards policy-holders | | 5,160,542.35 |
| Total liabilities | | $ 12,056,918.50 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $1,089,814,170.00 | $ 11,104,166.23 |
| Written or renewed during the year | 995,384,801.00 | 10,552,180.75 |
| Total | $2,085,198,971.00 | $ 21,656,346.98 |
| Deduct those expired and marked off as terminated | 883,705,407.00 | 9,158,681.45 |
| In force at end of the year 1903 | $1,201,493,564.00 | $ 12,497,665.53 |
| Deduct amount re-insured | 242,935,652.00 | 2,323,599.48 |
| Net amount in force December 31, 1903 | $ 958,557,912.00 | $ 10,174,066.05 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 405,402,568.00 | $ 5,010,282.40 | $ 2,505,141.20 |
| In 1902 | 2 years | One-fourth | 800,261.00 | 15,598.55 | 3,899.64 |
| In 1903 | 2 years | Three-fourths | 1,805,317.00 | 19,306.68 | 14,480.01 |
| In 1901 | 3 years | One-sixth | 108,393,450.00 | 1,081,424.29 | 180,237.38 |
| In 1902 | 3 years | One-half | 140,803,968.00 | 1,153,023.28 | 576,511.64 |
| In 1903 | 3 years | Five-sixths | 155,436,591.00 | 1,337,487.59 | 1,114,573.00 |
| In 1900 | 4 years | One-eighth | 5,401,631.00 | 21,586.26 | 2,698.28 |
| In 1901 | 4 years | Three-eighths | 1,463,502.00 | 11,057.95 | 4,148.22 |
| In 1902 | 4 years | Five-eighths | 1,688,255.00 | 12,839.35 | 8,024.60 |
| In 1903 | 4 years | Seven-eighths | 2,047,049.00 | 13,860.83 | 12,128.23 |
| In 1899 | 5 years | One-tenth | 15,859,382.00 | 160,577.49 | 16,057.75 |
| In 1900 | 5 years | Three-tenths | 25,127,607.00 | 289,877.16 | 86,963.14 |
| In 1901 | 5 years | One-half | 30,509,993.00 | 302,912.07 | 151,456.03 |
| In 1902 | 5 years | Seven-tenths | 30,083,156.00 | 354,443.36 | 248,110.35 |
| In 1903 | 5 years | Nine-tenths | 33,510,112.00 | 387,737.24 | 348,963.52 |
| Over five years | | Pro rata | 225,070.00 | 2,051.55 | 1,045.15 |
| Total | | | $ 958,557,912.00 | $10,174,066.05 | $ 5,274,438.14 |
| Perpetual | | | 9,187,761.00 | 292,972.42 | |
| Grand total | | | $ 967,745,673.00 | 10,467,038.47 | |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in the United States | $ 154,226,654.01 |
| Losses paid since organization of company in the United States | 92,163,692.83 |
| Largest amount written on any one risk | 400,000.00 |
| Losses incurred during the year—fire | 3,603,888.19 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,228,543.00 |
| Gross premiums received | 52,989.87 |
| Losses paid | 32,784.74 |
| Losses incurred | 28,369.74 |
| Losses now unpaid | 895.00 |

# UNITED STATES BRANCH LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1872.

CHARLES L. CASE, United States Manager.

Head Office, 44 Pine Street, New York, N. Y.

---

Statutory deposit, $510,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 2,711,346.60 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 1,903,503.40 | $ 906,306.44 | |
| Deduct re-insurance, rebate, abatement and return premiums | 497,883.31 | 496,970.67 | |
| | $ 1,405,620.09 | $ 409,335.77 | |
| Total premiums other than perpetuals | | | 1,814,955.86 |
| Interest and dividends on stocks and bonds | | $ 86,429.77 | |
| Interest and dividends from all other sources | | 1,434.22 | |
| Total interest | | | 87,863.99 |
| Received from Home Office | | | 5,944.70 |
| Total income | | | $ 1,908,764.55 |
| Aggregate last balance and income | | | $ 4,620,111.15 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 808,339.20 | $ 519,941.97 | |
| Deduct salvage and re-insurance | 135,154.91 | 313,880.03 | |
| | $ 673,184.29 | $ 206,061.94 | |
| Net amount paid for losses | | | 879,246.23 |
| Remitted to Home Office | | | 328,194.51 |
| Commissions or brokerage | | | 343,897.87 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 111,865.12 |
| All other taxes, licenses and Insurance Department fees | | | 58,927.62 |
| Rents | | | 14,724.91 |
| Advertising, printing, etc. | | | 12,674.28 |
| Postage, telegrams, express and traveling | | | 35,438.91 |
| Legal expenses, $90.92; maps, $4,544.21 | | | 4,635.13 |
| Furniture | | | 479.92 |
| All other expenditures | | | 63,166.38 |
| Total disbursements during the year | | | $ 1,853,250.88 |
| Balance December 31, 1903 | | | $ 2,766,860.27 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,177,526.13 | |
| Cash in company's office | 2,187.90 | |
| Cash in bank | 286,350.14 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 293,527.47 | |
| Agents' balances, representing business written prior to October 1, 1903 | 7,268.63 | |
| Total net ledger assets | | $ 2,766,860.27 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on stocks and bonds | $ 5,914.59 | |
| Interest due and accrued on other assets | 272.40 | |
| Total | | $ 6,186.99 |
| Due from re-insuring companies | | 38,058.10 |
| Gross assets | | $ 2,811,105.36 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 7,268.63 | |
| Depreciation from book value of ledger assets to bring same to market value | 44,462.38 | |
| Total | | 51,731.01 |
| Total admitted assets | | $ 2,759,374.35 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 18,964.00 | |
| Gross claims for losses in process of adjustment | 145,163.00 | |
| Gross claims for losses resisted | 16,977.00 | |
| Total | $ 181,104.00 | |
| Deduct re-insurance due or accrued | 27,549.00 | |
| Net amount of unpaid losses and claims | | $ 153,555.00 |
| Unearned premiums on fire risks, running one year or less | $ 496,230.25 | |
| Unearned premiums on fire risks, running more than one year | 663,885.52 | |
| Unearned premiums on inland navigation risks | 9,756.87 | |
| Unearned premiums on unexpired marine risks | 53,375.63 | |
| Total unearned premiums as computed above | | 1,223,248.27 |
| Commissions due agents and brokers | | 27,046.77 |
| Salaries, rents, etc., due and accrued | | 16,601.57 |
| Return and re-insurance premiums | | 50,431.02 |
| Total liabilities, except capital | | $ 1,470,882.63 |
| Statutory deposit | $ 510,000.00 | |
| Surplus over all liabilities | 778,491.72 | |
| Surplus as regards policy-holders | | 1,288,491.72 |
| Total liabilities | | $ 2,759,374.35 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1903 | $ 223,071,456.00 | $ 2,375,806.00 |
| Written or renewed during the year | 124,474,433.00 | 1,903,503.40 |
| Total | $ 347,545,889.00 | $ 4,279,309.40 |
| Deduct those expired and marked off as terminated | 122,521,191.00 | 1,778,298.43 |
| In force at end of the year 1903 | $ 225,024,698.00 | $ 2,501,010.97 |
| Deduct amount re-insured | 21,114,307.00 | 232,036.95 |
| Net amount in force December 31, 1903 | $ 203,910,391.00 | $ 2,268,974.02 |

| | *Marine and Inland.* | *Premiums.* |
|---|---|---|
| In force December 31, 1903 | $ 21,914,891.00 | $ 102,574.13 |
| Written during the year | 174,754,651.00 | 906,306.44 |
| Total | $ 196,669,542.00 | $ 1,008,880.57 |
| Deduct those expired and marked off as terminated | 182,293,273.00 | 884,120.91 |
| In force at end of year 1903 | $ 14,376,269.00 | $ 124,759.66 |
| Deduct amount re-insured | 3,247,966.00 | 42,469.29 |
| Net amount in force December 31, 1903 | $ 11,128,303.00 | $ 82,290.37 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 73,950,520.00 | $ 992,460.50 | $ 496,230.25 |
| In 1902 | 2 years | One-fourth | 5,140,971.00 | 51,244.53 | 12,811.14 |
| In 1903 | 2 years | Three-fourths | 605,543.00 | 5,566.86 | 4,175.15 |
| In 1901 | 3 years | One-sixth | 27,476,310.00 | 229,269.26 | 38,211.54 |
| In 1902 | 3 years | One-half | 25,970,970.00 | 256,230.95 | 128,115.48 |
| In 1903 | 3 years | Five-sixths | 29,266,265.00 | 286,094.32 | 238,411.95 |
| In 1900 | 4 years | One-eighth | 306,337.00 | 3,136.48 | 392.06 |
| In 1901 | 4 years | Three-eighths | 623,026.00 | 6,326.30 | 2,372.36 |
| In 1902 | 4 years | Five-eighths | 662,634.00 | 7,299.72 | 4,562.33 |
| In 1903 | 4 years | Seven-eighths | 724,059.00 | 7,342.76 | 6,424.92 |
| In 1899 | 5 years | One tenth | 6,969,960.00 | 67,114.43 | 6,711.44 |
| In 1900 | 5 years | Three-tenths | 6,639,415.00 | 68,026.55 | 20,407.97 |
| In 1901 | 5 years | One-half | 9,593,307.00 | 102,167.32 | 51,083.66 |
| In 1902 | 5 years | Seven-tenths | 7,624,594.00 | 88,947.48 | 62,263.24 |
| In 1903 | 5 years | Nine-tenths | 8,349,980.00 | 97,710.31 | 87,939.28 |
| Over 5 years | | One-twelfth | 6,500.00 | 36.25 | 2.02 |
| Total | | | $ 203,910,391.00 | $ 2,268,974.02 | $ 1,160,115.77 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 25,160,764.00 |
| Losses paid since organization of company in United States | 14,319,973.00 |
| Largest amount written on any one risk | 50,000.00 |
| Losses incurred during the year—fire | 668,696.29 |
| Losses incurred during the year—inland marine | 52,928.63 |
| Losses incurred during the year—ocean marine | 157,268.29 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Inland and Marine.* |
|---|---|---|
| Gross risks written | $ 845,773.00 | $ 1,961,289.00 |
| Gross premiums received | 18,257.78 | 8,368.64 |
| Losses paid | 9,497.02 | 8,591.92 |
| Losses incurred | 9,801.02 | 8,591.92 |
| Losses now unpaid | 4,199.00 | ---------- |

# UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated 1861. Commenced Business in United States 1879.

ARCHIBALD G. McILWAINE, JR., United States Manager.

Head Office, Nos. 57 and 59 William Street, New York City.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,662,577.97 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,769,461.23 | |
| Deduct re-insurance, rebate, abatement and return premiums | 862,997.44 | |
| Total premiums other than perpetuals | | 1,906,463.79 |
| Interest and dividends on stocks and bonds | $ 68,614.53 | |
| Interest and dividends from all other sources | 334.52 | |
| Rents | 18,306.51 | |
| Total interest and rents | | 87,255.56 |
| Profit on sale or maturity of ledger assets | | 1,609.23 |
| Total income | | $ 1,995,328.58 |
| Aggregate last balance and income | | $ 4,657,906.55 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,057,057.48 | |
| Deduct salvage and re-insurance | 203,790.91 | |
| Net amount paid for losses | | 853,266.57 |
| Remitted to Home Office | | 258,713.90 |
| Commissions or brokerage | | 377,693.34 |
| Salaries, fees and all other charges of officers, agents, etc. | | 143,086.23 |
| Taxes on real estate | | 4,201.41 |
| All other taxes, licenses and Insurance Department fees | | 54,427.63 |
| Rents | | 22,485.22 |
| Repairs and expenses (other than taxes) on real estate | | 11,360.10 |
| Advertising, printing, etc. | | 13,953.44 |
| Postage, telegrams, express and exchange | | 14,647.99 |
| Boards, associations, maps and surveys | | 37,095.01 |
| Commissions on unpaid premiums of 1902, paid in 1903 | | 76,472.23 |
| All other expenditures | | 36,109.52 |
| Total disbursements during the year | | $ 1,903,512.59 |
| Balance December 31, 1903 | | $ 2,754,393.96 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 300,000.00 |
| Book value of stocks and bonds | 1,874,408.07 |
| Cash in company's office | 15,727.32 |
| Cash in bank | 161,656.79 |
| Agents' balances, representing business written subsequent to October 1, 1903 | 294,448.78 |

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 5,492.81 | |
| Bills receivable, taken for fire risks | 2,326.81 | |
| Cash in hands of United States trustees | 75,000.00 | |
| Cash in hands of special agents | 823.29 | |
| Balances due from other companies | 24,510.09 | |
| Total net ledger assets | | $ 2,754,393.96 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 26,172.50 | |
| Interest due and accrued on other assets | 2,669.79 | |
| Rents due and accrued | 1,645.04 | |
| Total | | 30,487.33 |
| Market value of stocks and bonds over book value | | 8,121.43 |
| Commissions on unpaid return premiums and re-insurance | | 6,476.60 |
| Due from other companies for re-insurance on paid losses | | 8,746.01 |
| Gross assets | | $ 2,808,285.33 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 5,492.81 | |
| Cash in hands of special agents | 823.29 | |
| Balances due from other companies | 347.36 | |
| Total | | 6,663.46 |
| Total admitted assets | | $ 2,801,621.87 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 22,938.00 | |
| Gross claims for losses in process of adjustment | 90,719.91 | |
| Gross claims for losses resisted | 22,437.22 | |
| Total | $ 136,095.13 | |
| Deduct re-insurance due or accrued | 19,816.11 | |
| Net amount of unpaid losses and claims | | $ 116,279.02 |
| Unearned premiums on fire risks, running one year or less | $ 693,805.75 | |
| Unearned premiums on fire risks, running more than one year | 953,259.76 | |
| Total unearned premiums as computed above | | 1,647,065.51 |
| Return and re-insurance premiums | | 34,282.07 |
| Total liabilities, except capital | | $ 1,797,626.60 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 803,995.27 | |
| Surplus as regards policy-holders | | 1,003,995.27 |
| Total liabilities | | $ 2,801,621.87 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 388,436,717.00 | $ 3,554,327.60 |
| Written or renewed during the year | 259,458,581.00 | 2,769,461.23 |
| Total | $ 647,895,298.00 | $ 6,323,788.83 |
| Deduct those expired and marked off as terminated | 265,083,101.00 | 2,611,207.03 |
| In force at end of the year | $ 382,812,197.00 | $ 3,712,581.80 |
| Deduct amount re-insured | 45,844,465.00 | 468,391.50 |
| Net amount in force December 31, 1903 | $ 336,967,732.00 | $ 3,244,190.30 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 117,376,091.00 | $ 1,387,611.50 | $ 693,805.75 |
| In 1902 | 2 years | One-fourth | 570,216.00 | 7,249.42 | 1,812.34 |
| In 1903 | 2 years | Three-fourths | 977,598.00 | 8,676.01 | 6,506.99 |
| In 1901 | 3 years | One-sixth | 57,800,899.00 | 425,788.10 | 70,964.67 |
| In 1902 | 3 years | One-half | 56,012,234.00 | 430,034.72 | 215,017.35 |
| In 1903 | 3 years | Five-sixths | 56,029,812.00 | 454,818.59 | 379,015.47 |
| In 1900 | 4 years | One-eighth | 829,716.00 | 6,569.08 | 821.14 |
| In 1901 | 4 years | Three-eighths | 603,413.00 | 5,071.92 | 1,901.95 |
| In 1902 | 4 years | Five-eighths | 914,607.00 | 8,382.46 | 5,239.04 |
| In 1903 | 4 years | Seven-eighths | 1,108,171.00 | 10,085.47 | 8,824.78 |
| In 1899 | 5 years | One-tenth | 9,651,017.00 | 89,457.87 | 8,945.78 |
| In 1900 | 5 years | Three-tenths | 8,736,837.00 | 94,784.30 | 28,435.29 |
| In 1901 | 5 years | One-half | 7,607,626.00 | 89,510.16 | 44,755.09 |
| In 1902 | 5 years | Seven-tenths | 8,341,486.00 | 102,709.25 | 71,896.47 |
| In 1903 | 5 years | Nine-tenths | 9,682,775.00 | 117,919.71 | 106,127.74 |
| Over 5 years | | Pro rata | 725,234.00 | 5,521.74 | 2,995.66 |
| Total | | | $ 336,967,732.00 | $ 3,244,190.30 | $ 1,647,065.51 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 36,949,966.73 |
| Losses paid since organization of company in United States | 21,127,931.86 |
| Largest amount written on any one risk | 150,000.00 |
| Losses incurred during the year—fire | 844,058.36 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,475,330.00 |
| Gross premiums received | 20,505.96 |
| Losses paid | 13,140.52 |
| Losses incurred | 13,265.52 |
| Losses now unpaid | 452.00 |

# UNITED STATES BRANCH MANCHESTER ASSURANCE COMPANY OF GREAT BRITAIN.

Incorporated 1824. Commenced Business in United States 1890.

GEORGE S. A. YOUNG, United States Manager.

Head Office, 49–51 Wall Street, New York City, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,797,796.10 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,965,231.33 | |
| Deduct re-insurance, rebate, abatement and return premiums | 583,846.20 | |
| Total premiums other than perpetuals | | 1,381,385.13 |
| Interest and dividends on stocks and bonds | | 56,830.72 |
| From all other sources, recovered from doubtful accounts | | 586.97 |
| Total income | | $ 1,438,802.82 |
| Aggregate last balance and income | | $ 3,236,598.92 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 842,584.91 | |
| Deduct salvage and re-insurance | 93,644.35 | |
| Net amount paid for losses | | 748,904.56 |
| Remitted to Home Office | | 169,928.30 |
| Commissions or brokerage | | 337,882.84 |
| Salaries, fees and all other charges of officers, agents, etc. | | 110,069.62 |
| All other taxes, licenses and Insurance Department fees | | 41,892.34 |
| Rents | | 13,062.76 |
| Loss on sales or maturity—ledger assets | | 301.67 |
| Advertising, printing, etc. | | 9,664.54 |
| Postage and maps | | 15,939.60 |
| Local boards and traveling | | 48,620.77 |
| Legal expenses | | 712.35 |
| All other expenditures | | 13,581.47 |
| Total disbursements during the year | | $ 1,510,550.82 |
| Balance December 31, 1903 | | $ 1,726,048.10 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 1,200.00 | |
| Book value of stocks and bonds | 1,409,948.35 | |
| Cash in company's office | 987.48 | |
| Cash in bank | 104,302.13 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 205,796.22 | |
| Agents' balances, representing business written prior to October 1, 1903 | 4,459.98 | |
| Bills receivable, taken for fire risks | 341.42 | |
| Total net ledger assets | | $ 1,726,048.10 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | $ 13,454.17 |
| Market value of real estate over book value | 800.00 |
| Due from other companies for re-insurance on losses paid | 67.98 |
| Gross assets | $ 1,740,370.25 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 4,459.98 |
| Bonds and stocks | 1,688.35 |
| Total | $ 6,148.33 |
| Total admitted assets | $ 1,734,221.92 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 25,881.66 | |
| Gross claims for losses in process of adjustment | 69,502.29 | |
| Gross claims for losses resisted | 22,742.00 | |
| Total | $ 118,125.95 | |
| Deduct re-insurance due or accrued | 13,177.05 | |
| Net amount of unpaid losses and claims | | $ 104,948.90 |
| Unearned premiums on fire risks, running one year or less | $ 541,758.33 | |
| Unearned premiums on fire risks, running more than one year | 492,158.58 | |
| Total unearned premiums as computed above | | 1,033,916.91 |
| Re-insurance premiums | | 20,780.87 |
| Total liabilities, except capital | | $ 1,159,646.68 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 374,575.24 | |
| Surplus as regards policy-holders | | 574,575.24 |
| Total liabilities | | $ 1,734,221.92 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 195,573,362.00 | $ 2,302,430.97 |
| Written or renewed during the year | 151,364,929.00 | 1,965,231.33 |
| Total | $ 346,938,291.00 | $ 4,267,662.30 |
| Deduct those expired and marked off as terminated | 157,515,296.00 | 1,952,123.75 |
| In force at end of the year 1903 | $ 189,422,995.00 | $ 2,315,538.55 |
| Deduct amount re-insured | 20,527,787.00 | 268,796.12 |
| Net amount in force December 31, 1903 | $ 168,895,208.00 | $ 2,046,742.43 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 80,418,037.00 | $ 1,083,516.66 | $ 541,758.33 |
| In 1902 | 2 years | One-fourth | 1,010,398.00 | 10,440.14 | 2,610.03 |
| In 1903 | 2 years | Three-fourths | 795,237.00 | 8,711.44 | 6,533.58 |
| In 1901 | 3 years | One-sixth | 21,065,501.00 | 203,920.19 | 33,986.69 |
| In 1902 | 3 years | One-half | 19,725,986.00 | 204,982.28 | 102,491.14 |
| In 1903 | 3 years | Five-sixths | 20,875,003.00 | 220,125.79 | 183,438.15 |
| In 1900 | 4 years | One-eighth | 584,080.00 | 4,628.27 | 578.53 |
| In 1901 | 4 years | Three-eighths | 677,030.00 | 5,243.11 | 1,966.17 |
| In 1902 | 4 years | Five-eighths | 435,105.00 | 3,454.34 | 2,158.95 |
| In 1903 | 4 years | Seven-eighths | 495,367.00 | 4,670.06 | 4,086.30 |

| | | | | |
|---|---|---|---|---|
| In 1899 | 5 years | One-tenth | $ 4,390,285.00 | $ 52,846.36 | $ 5,284.64 |
| In 1900 | 5 years | Three-tenths | 4,686,928.00 | 60,066.62 | 18,019.99 |
| In 1901 | 5 years | One-half | 4,301,667.00 | 55,430.43 | 27,715.21 |
| In 1902 | 5 years | Seven-tenths | 4,488,782.00 | 62,180.99 | 43,526.69 |
| In 1903 | 5 years | Nine-tenths | 4,936,802.00 | 66,244.52 | 59,620.07 |
| Over five years | | Pro rata | 9,000.00 | 281.23 | 142.44 |
| Total | | | $ 168,895,208.00 | $ 2,046,742.43 | $ 1,033,916.91 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in the United States | $ 19,019,929.00 |
| Losses paid since organization of company in the United States | 11,651,347.71 |
| Largest amount written on any one risk | 25,000.00 |
| Losses incurred during the year—fire | 730,057.14 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 391,567.00 |
| Gross premiums received | 9,390.82 |
| Losses paid | 3,694.33 |
| Losses incurred | 2,764.03 |
| Losses now unpaid | 114.70 |

# UNITED STATES BRANCH. MOSCOW FIRE INSURANCE COMPANY OF RUSSIA.

Incorporated May 5, 1858. Commenced Business in United States, January 1, 1900.

PAUL E. RASOR, United States Manager.

Head Office, 71 William Street, New York City.

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 787,934.80 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 519,458.61 | |
| Deduct re-insurance, rebate, abatement and return premiums | 116,053.49 | |
| Total premiums other than perpetuals | | 403,405.12 |
| Interest and dividends on stocks and bonds | $ 25,042.50 | |
| Interest and dividends from all other sources | 808.55 | |
| Total interest | | 25,851.05 |
| Received from Home Office | | 9,565.75 |
| Premiums in course of collection, December 31, 1902 | | 21,377.27 |
| Total income | | $ 460,199.19 |
| Aggregate last balance and income | | $ 1,248,133.99 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 280,203.22 | |
| Net amount paid for losses | | $ 280,203.22 |
| Commissions or brokerage | | 108,725.59 |
| Salaries, fees and all other charges of officers, agents, etc. | | 850.00 |
| All other taxes, licenses and Insurance Department fees | | 1,489.48 |
| All other expenditures | | 239.30 |
| Total disbursements during the year | | $ 391,507.59 |
| Balance December 31, 1903 | | $ 856,626.40 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 767,633.91 | |
| Cash deposited in Mercantile Trust Co. | 55,602.91 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 33,389.58 | |
| Total net ledger assets | | $ 856,826.40 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 4,843.32 |
| Gross assets | $ 861,469.72 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value, viz.: | |
| Stocks and bonds | 46,286.41 |
| Total admitted assets | $ 815,183.31 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 63,043.97 | |
| Net amount of unpaid losses and claims | | $ 63,043.97 |
| Unearned premiums on fire risks, running one year or less | $ 171,843.85 | |
| Unearned premiums on fire risks, running more than one year | 105,141.97 | |
| Total unearned premiums as computed above | | 276,985.82 |
| Total liabilities, except capital | | $ 340,029.79 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 275,153.52 | |
| Surplus as regards policy-holders | | 475,153.52 |
| Total liabilities | | $ 815,183.31 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 80,659,718.00 | $ 778,793.68 |
| Written or renewed during the year | 43,454,761.00 | 519,458.61 |
| Total | $ 124,114,479.00 | $ 1,298,252.29 |
| Deduct those expired and marked off as terminated | 69,875,094.00 | 697,836.83 |
| In force at end of the year 1903 | $ 54,239,385.00 | $ 600,415.46 |
| Net amount in force December 31, 1903 | $ 54,239,385.00 | $ 600,415.46 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 26,446,360.00 | $ 343,687.70 | $ 171,843.85 |
| In 1902 | 2 years | One-fourth | 1,401,018.00 | 11,164.43 | 2,791.11 |
| In 1903 | 2 years | Three-fourths | 642,516.00 | 4,936.75 | 3,702.56 |
| In 1901 | 3 years | One-sixth | 12,581,486.00 | 98,228.48 | 16,371.41 |
| In 1902 | 3 years | One-half | 4,787,878.00 | 42,845.64 | 21,422.82 |
| In 1903 | 3 years | Five-sixths | 2,607,021.00 | 29,069.98 | 24,224.98 |
| In 1900 | 4 years | One-eighth | 189,303.00 | 18,028.16 | 228.52 |
| In 1901 | 4 years | Three-eighths | 314,278.00 | 4,236.41 | 1,588.65 |
| In 1902 | 4 years | Five-eighths | 207,713.00 | 2,952.83 | 1,845.52 |
| In 1903 | 4 years | Seven-eighths | 88,572.00 | 1,552.66 | 1,358.58 |
| In 1900 | 5 years | Three-tenths | 1,557,768.00 | 16,706.75 | 5,012.02 |
| In 1901 | 5 years | One-half | 2,107,893.00 | 24,596.58 | 12,298.29 |
| In 1902 | 5 years | Seven-tenths | 893,005.00 | 12,253.33 | 8,577.33 |
| In 1903 | 5 years | Nine-tenths | 414,574.00 | 6,355.76 | 5,720.18 |
| Total | | | $ 54,239,385.00 | $ 600,415.46 | $ 276,985.82 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 2,277,822.58 |
| Losses paid since organization of company in United States | 1,321,227.59 |
| Largest amount written on any one risk | 15,000.00 |
| Losses incurred during the year | 258,416.05 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 121,907.00 |
| Gross premiums received | 2,252.98 |
| Losses paid | 2,227.41 |
| Losses incurred | 1,298.41 |

# UNITED STATES BRANCH OF THE MUNICH RE-INSURANCE COMPANY OF BAVARIA, GERMANY.

Incorporated in United States October, 1898. Commenced Business October, 1898.

CARL SCHREINER, United States Manager.

Head Office, 346 Broadway, New York City.

---

Statutory deposit, $200,000.00.

Deposit with United States Trustees, $2,819,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,503,297.48 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,373,896.68 | |
| Deduct re-insurance, rebate, abatement and return premiums | 826,013.38 | |
| Total premiums other than perpetuals | | 3,547,883.30 |
| Interest and dividends on stocks and bonds | | 110,409.25 |
| Total income | | $ 3,658,292.55 |
| Aggregate last balance and income | | $ 6,161,590.03 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,683,308.61 | |
| Deduct salvage and re-insurance | 20,129.22 | |
| Net amount paid for losses | | 1,663,179.39 |
| Remitted to Home Office | | 43,591.00 |
| Commissions or brokerage | | 1,072,044.01 |
| Salaries, fees and all other charges of officers, agents, etc. | | 14,819.00 |
| All other taxes, licenses and Insurance Department fees | | 5,933.49 |
| Loss on sales or maturity—ledger assets | | 16,808.76 |
| All other expenditures | | 9,658.23 |
| Total disbursements during the year | | $ 2,826,033.88 |
| Balance December 31, 1903 | | $ 3,335,556.15 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,913,126.88 | |
| Cash in bank | 274,800.62 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 147,628.65 | |
| Total net ledger assets | | $ 3,335,556.15 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 27,069.50 |
| Gross assets | $ 3,362,625.65 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value | 59,711.88 |
| Total admitted assets | $ 3,302,913.77 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 472,116.00 | |
| Net amount of unpaid losses and claims | | $ 472,116.00 |
| Unearned premiums on fire risks, running one year or less | $ 1,431,692.79 | |
| Unearned premiums on fire risks, running more than one year | 629,360.58 | |
| Total unearned premiums as computed above | | 2,061,053.37 |
| Total liabilities, except capital | | $ 2,533,169.37 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 569,744.40 | |
| Surplus as regards policy-holders | | 769,744.40 |
| Total liabilities | | $ 3,302,913.77 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 285,352,553.00 | $ 3,362,085.59 |
| Written or renewed during the year | 378,244,019.00 | 4,373,896.68 |
| Total | $ 663,596,572.00 | $ 7,735,982.27 |
| Deduct those expired and marked off as terminated | 329,018,771.00 | 3,743,481.18 |
| Net amount in force December 31, 1903 | $ 334,577,801.00 | $ 3,992,501.09 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 236,511,472.00 | $ 2,863,385.59 | $ 1,431,692.79 |
| In 1902 | 2 years | One-fourth | 1,315,997.00 | 16,304.13 | 4,076.04 |
| In 1903 | 2 years | Three-fourths | 2,591,555.00 | 31,375.09 | 23,531.32 |
| In 1901 | 3 years | One-sixth | 19,039,928.00 | 212,387.17 | 35,397.88 |
| In 1902 | 3 years | One-half | 19,906,411.00 | 246,624.23 | 123,312.11 |
| In 1903 | 3 years | Five-sixths | 22,789,564.00 | 275,907.38 | 229,922.82 |
| In 1900 | 4 years | One-eighth | 738,004.00 | 5,239.88 | 654.98 |
| In 1901 | 4 years | Three-eighths | 691,283.00 | 7,710.56 | 2,891.46 |
| In 1902 | 4 years | Five-eighths | 500,882.00 | 6,205.52 | 3,878.45 |
| In 1903 | 4 years | Seven-eighths | 898,498.00 | 10,877.68 | 9,517.97 |
| In 1899 | 5 years | One-tenth | 1,909,103.00 | 20,528.90 | 2,052.89 |
| In 1900 | 5 years | Three-tenths | 7,149,231.00 | 50,760.05 | 15,228.02 |
| In 1901 | 5 years | One-half | 5,608,073.00 | 62,556.67 | 31,278.33 |
| In 1902 | 5 years | Seven-tenths | 6,762,393.00 | 83,780.54 | 58,646.38 |
| In 1903 | 5 years | Nine-tenths | 8,165,407.00 | 98,857.70 | 88,971.93 |
| Total | | | $ 334,577,801.00 | $ 3,992,501.09 | $ 2,061,053.37 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 10,872,882.42 |
| Losses paid since organization of company in United States | 5,325,953.57 |
| Largest amount written on any one risk | 30,000.00 |
| Losses incurred during the year—fire | 1,970,727.39 |

Business in State of North Carolina during the year—Re-insurance only.

# UNITED STATES BRANCH NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH, GREAT BRITAIN.

Established November 11, 1809. Commenced Business in U. S. August 16, 1866.

E. G. RICHARDS, United States Manager.

Head Office, 76 William Street, New York City.

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | $ 5,657,094.85 | |
| Deduction made necessary by change in statement of last year | 136,619.93 | |
| Extended at | | $ 5,520,474.92 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 4,979,589.13 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,281,940.59 | |
| Total premiums other than perpetuals | | 3,697,648.54 |
| Deposit premiums received on perpetual risks | $ 3,397.07 | |
| Interest and dividends on stocks and bonds | 178,144.66 | |
| Interest and dividends from all other sources | 3,459.80 | |
| Total interest | | 181,604.46 |
| Profit on sale or maturity of ledger assets | | 414.20 |
| Total income | | $ 3,883,064.27 |
| Aggregate last balance and income | | $ 9,403,539.19 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,067,491.55 | |
| Deduct salvage and re-insurance | 155,596.65 | |
| Net amount paid for losses | | 1,911,894.90 |
| Deposit premiums returned | | 130.00 |
| Remitted to Home Office | | 184,480.44 |
| Remitted under treaty contract | | 724.90 |
| Commissions or brokerage | | 743,436.31 |
| Salaries, fees and all other charges of officers, agents, etc. | | 221,970.00 |
| All other taxes, licenses and Insurance Department fees | | 99,736.79 |
| Rents | | 17,692.50 |
| Loss on sales or maturity—ledger assets | | 4,081.26 |
| Advertising, printing, etc. | | 25,661.40 |
| Profit and loss | | 16,621.97 |
| Board of underwriters | | 55,808.53 |
| Traveling | | 28,216.66 |
| All other expenditures | | 64,654.07 |
| Total disbursements during the year | | $ 3,375,109.73 |
| Balance December 31, 1903 | | $ 6,028,429.46 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 5,443,266.59 | |
| Cash in company's office | 23,536.40 | |
| Cash in bank | 111,187.74 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 433,120.40 | |
| Agents' balances, representing business written prior to October 1, 1903 | 11,651.68 | |
| Due for re-insurance | 5,666.65 | |
| Total net ledger assets | | $ 6,028,429.46 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 16,893.07 |
| Gross assets | | $ 6,045,322.53 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 11,651.68 | |
| Depreciation from book value of ledger assets to bring same to market value | 90,779.59 | |
| Total | | 102,431.27 |
| Total admitted assets | | $ 5,942,891.26 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 41,705.97 | |
| Gross claims for losses in process of adjustment | 310,184.69 | |
| Gross claims for losses resisted | 38,991.75 | |
| Total | $ 390,882.41 | |
| Deduct re-insurance due or accrued | 39,219.31 | |
| Net amount of unpaid losses and claims | | $ 351,663.10 |
| Unearned premiums on fire risks, running one year or less | $ 1,401,125.43 | |
| Unearned premiums on fire risks, running more than one year | 1,531,415.80 | |
| Total unearned premiums as computed above | | 2,932,541.23 |
| Amount reclaimable on perpetual fire risks | | 13,845.44 |
| Total liabilities, except capital | | $ 3,298,049.77 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 2,444,841.49 | |
| Surplus as regards policy-holders | | 2,644,841.49 |
| Total liabilities | | $ 5,942,891.26 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 613,015,479.00 | $ 5,978,715.60 |
| Written or renewed during the year | 485,363,258.00 | 4,979,589.13 |
| Total | $1,098,378,737.00 | $ 10,958,304.73 |
| Deduct those expired and marked off as terminated | 476,551,824.00 | 4,777,555.09 |
| In force at end of the year | $ 621,826,913.00 | $ 6,180,749.64 |
| Deduct amount re-insured | 52,914,129.00 | 443,667.96 |
| Net amount in force December 31, 1903 | $ 568,912,784.00 | $ 5,737,081.68 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 243,596,216.00 | $ 2,802,250.86 | $ 1,401,125.43 |
| In 1902 | 2 years | One-fourth | 19,151,780.00 | 131,632.33 | 32,908.08 |
| In 1903 | 2 years | Three-fourths | 4,448,315.00 | 46,843.65 | 35,132.73 |
| In 1901 | 3 years | One-sixth | 66,670,197.00 | 558,186.73 | 93,031.12 |
| In 1902 | 3 years | One-half | 77,625,543.00 | 673,222.87 | 336,611.43 |
| In 1903 | 3 years | Five-sixths | 82,394,553.00 | 697,391.84 | 581,159.85 |
| In 1900 | 4 years | One-eighth | 709,802.00 | 6,229.55 | 778.69 |
| In 1901 | 4 years | Three-eighths | 1,303,685.00 | 11,883.14 | 4,456.18 |
| In 1902 | 4 years | Five-eighths | 2,537,615.00 | 22,945.54 | 14,340.96 |
| In 1903 | 4 years | Seven-eighths | 1,816,711.00 | 14,576.29 | 12,754.25 |
| In 1899 | 5 years | One-tenth | 11,616,682.00 | 125,060.04 | 12,506.00 |
| In 1900 | 5 years | Three-tenths | 11,838,506.00 | 133,522.41 | 40,056.72 |
| In 1901 | 5 years | One-half | 13,290,302.00 | 148,969.08 | 74,484.54 |
| In 1902 | 5 years | Seven-tenths | 15,126,574.00 | 173,676.77 | 121,573.73 |
| In 1903 | 5 years | Nine-tenths | 16,786,303.00 | 190,690.58 | 171,621.52 |
| Total | | | $ 568,912,784.00 | $ 5,737,081.68 | $ 2,932,541.23 |
| Perpetual | | | 532,120.00 | 15,383.82 | 13,845.44 |
| Grand total | | | $ 569,444,904.00 | $ 5,752,465.50 | $ 2,946,386.67 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 69,978,583.60 |
| Losses paid since organization of company in United States | 42,896,541.48 |
| Largest amount written on any one risk | 75,000.00 |
| Losses incurred during the year—fire | 1,865,170.57 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 3,067,890.00 |
| Gross premiums received | 19,956.35 |
| Losses paid | 17,243.88 |
| Losses incurred | 17,140.32 |
| Losses now unpaid | 285.14 |

# UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1836. Commenced Business in United States, 1876.

GEORGE W. BABB, United States Manager and Attorney.

Head Office, 38 Pine Street, New York.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 3,390,556.26 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,336,578.13 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,031,495.33 | |
| Total premiums other than perpetuals | | 2,305,082.80 |
| Interest and dividends on stocks and bonds | $ 98,184.50 | |
| Interest and dividends from all other sources | 1,163.23 | |
| Rents | 7,000.00 | |
| Total interest and rents | | 106,347.73 |
| Received from Home Office | | 8,460.29 |
| Total income | | $ 2,419,890.82 |
| Aggregate last balance and income | | $ 5,810,447.08 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,305,705.05 | |
| Deduct salvage and re-insurance | 235,668.09 | |
| Net amount paid for losses | | 1,070,036.96 |
| Remitted to Home Office | | 518,467.81 |
| Commissions or brokerage | | 381,122.99 |
| Salaries, fees and all other charges of officers, agents, etc. | | 131,419.43 |
| Taxes on real estate | | 4,164.09 |
| All other taxes, licenses and Insurance Department fees | | 66,152.36 |
| Rents | | 15,829.10 |
| Repairs and expenses (other than taxes) on real estate | | 1,359.87 |
| Advertising, printing, etc. | | 17,770.13 |
| Legal expenses | | 1,121.93 |
| All other expenditures | | 162,461.78 |
| Total disbursements during the year | | $ 2,369,906.45 |
| Balance December 31, 1903 | | $ 3,440,540.63 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 115,000.00 | |
| Book value of stocks and bonds | 2,603,091.56 | |
| Cash in company's office | 7,717.93 | |
| Cash in banks | 162,577.01 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 497,800.85 | |
| Agents' balances, representing business written prior to October 1, 1903 | 36,383.87 | |
| Bills receivable, taken for fire risks | 17,882.01 | |
| Other ledger assets, balances due from special agents | 87.40 | |
| Total net ledger assets | | $ 3,440,540.63 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 10,676.28 |
| Market value of real estate over book value | | 50,000.00 |
| Due from other companies for commission on re-insurance premiums | | 1,579.65 |
| Due from other companies on losses already paid | | 170.76 |
| Gross assets | | $ 3,502,967.32 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 36,383.87 | |
| Bills receivable, past due, taken for fire risks | 17,882.01 | |
| Depreciation from book value of ledger assets to bring same to market value | 46,546.56 | |
| Balances from special agents | 87.40 | |
| Due from other companies on re-insurance premiums | 1,579.65 | |
| Total | | 102,479.49 |
| Total admitted assets | | $ 3,400,487.83 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 74,727.74 | |
| Gross claims for losses in process of adjustment | 161,696.22 | |
| Gross claims for losses resisted | 44,763.94 | |
| Total | $ 281,187.90 | |
| Deduct re-insurance due or accrued | 17,204.77 | |
| Net amount of unpaid losses and claims | | $ 263,983.13 |
| Unearned premiums on fire risks, running one year or less | $ 1,004,134.50 | |
| Unearned premiums on fire risks, running more than one year | 842,776.37 | |
| Total unearned premiums, as computed above | | 1,846,910.87 |
| Commissions due agents and brokers | | 70,396.53 |
| Salaries, rents, etc., due and accrued | | 500.00 |
| Return and re-insurance premiums | | 119,094.50 |
| All other liabilities | | 2,003.03 |
| Total liabilities, except capital | | $ 2,302,888.06 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 897,599.77 | |
| Surplus as regards policy-holders | | 1,097,599.77 |
| Total liabilities | | $ 3,400,487.83 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 286,630,609.00 | $ 3,238,904.99 |
| Written or renewed during the year | 282,971,041.00 | 3,336,578.13 |
| Total | $ 569,601,650.00 | $ 6,575,483.12 |
| Deduct those expired and marked off as terminated | 241,873,611.00 | 2,856,618.42 |
| In force at end of the year | $ 327,728,039.00 | $ 3,718,864.70 |
| Deduct amount re-insured | 19,444,928.00 | 188,869.91 |
| Net amount in force December 31, 1903 | $ 308,283,111.00 | $ 3,529,994.79 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 154,426,411.00 | $ 2,008,269.01 | $ 1,004,134.50 |
| In 1902 | 2 years | One-fourth | 403,440.00 | 3,770.16 | 942.54 |
| In 1903 | 2 years | Three-fourths | 1,326,627.00 | 11,271.24 | 8,453.43 |
| In 1901 | 3 years | One-sixth | 32,814,988.00 | 285,151.52 | 47,525.26 |
| In 1902 | 3 years | One-half | 36,053,021.00 | 337,450.71 | 168,725.36 |
| In 1903 | 3 years | Five-sixths | 45,158,734.00 | 419,260.51 | 349,383.76 |
| In 1900 | 4 years | One-eighth | 74,378.00 | 446.53 | 55.82 |
| In 1901 | 4 years | Three-eighths | 144,946.00 | 1,506.51 | 564.94 |
| In 1902 | 4 years | Five-eighths | 75,938.00 | 25.00 | 15.63 |
| In 1903 | 4 years | Seven-eighths | 601,577.00 | 4,848.05 | 4,242.05 |
| In 1899 | 5 years | One-tenth | 5,504,163.00 | 58,181.87 | 5,818.19 |
| In 1900 | 5 years | Three-tenths | 6,143,048.00 | 73,706.85 | 22,112.05 |
| In 1901 | 5 years | One-half | 7,356,942.00 | 92,235.92 | 46,117.97 |
| In 1902 | 5 years | Seven-tenths | 7,947,600.00 | 108,316.93 | 75,821.86 |
| In 1903 | 5 years | Nine-tenths | 10,222,298.00 | 125,108.73 | 112,597.86 |
| Over 5 years | | Pro rata | 29,000.00 | 445.25 | 399.65 |
| Total | | | $ 308,283,111.00 | $ 3,529,994.79 | $ 1,846,910.87 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 27,525,756.88 |
| Losses paid since organization of company in United States | 16,084,533.72 |
| Largest amount written on any one risk | 100,000.00 |
| Losses incurred during the year—fire | 1,118,890.15 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,060,423.00 |
| Gross premiums received | 16,546.12 |
| Losses paid | 8,799.03 |
| Losses incurred | 9,041.91 |
| Losses now unpaid | 242.88 |

# UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH, G. B.

Incorporated 1824. Commenced Business in United States 1880.

JAMES H. BREWSTER, United States Manager.

Head Office, 36 Pearl Street, Hartford, Conn.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 4,155,278.72 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,396,645.67 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,494,804.70 | |
| Total premiums other than perpetuals | | 1,901,840.97 |
| Interest received on mortgages | $ 47,820.55 | |
| Interest received on collateral loans | 125.00 | |
| Interest and dividends on stocks and bonds | 95,786.18 | |
| Interest and dividends from all other sources | 4,734.91 | |
| Rents | 22,410.16 | |
| Total interest and rents | | 170,876.80 |
| Total income | | $ 2,072,717.77 |
| Aggregate last balance and income | | $ 6,227,996.49 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,549,336.19 | |
| Deduct salvage and re-insurance | 573,051.65 | |
| Net amount paid for losses | | 976,284.54 |
| Commissions or brokerage | | 397,530.71 |
| Salaries, fees and all other charges of officers, agents, etc. | | 95,341.12 |
| Taxes on real estate | | 3,592.60 |
| All other taxes, licenses and Insurance Department fees | | 64,820.97 |
| Rents | | 10,586.85 |
| Repairs and expenses (other than taxes) on real estate | | 12,359.00 |
| Loss on sales or maturity—ledger assets | | 14,651.23 |
| Advertising, printing, etc. | | 14,983.54 |
| Office furniture and fixtures | | 5,549.29 |
| All other expenditures | | 88,172.12 |
| Total disbursements during the year | | $ 1,683,871.97 |
| Balance December 31, 1903 | | $ 4,544,124.52 |

## LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate owned | $ 243,758.80 |
| Loans on mortgages | 870,053.35 |
| Loans secured by pledge of bonds, stocks or other collaterals | 2,000.00 |
| Book value of stocks and bonds | 2,992,138.05 |
| Cash in company's office | 500.00 |
| Cash in bank | 280,376.06 |

| | | |
|---|---|---|
| Agents' balances, representing business written subsequent to October 1, 1903 | $ 151,935.00 | |
| Agents' balances, representing business written prior to October 1, 1903 | 3,363.26 | |
| Total net ledger assets | | $ 4,544,124.52 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 12,222.92 | |
| Interest due and accrued on bonds and stocks | 11,088.98 | |
| Interest due and accrued on collateral loans | 50.00 | |
| Interest due and accrued on other assets | 531.23 | |
| Total | | 23,893.13 |
| Market value of stocks and bonds over book value | | 34,098.75 |
| Gross premiums in course of collection not over three months due | | 279,631.17 |
| Commissions due on return and re-insurance premiums | | 29,725.90 |
| Gross assets | | $ 4,911,473.47 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 3,363.26 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks | 68,000.05 | |
| Total | | 71,363.31 |
| Total admitted assets | | $ 4,840,110.16 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 58,736.92 | |
| Gross claims for losses in process of adjustment | 240,110.99 | |
| Gross claims for losses resisted | 24,600.00 | |
| Total | $ 323,447.91 | |
| Deduct re-insurance due or accrued | 107,566.21 | |
| Net amount of unpaid losses and claims | | $ 215,881.70 |
| Unearned premiums on fire risks, running one year or less | $ 775,364.24 | |
| Unearned premiums on fire risks, running more than one year | 879,675.61 | |
| Total unearned premiums as computed above | | 1,655,039.85 |
| Commissions due agents and brokers | | 62,829.20 |
| Return and re-insurance premiums | | 119,252.00 |
| Total liabilities, except capital | | $ 2,053,002.75 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 2,587,107.41 | |
| Surplus as regards policy-holders | | 2,787,107.41 |
| Total liabilities | | $ 4,840,110.16 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 487,885,535.00 | $ 4,832,548.07 |
| Written or renewed during the year | 290,287,715.00 | 3,396,645.67 |
| Total | $ 778,173,250.00 | $ 8,229,193.74 |
| Deduct those expired and marked off as terminated | 355,049,369.00 | 3,697,578.46 |
| In force at end of year 1903 | $ 423,123,881.00 | $ 4,531,615.28 |
| Deduct amount re-insured | 111,232,229.00 | 1,172,057.08 |
| Net amount in force December 31, 1903 | $ 311,891,652.00 | $ 3,359,558.20 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 116,895,525.00 | $ 1,550,728.48 | $ 775,364.24 |
| In 1902 | 2 years | One-fourth | 1,743,529.00 | 18,992.15 | 4,748.04 |
| In 1903 | 2 years | Three-fourths | 720,068.00 | 9,996.71 | 7,497.53 |
| In 1901 | 3 years | One-sixth | 55,614,555.00 | 457,853.09 | 76,308.85 |
| In 1902 | 3 years | One-half | 45,929,240.00 | 403,355.05 | 201,677.52 |
| In 1903 | 3 years | Five-sixths | 43,783,623.00 | 389,983.62 | 324,986.35 |
| In 1900 | 4 years | One-eighth | 1,812,428.00 | 10,375.65 | 1,296.96 |
| In 1901 | 4 years | Three-eighths | 1,631,014.00 | 15,556.23 | 5,833.58 |
| In 1902 | 4 years | Five-eighths | 960,088.00 | 8,681.54 | 5,425.96 |
| In 1903 | 4 years | Seven-eighths | 597,492.00 | 3,974.77 | 3,477.92 |
| In 1899 | 5 years | One-tenth | 9,099,212.00 | 97,375.05 | 9,737.50 |
| In 1900 | 5 years | Three-tenths | 7,883,515.00 | 87,878.45 | 26,363.54 |
| In 1901 | 5 years | One-half | 9,128,934.00 | 104,550.39 | 52,275.19 |
| In 1902 | 5 years | Seven-tenths | 8,203,655.00 | 100,923.25 | 70,646.28 |
| In 1903 | 5 years | Nine-tenths | 7,888,774.00 | 99,333.77 | 89,400.39 |
| Total | | | $ 311,891,652.00 | $ 3,359,558.20 | $ 1,655,039.85 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 27,327,704.85 |
| Losses paid since organization of company in United States | 16,187,629.19 |
| Largest amount written on any one risk | 100,000.00 |
| Losses incurred during the year—fire | 944,506.81 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,108,931.00 |
| Gross premiums received | 14,345.33 |
| Losses paid | 12,961.98 |
| Losses incurred | 9,209.45 |
| Losses now unpaid | 1,282.45 |

# UNITED STATES BRANCH NORWICH UNION FIRE INSURANCE SOCIETY OF ENGLAND, GREAT BRITAIN.

Incorporated 1797. Commenced Business in United States 1877.

J. MONTGOMERY HARE, Manager for United States.

Head Office, 56 and 58 Pine Street, New York, N. Y.

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 2,302,736.60 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,698,436.30 | |
| Deduct re-insurance, rebate, abatement and return premiums | 653,534.74 | |
| Total premiums other than perpetuals | | 2,044,901.56 |

| | | |
|---|---|---|
| Interest received on mortgages | $ 1,935.00 | |
| Interest and dividends on stocks and bonds | 63,637.71 | |
| Total interest and rents | | $ 65,572.71 |
| Profit on sale or maturity of ledger assets | | 3,343.75 |
| Total income | | $ 2,113,818.02 |
| Aggregate last balance and income | | $ 4,416,554.62 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,084,411.45 | |
| Deduct salvage and re-insurance | 187,806.47 | |
| Net amount paid for losses | | 896,604.98 |
| Remitted to Home Office | | 159,372.51 |
| Commissions or brokerage | | 412,089.80 |
| Salaries, fees and all other charges of officers, agents, etc. | | 153,618.90 |
| All other taxes, licenses and Insurance Department fees | | 46,501.54 |
| Rents | | 18,309.06 |
| Advertising, printing, etc. | | 18,823.07 |
| Maps, furniture and fixtures | | 17,976.95 |
| Commission and brokerage on premiums in course of collection December 31, 1902 | | 59,392.24 |
| All other expenditures | | 79,056.62 |
| Total disbursements during the year | | $ 1,861,745.67 |
| Balance December 31, 1903 | | $ 2,554,808.95 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 40,000.00 | |
| Book value of stocks and bonds | 2,007,839.08 | |
| Cash in company's office | 5,588.25 | |
| Cash in banks | 271,890.50 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 218,826.81 | |
| Agents' balances, representing business written prior to October 1, 1903 | 10,664.31 | |
| Total net ledger assets | | $ 2,554,808.95 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 150.00 | |
| Interest due and accrued on bonds and stocks | 23,053.48 | |
| Total | | 23,203.48 |
| Market value of stocks and bonds over book value | | 61,215.67 |
| Commission on unpaid premiums and re-insurance premiums | | 1,998.33 |
| Re-insurance due, but uncollected on losses paid | | 867.27 |
| Gross assets | | $ 2,642,093.70 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | 10,664.31 |
| Total admitted assets | $ 2,631,429.39 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 101,997.86 | |
| Gross claims for losses in process of adjustment | 72,876.23 | |
| Gross claims for losses resisted | 21,882.32 | |
| Total | $ 196,756.41 | |
| Deduct re-insurance due or accrued | 16,628.20 | |
| Net amount of unpaid losses and claims | | $ 180,128.21 |

| | | |
|---|---|---|
| Unearned premiums on fire risks, running one year or less | $ 758,406.25 | |
| Unearned premiums on fire risks, running more than one year | 797,838.34 | |
| Total unearned premiums, as computed above | | $ 1,556,244.59 |
| Commissions due agents and brokers | | 7,484.06 |
| Salaries, rents, etc., due and accrued | | 22,844.48 |
| Return and re-insurance premiums | | 10,077.04 |
| Total liabilities, except capital | | $ 1,776,778.38 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 654,651.01 | |
| Surplus as regards policy-holders | | 854,651.01 |
| Total liabilities | | $ 2,631,429.39 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 286,998,817.00 | $ 3,076,462.31 |
| Written or renewed during the year | 231,281,708.00 | 2,698,436.30 |
| Total | $ 518,280,525.00 | $ 5,774,898.61 |
| Deduct those expired and marked off as terminated | 216,395,172.00 | 2,448,044.73 |
| In force at end of the year | $ 301,885,353.00 | $ 3,326,853.88 |
| Deduct amount re-insured | 27,707,300.00 | 307,515.34 |
| Net amount in force December 31, 1903 | $ 274,178,053.00 | $ 3,019,338.54 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 120,639,817.00 | $ 1,516,812.49 | $ 758,406.25 |
| In 1902 | 2 years | One-fourth | 1,147,791.00 | 10,137.47 | 2,534.37 |
| In 1903 | 2 years | Three-fourths | 1,056,893.00 | 9,685.93 | 7,264.46 |
| In 1901 | 3 years | One-sixth | 36,306,293.00 | 322,014.19 | 53,669.03 |
| In 1902 | 3 years | One-half | 34,670,200.00 | 339,896.55 | 169,948.28 |
| In 1903 | 3 years | Five-sixths | 41,932,210.00 | 395,480.20 | 329,566.83 |
| In 1900 | 4 years | One-eighth | 545,003.00 | 4,117.62 | 514.71 |
| In 1901 | 4 years | Three-eighths | 448,716.00 | 4,081.92 | 1,530.72 |
| In 1902 | 4 years | Five-eighths | 682,389.00 | 5,947.77 | 3,717.35 |
| In 1903 | 4 years | Seven-eighths | 767,275.00 | 6,897.22 | 6,035.07 |
| In 1899 | 5 years | One-tenth | 5,735,043.00 | 61,804.55 | 6,180.46 |
| In 1900 | 5 years | Three-tenths | 6,307,968.00 | 70,773.68 | 21,232.11 |
| In 1901 | 5 years | One-half | 7,144,225.00 | 81,164.63 | 40,582.31 |
| In 1902 | 5 years | Seven-tenths | 7,108,227.00 | 81,983.33 | 57,388.33 |
| In 1903 | 5 years | Nine-tenths | 9,668,903.00 | 108,244.04 | 97,419.64 |
| Over 5 years | | Pro rata | 17,100.00 | 296.95 | 254.67 |
| Total | | | $ 274,178,053.00 | $ 3,019,338.54 | $ 1,556,244.59 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 29,921,138.21 |
| Losses paid since organization of company in United States | 17,381,129.37 |
| Largest amount written on any one risk | 128,000.00 |
| Losses incurred during the year | 916,452.32 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,459,034.00 |
| Gross premiums received | 18,479.31 |
| Losses paid | 8,754.67 |
| Losses incurred | 7,462.83 |
| Losses now unpaid | 424.71 |

# UNITED STATES BRANCH OF THE PALATINE INSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Incorporated August 22, 1900. Commenced Business in United States January 1, 1901.

A. H. WRAY, United States Manager.

Head Office, Corner Pine and William Streets, New York City.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,787,774.47 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,902,963.30 | |
| Deduct re-insurance, rebate, abatement and return premiums | 632,811.89 | |
| Total premiums other than perpetuals | | 1,270,151.41 |
| Interest and dividends on stocks and bonds | $ 38,032.80 | |
| Interest and dividends from all other sources | 3,391.36 | |
| Total interest | | 41,424.16 |
| Total income | | $ 1,311,575.57 |
| Aggregate last balance and income | | $ 3,099,350.04 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 714,064.41 | |
| Deduct salvage and re-insurance | 105,185.55 | |
| Net amount paid for losses | | 608,878.86 |
| Remitted to Home Office | | 70,024.09 |
| Commissions or brokerage | | 284,789.05 |
| Salaries, fees and all other charges of officers, agents, etc. | | 73,227.99 |
| All other taxes, licenses and Insurance Department fees | | 37,791.61 |
| Rents | | 7,863.61 |
| Printing and stationery | | 8,465.43 |
| National and local boards, $17,463.83; travel and surveys, $15,275.93 | | 32,739.76 |
| Postage, telegrams and expenses | | 8,689.93 |
| Sundries, $5,987.61; maps and exchange, $2,818.04 | | 8,805.65 |
| Total disbursements during the year | | $ 1,141,275.98 |
| Balance December 31, 1903 | | $ 1,958,074.06 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,518,222.01 | |
| Cash in bank | 190,192.92 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 246,859.18 | |
| Agents' balances, representing business written prior to October 1, 1903 | 2,749.95 | |
| Bills receivable, taken for fire risks | 50.00 | |
| Total net ledger assets | | $ 1,958,074.06 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 2,360.17 |
| Due for re-insurance on paid losses | 4,014.06 |
| Gross assets | $ 1,964,448.29 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 2,749.95 | |
| Bonds and stocks | 15,662.01 | |
| Total | | $ 18,411.96 |
| Total admitted assets | | $ 1,946,036.33 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 37,438.60 | |
| Gross claims for losses in process of adjustment | 117,103.00 | |
| Gross claims for losses resisted | 13,750.00 | |
| Total | $ 168,291.60 | |
| Deduct re-insurance due or accrued | 53,834.60 | |
| Net amount of unpaid losses and claims | | $ 114,457.00 |
| Unearned premiums on fire risks, running one year or less | $ 506,949.15 | |
| Unearned premiums on fire risks, running more than one year | 412,793.96 | |
| Total unearned premiums as computed above | | 919,743.11 |
| Commissions due agents and brokers | | 23,854.56 |
| Salaries, rents, etc., due and accrued | | 4,523.59 |
| Return and re-insurance premiums | | 30,623.05 |
| Total liabilities, except capital | | $ 1,093,201.31 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 652,835.02 | |
| Surplus as regards policy-holders | | 852,835.02 |
| Total liabilities | | $ 1,946,036.33 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 141,663,097.00 | $ 1,773,001.61 |
| Written or renewed in 1903 | 143,884,619.00 | 1,902,963.30 |
| Total | $ 285,547,716.00 | $ 3,675,964.91 |
| Deduct expirations and cancellations | 124,947,139.00 | 1,633,404.18 |
| In force December 31, 1903 | $ 160,600,577.00 | $ 2,042,560.73 |
| Deduct amount re-insured | 20,201,712.00 | 279,320.88 |
| Net amount in force December 31, 1903 | $ 140,398,865.00 | $ 1,763,239.85 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 72,827,025.00 | $ 1,013,898.30 | $ 506,949.15 |
| In 1902 | 2 years | One-fourth | 813,526.00 | 7,739.04 | 1,934.76 |
| In 1903 | 2 years | Three-fourths | 619,813.00 | 7,036.55 | 5,277.41 |
| In 1901 | 3 years | One-sixth | 16,300,716.00 | 165,901.26 | 27,650.21 |
| In 1902 | 3 years | One-half | 16,032,573.00 | 169,247.32 | 84,623.66 |
| In 1903 | 3 years | Five-sixths | 16,657,857.00 | 183,360.67 | 152,800.56 |
| In 1900 | 4 years | One-eighth | 88,475.00 | 746.30 | 93.29 |
| In 1901 | 4 years | Three-eighths | 598,012.00 | 5,031.40 | 1,886.78 |
| In 1902 | 4 years | Five-eighths | 650,548.00 | 6,426.87 | 4,016.80 |
| In 1903 | 4 years | Seven-eighths | 597,701.00 | 6,401.95 | 5,601.71 |
| In 1899 | 5 years | One-tenth | 1,090,104.00 | 14,541.41 | 1,454.14 |
| In 1900 | 5 years | Three-tenths | 943,367.00 | 14,490.21 | 4,347.06 |
| In 1901 | 5 years | One-half | 3,544,719.00 | 45,714.86 | 22,857.43 |
| In 1902 | 5 years | Seven-tenths | 3,956,407.00 | 50,915.97 | 35,641.18 |
| In 1903 | 5 years | Nine-tenths | 5,675,122.00 | 71,696.45 | 64,526.81 |
| Over five years | | Pro rata | 2,900.00 | 91.29 | 82.16 |
| Total | | | $ 140,398,865.00 | $ 1,763,239.85 | $ 919,743.11 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 3,516,393.43 |
| Losses paid since organization of company | 1,378,140.41 |
| Largest amount written on any one risk | 50,000.00 |
| Losses incurred during the year | 613,345.83 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 483,163.00 |
| Gross premiums received | 6,456.03 |
| Losses paid | 6,865.91 |
| Losses incurred | 3,979.63 |

# UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY, STETTIN, GERMANY.

Incorporated 1845. Commenced Business in United States 1891.

THEO. W. LETTON, United States Manager.

Head Office, 315 Dearborn Street, Chicago, Ill.

Statutory deposit, $200,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 933,857.08 |

INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 900,236.34 | $ 2,881.96 | |
| Deduct re-insurance, rebate, abatement and return premiums | 231,992.14 | | |
| | $ 668,244.20 | $ 2,881.96 | |
| Total premiums other than perpetuals | | | 671,126.16 |
| Interest and dividends on stocks and bonds | | $ 27,934.78 | |
| Rents from company's property | | 30.00 | |
| Total interest and rents | | | 27,964.78 |
| Total income | | | $ 699,090.94 |
| Aggregate last balance and income | | | $ 1,632,948.02 |

DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 358,538.40 | $ 78.25 | |
| Deduct salvage and re-insurance | 45,530.82 | | |
| | $ 313,007.58 | $ 78.25 | |
| Net amount paid for losses | | | 313,085.83 |
| Remitted to Home Office | | | 1,997.99 |
| Commissions or brokerage | | | 141,617.92 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 45,581.24 |
| All other taxes, licenses and Insurance Department fees | | | 19,394.43 |

| | | |
|---|---|---|
| Rents | | $ 3,000.00 |
| Loss on sales or maturity—ledger assets | | 274.12 |
| Advertising, stationery and agents' supplies | | 3,126.08 |
| Local boards, $10,972.29; maps, $4,055.18 | | 15,027.47 |
| Postage, express and telegrams, $6,603.17; traveling expenses, $15,445.62 | | 22,048.79 |
| Commission paid on premiums in course of collection | | 25,885.20 |
| All other expenditures | | 5,096.27 |
| Total disbursements during the year | | $ 596,235.34 |
| Balance December 31, 1903 | | $ 1,036,712.68 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 899,324.11 | |
| Cash in company's office | 1,677.31 | |
| Cash in bank | 27,775.49 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 107,042.53 | |
| Agents' balances, representing business written prior to October 1, 1903 | 893.24 | |
| Total net ledger assets | | $ 1,036,712.68 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | 9,071.55 |
| Re-insurance due on losses paid | | 592.63 |
| Gross assets | | $ 1,046,376.86 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 893.24 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds | 26,248.99 | |
| Total | | 27,142.23 |
| Total admitted assets | | $ 1,019,234.63 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 33,229.47 | |
| Gross claims for losses in process of adjustment | 46,003.06 | |
| Gross claims for losses resisted | 2,850.00 | |
| Total | $ 82,082.53 | |
| Deduct re-insurance due or accrued | 9,896.47 | |
| Net amount of unpaid losses and claims | | $ 72,186.06 |
| Unearned premiums on fire risks, running one year or less | $ 238,253.77 | |
| Unearned premiums on fire risks, running more than one year | 290,008.72 | |
| Unearned premiums on unexpired marine risks | 4.05 | |
| Total unearned premiums as computed above | | 528,266.54 |
| Salaries, rents, etc., due and accrued | | 795.37 |
| Re-insurance premiums | | 9,584.26 |
| Total liabilities, except capital | | $ 610,832.23 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 208,402.40 | |
| Surplus as regards policy-holders | | 408,402.40 |
| Total liabilities | | $ 1,019,234.63 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 80,686,750.00 | $ 1,040,510.58 |
| Written or renewed during the year | 64,881,016.00 | 900,236.34 |
| Total | $ 145,567,766.00 | $ 1,940,746.92 |
| Deduct those expired and marked off as terminated | 58,388,347.00 | 804,173.14 |
| In force at end of the year | $ 87,179,419.00 | $ 1,136,573.78 |
| Deduct amount re-insured | 8,158,673.00 | 110,442.85 |
| Net amount in force December 31, 1903 | $ 79,020,746.00 | $ 1,026,130.93 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 1,765.00 | $ 9.50 |
| Written or renewed during the year | 748,929.00 | 2,881.96 |
| Total | $ 750,694.00 | $ 2,891.46 |
| Deduct those expired and marked off as terminated | 750,154.00 | 2,887.41 |
| Net amount in force December 31, 1903 | $ 540.00 | $ 4.05 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 32,714,521.00 | $ 476,507.55 | $ 238,253.77 |
| In 1902 | 2 years | One-fourth | 18,125.00 | 140.18 | 35.05 |
| In 1903 | 2 years | Three-fourths | 15,620.00 | 185.71 | 139.28 |
| In 1901 | 3 years | One-sixth | 11,156,114.00 | 130,211.05 | 21,701.84 |
| In 1902 | 3 years | One-half | 12,368,485.00 | 140,369.85 | 70,184.93 |
| In 1903 | 3 years | Five-sixths | 13,293,735.00 | 155,946.14 | 129,955.12 |
| In 1900 | 4 years | One-eighth | 187,908.00 | 1,513.95 | 189.24 |
| In 1901 | 4 years | Three-eighths | 241,036.00 | 2,042.24 | 765.84 |
| In 1902 | 4 years | Five-eighths | 319,366.00 | 2,530.79 | 1,581.74 |
| In 1903 | 4 years | Seven-eighths | 252,345.00 | 2,023.22 | 1,770.32 |
| In 1899 | 5 years | One-tenth | 1,466,929.00 | 19,548.85 | 1,954.89 |
| In 1900 | 5 years | Three-tenths | 1,308,454.00 | 17,245.84 | 5,173.75 |
| In 1901 | 5 years | One-half | 1,625,741.00 | 21,655.41 | 10,827.70 |
| In 1902 | 5 years | Seven-tenths | 1,787,602.00 | 24,300.56 | 17,010.39 |
| In 1903 | 5 years | Nine-tenths | 2,264,765.00 | 31,909.59 | 28,718.63 |
| Total | | | $ 79,020,746.00 | $ 1,026,130.93 | $ 528,262.49 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 5,348,366.15 |
| Losses paid since organization of company in United States | 2,956,132.06 |
| Largest amount written on any one risk | 20,000.00 |
| Losses incurred during the year—fire | 325,597.55 |
| Losses incurred during the year—ocean marine | 358.31 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 560,770.00 |
| Gross premiums received | 6,924.64 |
| Losses paid | 5,007.68 |
| Losses incurred | 2,471.06 |
| Losses now unpaid | 18.00 |

# UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated January 17, 1782. Commenced Business in United States October, 1879.

A. D. IRVING, United States Manager. A. D. IRVING, JR., Secretary,

Head Office in United States, 47 Cedar Street, New York, N. Y.

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 3,052,610.54 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 3,855,189.97 | |
| Deduct re-insurance, rebate, abatement and return premiums | 1,385,008.23 | |
| Total premiums other than perpetuals | | 2,470,181.74 |
| Interest and dividends on stocks and bonds | | 81,806.85 |
| Profit on sale or maturity of ledger assets | | 16,817.45 |
| Total income | | $ 2,568,806.04 |
| Aggregate last balance and income | | $ 5,621,416.58 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 2,248,913.24 | |
| Deduct salvage and re-insurance | 783,578.78 | |
| Net amount paid for losses | | 1,465,334.46 |
| Remitted to Home Office | | 3,495.72 |
| Commissions or brokerage | | 492,630.92 |
| Salaries, fees and all other charges of officers, agents, etc. | | 166,378.81 |
| All other taxes, licenses and Insurance Department fees | | 74,406.52 |
| Rents | | 21,540.00 |
| Loss on sales or maturity—ledger assets | | 133.55 |
| Advertising, printing, etc. | | 20,407.92 |
| Maps, surveys and inspections | | 43,042.47 |
| Postage, telegrams, express and traveling | | 37,325.22 |
| Furniture and fixtures, exchange and sundries | | 15,174.88 |
| All other expenditures | | 231,614.03 |
| Total disbursements during the year | | $ 2,571,484.50 |
| Balance December 31, 1903 | | $ 3,049,932.08 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 2,603,626.37 | |
| Cash in company's office | 173.44 | |
| Cash in bank | 21,346.47 | |
| Cash in hands of United States Trustees | 285,518.86 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 137,210.03 | |
| Agents' balances, representing business written prior to October 1, 1903 | 2,056.91 | |
| Total net ledger assets | | $ 3,049,932.08 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | | $ 32,105.00 |
| Re-insurance on losses already paid | | 2,648.15 |
| Gross assets | | $ 3,084,685.23 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 2,056.91 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds | 103,716.37 | |
| Total | | 105,773.28 |
| Total admitted assets | | $ 2,978,911.95 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 66,451.00 | |
| Gross claims for losses in process of adjustment | 446,316.92 | |
| Gross claims for losses resisted | 22,979.00 | |
| Total | $ 535,746.92 | |
| Deduct re-insurance due or accrued | 294,136.00 | |
| Net amount of unpaid losses and claims | | $ 241,610.92 |
| Unearned premiums on fire risks, running one year or less | $ 972,716.04 | |
| Unearned premiums on fire risks, running more than one year | 858,895.17 | |
| Excess of original premiums over amount received for re-insurance | 356.44 | |
| Total unearned premiums as computed above | | 1,831,967.65 |
| Salaries, rents, etc., due and accrued | | 3,048.16 |
| Re-insurance premiums | | 41,814.29 |
| Total liabilities, except capital | | $ 2,118,441.02 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 660,470.93 | |
| Surplus as regards policy-holders | | 860,470.93 |
| Total liabilities | | $ 2,978,911.95 |

MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 491,171,516.00 | $ 4,911,715.16 |
| Written or renewed during the year | 306,881,487.00 | 3,855,189.97 |
| Total | $ 798,053,003.00 | $ 8,766,905.13 |
| Deduct those expired and marked off as terminated | 415,347,914.00 | 4,242,318.33 |
| In force at end of the year | $ 382,705,089.00 | $ 4,524,586.80 |
| Deduct amount re-insured | 69,863,641.00 | 891,908.60 |
| Net amount in force December 31, 1903 | $ 312,841,448.00 | $ 3,632,678.20 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 138,931,520.00 | $ 1,945,432.10 | $ 972,716.04 |
| In 1902 | 2 years | One-fourth | 707,092.00 | 6,968.73 | 1,742.18 |
| In 1903 | 2 years | Three-fourths | 405,034.00 | 4,017.71 | 3,013.29 |
| In 1901 | 3 years | One-sixth | 45,040,491.00 | 410,325.22 | 68,387.54 |
| In 1902 | 3 years | One-half | 41,878,402.00 | 381,381.94 | 190,690.97 |
| In 1903 | 3 years | Five-sixths | 46,926,850.00 | 425,482.20 | 354,568.50 |
| In 1900 | 4 years | One-eighth | 562,260.00 | 6,797.32 | 849.66 |
| In 1901 | 4 years | Three-eighths | 411,744.00 | 4,383.61 | 1,643.85 |
| In 1902 | 4 years | Five-eighths | 495,766.00 | 4,298.63 | 2,686.64 |

| | | | | | |
|---|---|---|---|---|---|
| In 1903 | 4 years | Seven-eighths | $ 639,207.00 | $ 5,252.17 | $ 4,595.65 |
| In 1899 | 5 years | One-tenth | 8,104,858.00 | 90,806.45 | 9,080.64 |
| In 1900 | 5 years | Three-tenths | 6,282,401.00 | 69,383.25 | 20,814.97 |
| In 1901 | 5 years | One-half | 6,837,281.00 | 78,945.02 | 39,472.51 |
| In 1902 | 5 years | Seven-tenths | 7,468,861.00 | 88,406.54 | 61,884.58 |
| In 1903 | 5 years | Nine-tenths | 8,134,681.00 | 110,384.81 | 99,346.33 |
| Over 5 years | | Pro rata | 15,000.00 | 412.50 | 117.86 |
| Total | | | $ 312,841,448.00 | $ 3,632,678.20 | $ 1,831,611.21 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 41,506,497.75 |
| Losses paid since organization of company in United States | 26,132,682.93 |
| Largest amount written on any one risk | 30,000.00 |
| Losses incurred during the year—fire | 1,395,162.00 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,000,598.00 |
| Gross premiums received | 9,901.50 |
| Losses paid | 12,478.75 |
| Losses incurred | 6,355.75 |
| Losses now unpaid | 1,860.00 |

---

# UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated May 31, 1845. Commenced Business in United States 1851.

E. F. BEDDALL, United States Attorney and Manager.

Head Office, 50 Wall Street, New York City.

Statutory deposit, $235,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 7,690,677.95 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 7,309,711.08 | |
| Deduct re-insurance, rebate, abatement and return premiums | 2,467,317.85 | |
| Total premiums other than perpetuals | | 4,842,393.23 |
| Deposit premiums received on perpetual risks | | 5,753.27 |
| Interest received on mortgages | $ 35,207.12 | |
| Interest and dividends on stocks and bonds | 140,652.47 | |
| Interest and dividends from all other sources | 15,519.96 | |
| Rents | 138,129.20 | |
| Total interest and rents | | 329,508.75 |
| Received from Home Office | | 563,765.30 |
| Total income | | $ 5,741,420.55 |
| Aggregate last balance and income | | $ 13,432,098.50 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 3,389,879.78 | |
| Deduct salvage and re-insurance | 910,980.44 | |
| Net amount paid for losses | | $ 2,478,899.34 |
| Deposit premiums returned | | 10,458.12 |
| Remitted to Home Office | | 554,425.08 |
| Commissions or brokerage | | 964,178.50 |
| Salaries, fees and all other charges of officers, agents, etc. | | 395,264.27 |
| Taxes on real estate | | 17,079.46 |
| All other taxes, licenses and Insurance Department fees | | 152,087.54 |
| Rents | | 43,638.75 |
| Repairs and expenses on real estate | | 67,857.13 |
| Advertising, printing, etc. | | 54,980.41 |
| Legal expenses | | 1,583.98 |
| Furniture and fixtures | | 2,170.68 |
| All other expenditures | | 231,296.55 |
| Total disbursements during the year | | $ 4,973,919.81 |
| Balance December 31, 1903 | | $ 8,458,178.69 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 2,174,460.43 | |
| Loans on mortgages | 321,000.00 | |
| Book value of stocks and bonds | 4,485,153.43 | |
| Cash in company's office | 3,681.40 | |
| Cash in banks, $705,002.29; cash in branch offices, $1,368.84 | 706,371.13 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 750,974.21 | |
| Agents' balances, representing business written prior to October 1, 1903 | 15,384.45 | |
| Other ledger assets | 1,153.64 | |
| Total net ledger assets | | $ 8,458,178.69 |

## NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 759.69 | |
| Interest due and accrued on bonds and stocks | 52,935.15 | |
| Interest due and accrued on other assets | 20.00 | |
| Rents due and accrued | 7,574.22 | |
| Total | | 61,289.06 |
| Due from other companies on losses paid | | 43,299.58 |
| Gross assets | | $ 8,562,767.33 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 15,384.45 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds | 26,999.48 | |
| Total | | 42,383.93 |
| Total admitted assets | | $ 8,520,383.40 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 53,424.56 | |
| Gross claims for losses in process of adjustment | 479,522.41 | |
| Gross claims for losses resisted | 64,259.50 | |
| Total | $ 597,206.47 | |
| Deduct re-insurance due or accrued | 162,398.14 | |
| Net amount of unpaid losses and claims | | $ 434,808.33 |

| | | |
|---|---|---|
| Unearned premiums on fire risks, running one year or less | $ 1,719,601.96 | |
| Unearned premiums on fire risks, running more than one year | 2,582,449.41 | |
| Excess of original premiums over amount received for re-insurance | 10,598.88 | |
| Total unearned premiums as computed above | | $ 4,312,650.25 |
| Amount reclaimable on perpetual fire risks | | 194,104.89 |
| Net premium reserve and all other liabilities, except capital, under the Life Insurance Department | | 100,583.33 |
| Commissions due agents and brokers | | 16,445.58 |
| Salaries, rents, etc., due and accrued | | 48,885.48 |
| Return and re-insurance premiums | | 97,392.97 |
| Total liabilities, except capital | | $ 5,204,870.83 |
| Statutory deposit | $ 235,000.00 | |
| Surplus over all liabilities | 3,080,512.57 | |
| Surplus as regards policy-holders | | 3,315,512.57 |
| Total liabilities | | $ 8,520,383.40 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 971,455,320.91 | $ 9,465,463.12 |
| Written or renewed during the year | 668,608,923.84 | 7,309,711.08 |
| Total | $ 1,640,064,244.75 | $ 16,775,174.20 |
| Deduct those expired and marked off as terminated | 713,006,432.56 | 7,018,187.30 |
| In force at end of the year | $ 927,057,812.19 | $ 9,756,986.90 |
| Deduct amount re-insured | 124,473,919.15 | 1,430,684.16 |
| Net amount in force December 31, 1903 | $ 802,583,893.04 | $ 8,326,302.74 |

### PERPETUAL FIRE RISKS.

| | *Amounts.* | *Deposits.* | *Premiums.* |
|---|---|---|---|
| Perpetual risks in force December 31, 1902 | $ 8,777,975.00 | $ 222,266.66 | $ 8,890.66 |
| Written during the year 1903 | 228,739.00 | 5,753.27 | 230.13 |
| Total | $ 9,006,714.00 | $ 228,019.93 | $ 9,120.79 |
| Deduct those marked off as cancelled in 1903 | 318,059.00 | 10,458.12 | 418.32 |
| In force December 31, 1903 | $ 8,688,655.00 | $ 217,561.81 | $ 8,702.47 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $271,407,953.73 | $ 3,439,203.93 | $ 1,719,601.96 |
| In 1902 | 2 years | One-fourth | 4,864,088.47 | 27,521.69 | 6,880.42 |
| In 1903 | 2 years | Three-fourths | 3,091,890.34 | 24,249.98 | 18,187.49 |
| In 1901 | 3 years | One-sixth | 104,362,505.70 | 854,970.52 | 142,495.09 |
| In 1902 | 3 years | One-half | 115,601,847.21 | 983,445.89 | 491,722.94 |
| In 1903 | 3 years | Five-sixths | 128,408,958.62 | 1,096,058.72 | 913,382.27 |
| In 1900 | 4 years | One-eighth | 1,185,494.50 | 9,374.21 | 1,171.78 |
| In 1901 | 4 years | Three-eighths | 1,750,242.00 | 15,866.49 | 5,949.93 |
| In 1902 | 4 years | Five-eighths | 2,206,845.00 | 18,486.80 | 11,554.25 |
| In 1903 | 4 years | Seven-eighths | 2,138,062.50 | 18,864.59 | 16,506.52 |
| In 1899 | 5 years | One-tenth | 31,212,647.14 | 321,258.68 | 32,125.87 |
| In 1900 | 5 years | Three-tenths | 30,915,437.92 | 322,268.75 | 96,680.62 |
| In 1901 | 5 years | One-half | 31,842,422.16 | 348,983.64 | 174,491.82 |
| In 1902 | 5 years | Seven-tenths | 35,218,243.75 | 398,870.13 | 279,209.09 |
| In 1903 | 5 years | Nine-tenths | 35,969,476.00 | 417,044.15 | 375,339.73 |
| Over 5 years | | Pro rata | 2,407,778.00 | 29,834.57 | 16,751.59 |
| Total | | | $802,583,893.04 | $ 8,326,302.74 | $ 4,302,051.37 |
| Perpetual risks | | | 8,688,655.00 | 217,561.81 | 194,104.89 |
| Grand total | | | $811,272,548.04 | $ 8,543,864.55 | $ 4,496,156.26 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received by United States branch from 1873 to date | $ 98,884,264.95 |
| Losses paid by United States branch from 1873 to date | 57,770,252.68 |
| Largest amount written on any one risk | 150,000.00 |
| Losses incurred during the year | 2,486,351.64 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* | *Tornado.* | *Sprinkler Leak.* |
|---|---|---|---|
| Gross risks written | $ 2,333,094.00 | $ 38,000.00 | $ 10,000.00 |
| Gross premiums received | 22,860.00 | 275.00 | 100.00 |
| Losses paid | 13,871.00 | 32.00 | ---------- |
| Losses incurred | 9,596.00 | 32.00 | ---------- |
| Losses now unpaid | 411.57 | ---------- | ---------- |

# UNITED STATES BRANCH ROYAL EXCHANGE ASSURANCE, LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1891.

ROBERT DICKSON, United States Manager.

Head Office, 92 William Street, New York City.

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 1,707,950.27 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,945,731.10 | |
| Deduct re-insurance, rebate, abatement and return premiums | 636,100.90 | |
| Total premiums other than perpetuals | | 1,309,630.20 |
| Interest and dividends on stocks and bonds | | 65,344.63 |
| Received from Home Office | | 268,199.74 |
| Total income | | $ 1,643,174.57 |
| Aggregate last balance and income | | $ 3,351,124.84 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 752,818.49 | |
| Deduct salvage and re-insurance | 182,239.08 | |
| Net amount paid for losses | | 570,579.41 |
| Remitted to Home Office | | 131,670.51 |
| Commissions or brokerage | | 245,212.84 |
| Salaries, fees and all other charges of officers, agents, etc. | | 108,620.98 |
| All other taxes, licenses and Insurance Department fees and agents' licenses | | 33,431.33 |
| Rents | | 7,416.66 |
| All other expenditures | | 25,804.68 |
| Total disbursements during the year | | $ 1,122,736.41 |
| Balance December 31, 1903 | | $ 2,228,388.43 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 1,771,915.30 | |
| Cash in company's office | 4,314.73 | |
| Cash in bank | 87,042.15 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 338,920.07 | |
| Furniture and maps | 21,219.18 | |
| Special deposit at Philadelphia | 100.00 | |
| Due for re-insurance on losses paid | 3,784.71 | |
| Austrian Phœnix Insurance Company, current account | 1,092.29 | |
| Total net ledger assets | | $ 2,228,388.43 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 22,857.55 |
| Gross assets | $ 2,251,245.98 |

## DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and supplies | $ 4,870.91 | |
| Stocks and bonds | 47,615.30 | |
| Total | | 52,486.21 |
| Total admitted assets | | $ 2,198,759.77 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross claims for losses in process of adjustment | $ 89,995.00 | |
| Gross claims for losses resisted | 11,325.00 | |
| Total | $ 101,320.00 | |
| Deduct re-insurance due or accrued | 29,812.00 | |
| Net amount of unpaid losses and claims | | $ 71,508.00 |
| Unearned premiums on fire risks, running one year or less | $ 433,865.05 | |
| Unearned premiums on fire risks, running more than one year | 515,592.69 | |
| Excess of original premiums over amount received for re-insurance | 10,202.15 | |
| Total unearned premiums as computed above | | 959,659.89 |
| Commissions due agents and brokers | | 74,223.50 |
| Salaries, rents, etc., due and accrued | | 1,427.69 |
| Re-insurance premiums | | 64,161.83 |
| Total liabilities, except capital | | $ 1,170,980.91 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 827,778.86 | |
| Surplus as regards policy-holders | | 1,027,778.86 |
| Total liabilities | | $ 2,198,759.77 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 140,639,509.00 | $ 1,646,349.50 |
| Written or renewed during the year | 167,868,165.00 | 1,945,731.10 |
| Total | $ 308,507,674.00 | $ 3,592,080.60 |
| Deduct those expired and marked off as terminated | 115,056,150.00 | 1,339,833.99 |
| In force at the end of the year | $ 193,451,524.00 | $ 2,252,246.61 |
| Deduct amount re-insured | 39,074,389.00 | 480,181.50 |
| Net amount in force December 31, 1903 | $ 154,377,135.00 | $ 1,772,065.11 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 69,752,649.00 | $ 867,730.10 | $ 433,865.05 |
| In 1902 | 2 years | One-fourth | 750,652.00 | 6,334.05 | 1,583.51 |
| In 1903 | 2 years | Three-fourths | 1,367,798.00 | 9,601.00 | 7,200.75 |
| In 1901 | 3 years | One-sixth | 16,328,238.00 | 172,768.15 | 28,794.69 |
| In 1902 | 3 years | One-half | 16,708,267.00 | 174,055.35 | 87,027.67 |
| In 1903 | 3 years | Five-sixths | 26,019,246.00 | 269,993.12 | 224,995.27 |
| In 1900 | 4 years | One-eighth | 492,562.00 | 4,289.02 | 536.13 |
| In 1901 | 4 years | Three-eighths | 363,821.00 | 2,982.14 | 1,118.30 |
| In 1902 | 4 years | Five-eighths | 475,641.00 | 4,533.20 | 2,833.25 |
| In 1903 | 4 years | Seven-eighths | 473,594.00 | 4,128.00 | 3,612.00 |
| In 1899 | 5 years | One-tenth | 2,175,751.00 | 26,405.02 | 2,640.50 |
| In 1900 | 5 years | Three-tenths | 2,891,664.00 | 36,632.48 | 10,989.74 |
| In 1901 | 5 years | One-half | 3,294,354.00 | 39,579.05 | 19,789.52 |
| In 1902 | 5 years | Seven-tenths | 5,649,156.00 | 66,298.11 | 46,408.67 |
| In 1903 | 5 years | Nine-tenths | 7,633,742.00 | 86,736.32 | 78,062.69 |
| Total | | | $ 154,377,135.00 | $ 1,772,065.11 | $ 949,457.74 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 6,614,117.74 |
| Losses paid since organization of company | 3,350,715.05 |
| Largest amount written on any one risk | 80,000.00 |
| Losses incurred during the year—fire | 579,073.96 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | |
|---|---|
| Gross risks written | $ 2,118,247.00 |
| Gross premiums received | 25,863.39 |
| Losses paid | 1,551.52 |
| Losses incurred | 2,953.52 |
| Losses now unpaid | 1,402.00 |

# UNITED STATES BRANCH OF THE SKANDIA INSURANCE COMPANY, STOCKHOLM, SWEDEN.

Incorporated January 12, 1855. Commenced Business in United States 1900.

C. F. SHALLCROSS, United States Attorney and Manager.

Head Office, 50 Wall Street, New York City.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 1,025,734.42 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 982,611.02 | |
| Deduct re-insurance, rebate, abatement and return premiums | 219,508.12 | |
| Total premiums other than perpetuals | | 763,102.90 |
| Interest and dividends on stocks and bonds | $ 23,811.26 | |
| Interest and dividends from all other sources | 7,033.93 | |
| Total interest | | 30,845.19 |
| Total income | | $ 793,948.99 |
| Aggregate last balance and income | | $ 1,819,682.15 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 447,994.36 | |
| Deduct salvage and re-insurance | 3,116.75 | |
| Net amount paid for losses | | 444,877.61 |
| Remitted to Home Office | | 60,000.00 |
| Commissions or brokerage | | 258,421.25 |
| All other taxes, licenses and Insurance Department fees | | 858.22 |
| Advertising | | 227.05 |
| Amount written off to reduce bonds to book value | | 2,467.45 |
| All other expenditures | | 10,846.34 |
| Total disbursements during the year | | $ 777,697.92 |
| Balance December 31, 1903 | | $ 1,041,984.59 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 799,023.59 | |
| Cash in bank | 191,098.45 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 51,862.55 | |
| Total net ledger assets | | $ 1,041,984.59 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 8,045.84 |
| Gross assets | $ 1,050,030.43 |

## DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Depreciation from book value of ledger assets to bring same to market value on bonds | 25,886.09 |
| Total admitted assets | $ 1,024,144.34 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 44,219.08 | |
| Gross claims for losses in process of adjustment | 87,746.88 | |
| Gross claims for losses resisted | 1,016.12 | |
| Net amount of unpaid losses and claims | | $ 132,982.08 |
| Unearned premiums on fire risks, running one year or less | $ 318,535.11 | |
| Unearned premiums on fire risks, running more than one year | 194,766.70 | |
| Total unearned premiums as computed above | | 513,301.81 |
| Total liabilities, except capital | | $ 646,283.89 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 177,860.45 | |
| Surplus as regards policy-holders | | 377,860.45 |
| Total liabilities | | $ 1,024,144.34 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 75,948,809.05 | $ 812,250.12 |
| Written or renewed during the year | 91,381,498.21 | 982,611.02 |
| Total | $ 167,330,307.26 | $ 1,794,861.14 |
| Deduct those expired and marked off as terminated | 81,850,956.39 | 817,557.33 |
| Net amount in force December 31, 1903 | $ 85,479,350.87 | $ 977,303.81 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums. Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 53,220,963.86 | $ 637,070.22 | $ 318,535.11 |
| In 1902 | 2 years | One-fourth | 1,015,348.45 | 8,122.60 | 2,030.65 |
| In 1903 | 2 years | Three-fourths | 1,211,331.18 | 9,423.82 | 7,067.86 |
| In 1901 | 3 years | One-sixth | 7,086,512.80 | 59,571.84 | 9,928.64 |
| In 1902 | 3 years | One-half | 5,948,620.63 | 58,149.72 | 29,074.86 |
| In 1903 | 3 years | Five-sixths | 6,929,827.70 | 68,453.99 | 57,044.99 |
| In 1900 | 4 years | One-eighth | 103,659.33 | 778.85 | 97.35 |
| In 1901 | 4 years | Three-eighths | 1,022,800.33 | 9,115.80 | 3,418.42 |
| In 1902 | 4 years | Five-eighths | 349,949.00 | 5,055.21 | 3,159.50 |
| In 1903 | 4 years | Seven-eighths | 300,951.50 | 4,311.21 | 3,772.30 |
| In 1900 | 5 years | Three-tenths | 949,854.83 | 12,154.27 | 3,646.28 |
| In 1901 | 5 years | One-half | 2,599,991.51 | 30,852.34 | 15,426.17 |
| In 1902 | 5 years | Seven-tenths | 2,071,913.75 | 33,281.67 | 22,597.17 |
| In 1903 | 5 years | Nine-tenths | 2,568,318.00 | 39,885.13 | 35,896.61 |
| Over five years | | Pro rata | 99,308.00 | 2,077.14 | 1,605.90 |
| Total | | | $ 85,479,350.87 | $ 977,303.81 | $ 513,301.81 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company | $ 2,599,445.97 |
| Losses paid since organization of company | 1,288,719.52 |
| Largest amount written on any one risk | 30,000.00 |
| Losses incurred during the year—fire | 445,504.28 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks* |
|---|---|
| Gross risks written | $ 79,519.00 |
| Gross premiums received | 1,687.00 |
| Losses paid | 1,668.00 |
| Losses incurred | 584.00 |
| Losses now unpaid | 83.00 |

# UNITED STATES BRANCH OF THE SALAMANDRA INSURANCE COMPANY OF RUSSIA.

Incorporated January 26, 1846. Commenced Business October 26, 1846.

ALBERT WILLCOX & Co., United States Managers.

Head Office, 27 William Street, New York, N. Y.

---

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 882,446.19 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,212,026.06 | |
| Deduct re-insurance, rebate, abatement and return premiums | 216,191.36 | |
| Total premiums other than perpetuals | | 995,834.70 |
| Interest and dividends on stocks and bonds | $ 27,292.16 | |
| Interest and dividends from all other sources | 3,117.26 | |
| Total interest | | 30,409.42 |
| Previous year's premiums collected | | 31,867.35 |
| Total income | | $ 1,058,111.47 |
| Aggregate last balance and income | | $ 1,940,557.86 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 459,091.99 | |
| Net amount paid for losses | | 459,091.99 |
| Remitted to Home Office | | 100,000.00 |
| Commissions or brokerage | | 238,076.09 |
| Salaries, fees and all other charges of officers, agents, etc. | | 345.00 |
| All other taxes, licenses and Insurance Department fees | | 4,249.29 |
| Loss on sales or maturity—ledger assets | | 13,475.00 |
| Total disbursements during the year | | $ 815,237.37 |
| Balance December 31, 1903 | | $ 1,125,320.29 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of stocks and bonds | $ 769,525.00 | |
| Cash in banks | 92,224.81 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 63,570.48 | |
| Cash deposited with New York Life Insurance Trustee Co., United States Trustee | 200,000.00 | |
| Total net ledger assets | | $ 1,125,320.29 |

## NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds and stocks | 7,320.00 |
| Total admitted assets | $ 1,132,640.29 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 10,552.42 | |
| Gross claims for losses in process of adjustment | 128,561.90 | |
| Net amount of unpaid losses and claims | | $ 139,114.32 |

| | | |
|---|---|---|
| Unearned premiums on fire risks, running one year or less | $ 433,817.91 | |
| Unearned premiums on fire risks, running more than one year | 153,056.84 | |
| Total unearned premiums, as computed above | | $ 586,874.75 |
| Commissions due agents and brokers | | 23,135.91 |
| Total liabilities, except capital | | $ 749,124.98 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 183,515.31 | |
| Surplus as regards policy-holders | | 383,515.31 |
| Total liabilities | | $ 1,132,640.29 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 68,094,495.00 | $ 819,411.94 |
| Written or renewed during the year | 76,121,730.00 | 1,202,026.06 |
| Total | $ 144,216,225.00 | $ 2,021,438.00 |
| Deduct those expired and marked off as terminated | 54,217,217.00 | 871,047.25 |
| Net amount in force December 31, 1903 | $ 89,999,008.00 | $ 1,150,390.75 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 64,815,537.00 | $ 867,635.82 | $ 433,817.91 |
| In 1902 | 2 years | One-fourth | 419,974.00 | 5,721.03 | 1,430.25 |
| In 1903 | 2 years | Three-fourths | 247,677.00 | 2,562.30 | 1,921.71 |
| In 1901 | 3 years | One-sixth | 5,168,784.00 | 66,829.90 | 11,138.31 |
| In 1902 | 3 years | One-half | 5,569,369.00 | 53,088.14 | 26,544.07 |
| In 1903 | 3 years | Five-sixths | 8,505,620.00 | 74,556.45 | 62,130.55 |
| In 1900 | 4 years | One-eighth | 160,148.00 | 913.23 | 114.15 |
| In 1901 | 4 years | Three-eighths | 93,066.00 | 1,118.87 | 419.58 |
| In 1902 | 4 years | Five-eighths | 97,699.00 | 821.26 | 513.25 |
| In 1903 | 4 years | Seven-eighths | 107,145.00 | 1,133.34 | 991.62 |
| In 1899 | 5 years | One-tenth | 105,532.00 | 2,299.36 | 229.94 |
| In 1900 | 5 years | Three-tenths | 925,460.00 | 11,519.34 | 3,455.80 |
| In 1901 | 5 years | One-half | 1,006,151.00 | 21,993.47 | 10,996.73 |
| In 1902 | 5 years | Seven-tenths | 956,247.00 | 15,037.70 | 10,526.39 |
| In 1903 | 5 years | Nine-tenths | 1,820,599.00 | 25,160.54 | 22,644.49 |
| Total | | | $ 89,999,008.00 | $ 1,150,390.75 | $ 586,874.75 |

## GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 2,993,720.19 |
| Losses paid since organization of company in United States | 1,394,544.90 |
| Largest amount written on any one risk | 23,500.00 |
| Losses incurred during the year—fire | 507,289.13 |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 457,418.00 |
| Gross premiums received | 8,388.86 |
| Losses paid | 2,157.98 |
| Losses incurred | 6,196.98 |
| Losses now unpaid | 4,039.00 |

# UNITED STATES DEPARTMENT OF THE ROSSIA INSURANCE COMPANY OF ST. PETERSBURG, RUSSIA.

Incorporated 1881. Commenced Business in United States 1904.

C. F. STURHAHN, United States Manager.

Head Office, 92 William Street, New York City.

---

Statutory deposit, $564,500.00.

INCOME.

| | |
|---|---|
| Aggregate last balance | $ 564,500.00 |

DISBURSEMENTS

| | |
|---|---|
| Balance February 15, 1904 | $ 564,500.00 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of bonds | $ 564,500.00 | |
| Total net ledger assets | | $ 564,500.00 |

LIABILITIES.

| | |
|---|---|
| Surplus as regards policy-holders | $ 564,500.00 |

No business in State of North Carolina during the year—entered the State in March, 1904.

# UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE OF LONDON, ENGLAND.

Incorporated 1710. Commenced Business in United States August 1, 1882.

J. J. GUILE, United States Manager.

Head Office in United States, 54 Pine Street, New York.

Statutory deposit, $200,000.00.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1902 | | $ 2,796,578.50 |

## INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 2,632,245.03 | |
| Deduct re-insurance, rebate, abatement and return premiums | 609,696.42 | |
| Total premiums other than perpetuals | | 2,022,548.61 |
| Interest received on mortgages | $ 5,807.78 | |
| Interest and dividends on stocks and bonds | 71,192.58 | |
| Interest and dividends from all other sources | 3,974.67 | |
| Rents | 22,703.00 | |
| Total interest and rents | | 103,678.03 |
| Profit on sale or maturity of ledger assets | | 2,218.75 |
| Total income | | $ 2,128,445.39 |
| Aggregate last balance and income | | $ 4,925,023.89 |

## DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 1,091,648.84 | |
| Deduct salvage and re-insurance | 83,665.43 | |
| Net amount paid for losses | | 1,007,983.41 |
| Remitted to Home Office | | 175,010.83 |
| Commissions or brokerage | | 543,435.20 |
| Salaries, fees and all other charges of officers, agents, etc. | | 112,817.53 |
| Taxes on real estate | | 3,720.78 |
| All other taxes, licenses and Insurance Department fees | | 53,771.38 |
| Rents | | 21,266.72 |
| Repairs and expenses (other than taxes) on real estate | | 8,245.17 |
| Advertising, printing, etc. | | 28,996.22 |
| Agents' balances uncollectible | | 1,556.74 |
| All other expenditures | | 76,352.31 |
| Total disbursements during the year | | $ 2,033,156.29 |
| Balance December 31, 1903 | | $ 2,891,867.60 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 290,637.79 | |
| Loans on mortgages | 57,000.00 | |
| Book value of stocks and bonds | 1,988,942.11 | |
| Cash in company's office | 364.04 | |
| Cash in bank | 279,285.03 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 274,550.33 | |
| Agents' balances, representing business written prior to October 1, 1903 | 1,088.30 | |
| Total net ledger assets | | $ 2,891,867.60 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 421.66 | |
| Interest due and accrued on bonds and stocks | 23,008.80 | |
| Interest due and accrued on other assets | 1,148.77 | |
| Rents due and accrued | 2,046.67 | |
| Total | | $ 26,625.90 |
| Market value of stocks and bonds over book value | | 24,114.74 |
| Gross assets | | $ 2,942,608.24 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 1,088.30 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate | 29,637.79 | |
| Total | | 30,726.09 |
| Total admitted assets | | $ 2,911,882.15 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 59,548.54 | |
| Gross claims for losses in process of adjustment | 141,112.00 | |
| Gross claims for losses resisted | 17,502.10 | |
| Total | $ 218,162.64 | |
| Deduct re-insurance due or accrued | 7,466.36 | |
| Net amount of unpaid losses and claims | | $ 210,696.28 |
| Unearned premiums on fire risks, running one year or less | $ 734,786.91 | |
| Unearned premiums on fire risks, running more than one year | 994,164.89 | |
| Total unearned premiums as computed above | | 1,728,951.80 |
| Salaries, rents, etc., due and accrued | | 5,496.21 |
| Return and re-insurance premiums | | 6,610.00 |
| Total liabilities, except capital | | $ 1,951,754.29 |
| Statutory deposit | $ 200,000.00 | |
| Surplus over all liabilities | 760,127.86 | |
| Surplus as regards policy-holders | | 960,127.86 |
| Total liabilities | | $ 2,911,882.15 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 355,058,888.00 | $ 3,471,744.06 |
| Written or renewed during the year | 238,516,273.00 | 2,632,245.03 |
| Total | $ 593,575,161.00 | $ 6,103,989.09 |
| Deduct those expired and marked off as terminated | 235,176,145.00 | 2,490,092.14 |
| In force at end of the year 1903 | $ 358,399,016.00 | $ 3,613,896.95 |
| Deduct amount re-insured | 22,893,838.00 | 211,788.00 |
| Net amount in force December 31, 1903 | $ 335,505,178.00 | $ 3,402,108.95 |

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $118,848,339.00 | $ 1,469,573.82 | $ 734,786.91 |
| In 1901 | 3 years | One-sixth | 48,831,115.00 | 404,665.29 | 67,444.21 |
| In 1902 | 3 years | One-half | 49,774,910.00 | 412,244.17 | 206,122.08 |
| In 1903 | 3 years | Five-sixths | 50,761,118.00 | 415,013.56 | 345,844.64 |
| In 1899 | 5 years | One-tenth | 13,043,913.00 | 118,316.57 | 11,831.65 |

| | | | | | |
|---|---|---|---|---|---|
| In 1900----5 years | Three-tenths | $ 12,275,435.00 | $ 125,920.63 | $ 37,776.19 |
| In 1901----5 years | One-half | 12,511,925.00 | 133,860.75 | 66,930.37 |
| In 1902----5 years | Seven-tenths | 14,734,379.00 | 158,548.43 | 110,983.90 |
| In 1903----5 years | Nine-tenths | 14,666,444.00 | 163,299.35 | 146,969.41 |
| Over 5 years | Pro rata | 57,600.00 | 666.38 | 262.44 |
| Total | | $335,505,178.00 | $ 3,402,108.95 | $ 1,728,951.80 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 32,701,751.16 |
| Losses paid since organization of company in United States | 19,955,570.66 |
| Largest amount written on any one risk | 50,000.00 |
| Losses incurred during the year—fire | 1,039,540.11 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 654,792.00 |
| Gross premiums received | 13,122.60 |
| Losses paid | 11,701.37 |
| Losses incurred | 10,761.50 |
| Losses now unpaid | 223.03 |

---

# UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY OF LONDON, ENGLAND.

Incorporated 1714. Commenced Business in United States 1891.

HALL & HENSHAW, United States Managers.

Head Office in United States, 35 Pine Street, New York, N. Y.

---

Statutory deposit, $205,000.00.

| | |
|---|---|
| Amount of net ledger assets December 31, 1902 | $ 1,484,252.28 |

INCOME.

| | *Fire.* | |
|---|---|---|
| Gross cash received for premiums | $ 1,625,359.97 | |
| Deduct re-insurance, rebate, abatement and return premiums | 579,056.89 | |
| Total premiums other than perpetuals | | 1,046,303.08 |
| Interest and dividends on stocks and bonds | $ 32,081.74 | |
| Interest and dividends from all other sources | 711.89 | |
| Rents | 15,243.11 | |
| Total interest and rents | | 48,036.74 |
| Profit on sale or maturity of ledger assets | | 32,829.57 |
| Total income | | $ 1,127,169.39 |
| Aggregate last balance and income | | $ 2,611,421.67 |

DISBURSEMENTS.

| | *Fire.* | |
|---|---|---|
| Gross amount paid for losses | $ 635,374.84 | |
| Deduct salvage and re-insurance | 99,848.81 | |
| Net amount paid for losses | | 535,526.03 |

| | | |
|---|---|---|
| Remitted to Home Office | | $ 4,090.49 |
| Commissions or brokerage | | 272,930.00 |
| Salaries, fees and all other charges of officers, agents, etc. | | 44,875.71 |
| Taxes on real estate | | 2,917.44 |
| All other taxes, licenses and Insurance Department fees | | 25,449.34 |
| Rents | | 5,000.04 |
| Repairs and expenses (other than taxes) on real estate | | 3,325.67 |
| Advertising, printing, etc. | | 9,363.38 |
| All other expenditures | | 30,423.57 |
| Total disbursements during the year | | $ 933,901.67 |
| Balance December 31, 1903 | | $ 1,677,520.00 |

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate owned | $ 190,973.19 | |
| Book value of stocks and bonds | 1,241,280.38 | |
| Cash in company's office | 62.69 | |
| Cash in bank | 73,166.52 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 171,087.31 | |
| Agents' balances, representing business written prior to October 1, 1903 | 949.91 | |
| Total net ledger assets | | $ 1,677,520.00 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds and stocks | $ 13,153.34 | |
| Interest due and accrued on other assets | 75.01 | |
| Total | | 13,228.35 |
| Market value real estate over book value | | 9,026.81 |
| Gross assets | | $ 1,699,775.16 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 949.91 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks | 2,290.38 | |
| Total | | 3,240.29 |
| Total admitted assets | | $ 1,696,534.87 |

LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 48,330.32 | |
| Gross claims for losses in process of adjustment | 60,482.89 | |
| Gross claims for losses resisted | 12,622.50 | |
| Total | $ 121,435.71 | |
| Deduct re-insurance due or accrued | 14,938.21 | |
| Net amount of unpaid losses and claims | | $ 106,497.50 |
| Unearned premiums on fire risks, running one year or less | $ 453,222.09 | |
| Unearned premiums on fire risks, running more than one year | 247,994.54 | |
| Total unearned premiums as computed above | | 701,216.63 |
| Return and re-insurance premiums | | 10,556.44 |
| Total liabilities, except capital | | $ 818,270.57 |
| Statutory deposit | $ 205,000.00 | |
| Surplus over all liabilities | 673,264.30 | |
| Surplus as regards policy-holders | | 878,264.30 |
| Total liabilities | | $ 1,696,534.87 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 133,752,583.00 | $ 1,431,130.77 |
| Written or renewed during the year | 151,769,159.00 | 1,625,359.97 |
| Total | $ 285,521,742.00 | $ 3,056,490.74 |
| Deduct those expired and marked off as terminated | 134,225,152.00 | 1,440,514.85 |
| In force at end of the year 1903 | $ 151,296,590.00 | $ 1,615,975.89 |
| Deduct amount re-insured | 25,599,512.00 | 228,456.34 |
| Net amount in force December 31, 1903 | $ 125,697,078.00 | $ 1,387,519.55 |

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 77,782,639.00 | $ 906,444.18 | $ 453,222.09 |
| In 1902 | 2 years | One-fourth | 948,101.00 | 9,211.99 | 2,302.99 |
| In 1903 | 2 years | Three-fourths | 1,549,245.00 | 13,046.06 | 9,784.54 |
| In 1901 | 3 years | One-sixth | 10,426,424.00 | 101,086.94 | 16,847.82 |
| In 1902 | 3 years | One-half | 10,710,187.00 | 95,147.07 | 47,573.53 |
| In 1903 | 3 years | Five-sixths | 12,229,132.00 | 108,389.78 | 90,324.81 |
| In 1900 | 4 years | One-eighth | 404,413.00 | 4,371.70 | 546.46 |
| In 1901 | 4 years | Three-eighths | 304,311.00 | 3,416.91 | 1,281.34 |
| In 1902 | 4 years | Five-eighths | 436,970.00 | 3,906.00 | 2,441.25 |
| In 1903 | 4 years | Seven-eighths | 408,303.00 | 3,200.04 | 2,800.04 |
| In 1899 | 5 years | One-tenth | 1,443,233.00 | 20,859.98 | 2,085.99 |
| In 1900 | 5 years | Three-tenths | 1,868,715.00 | 27,054.71 | 8,116.41 |
| In 1901 | 5 years | One-half | 2,604,907.00 | 33,550.24 | 16,775.12 |
| In 1902 | 5 years | Seven-tenths | 1,997,955.00 | 24,681.54 | 17,277.07 |
| In 1903 | 5 years | Nine-tenths | 2,582,543.00 | 33,152.41 | 29,837.17 |
| Total | | | $ 125,697,078.00 | $ 1,387,519.55 | $ 701,216.63 |

### GENERAL INTERROGATORIES.

| | |
|---|---|
| Premiums received since organization of company in United States | $ 10,460,646.89 |
| Losses paid since organization of company in United States | 5,810,816.75 |
| Largest amount written on any one risk | 50,000.00 |
| Losses incurred during the year—fire | 579,716.25 |

### BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 2,262,597.00 |
| Gross premiums received | 26,879.27 |
| Losses paid | 14,112.23 |
| Losses incurred | 14,915.73 |
| Losses now unpaid | 839.00 |

# UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY OF CANADA.

Incorporated August, 1851. Commenced Business August, 1851.

HON. GEORGE A. COX, President. C. C. FOSTER, Secretary.

Home Office, 22 Wellington Street, East Toronto, Canada.

---

Statutory deposit, $201,000.00.

| | | | |
|---|---|---|---|
| Amount of net ledger assets December 31, 1902 | | | $ 2,323,174.74 |

## INCOME.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross cash received for premiums | $ 2,838,477.72 | $ 606,395.37 | |
| Deduct re-insurance, rebate, abatement and return premiums | 743,074.29 | 100,146.92 | |
| | $ 2,095,403.43 | $ 506,248.45 | |
| Total premiums other than perpetuals | | | 2,601,651.88 |
| Interest received on mortgages | | $ 1,080.80 | |
| Interest and dividends on stocks and bonds | | 66,037.45 | |
| Interest and dividends from all other sources | | 6,422.94 | |
| Total interest | | | 73,541.19 |
| Profit on sale or maturity of ledger assets | | | 6,401.44 |
| Total income | | | $ 2,676,594.51 |
| Aggregate last balance and income | | | $ 4,999,769.25 |

## DISBURSEMENTS.

| | *Fire.* | *Marine and Inland.* | |
|---|---|---|---|
| Gross amount paid for losses | $ 1,222,792.13 | $ 407,374.42 | |
| Deduct salvage and re-insurance | 80,226.21 | 27,064.46 | |
| | $ 1,142,565.92 | $ 380,309.96 | |
| Net amount paid for losses | | | 1,522,875.88 |
| Remitted to Home Office | | | 195,871.23 |
| Commissions or brokerage | | | 524,227.67 |
| Salaries, fees and all other charges of officers, agents, etc. | | | 92,772.65 |
| All other taxes, licenses and Insurance Department fees | | | 64,614.26 |
| Rents | | | 6,472.98 |
| Advertising and printing | | | 18,531.88 |
| Supervision and adjustments | | | 52,799.15 |
| All other expenditures | | | 77,237.48 |
| Total disbursements during the year | | | $ 2,555,403.18 |
| Balance December 31, 1903 | | | $ 2,444,366.07 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 20,000.00 | |
| Book value of stocks and bonds | 1,805,488.86 | |
| Cash in company's office | 144.15 | |
| Cash in bank | 143,768.73 | |
| Agents' balances, representing business written subsequent to October 1, 1903 | 431,171.98 | |

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 11,965.34 | |
| Bills receivable, not matured, taken for marine and inland risks | 21,621.85 | |
| Bills receivable, taken for fire risks | 10,205.16 | |
| Total net ledger assets | | $ 2,444,366.07 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Agents' balances, representing business written prior to October 1, 1903 | $ 11,965.34 | |
| Bills receivable, past due, taken for fire risks | 4,405.16 | |
| Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks | 35,182.47 | |
| Total | | 51,552.97 |
| Total admitted assets | | $ 2,392,813.10 |

## LIABILITIES.

| | | |
|---|---|---|
| Gross losses adjusted and unpaid | $ 27,891.87 | |
| Gross claims for losses in process of adjustment | 96,802.87 | |
| Gross claims for losses resisted | 7,302.53 | |
| Net amount of unpaid losses and claims | | $ 131,997.53 |
| Unearned premiums on fire risks, running one year or less | $ 829,646.96 | |
| Unearned premiums on fire risks, running more than one year | 540,014.64 | |
| Unearned premiums on inland navigation risks | 66,814.86 | |
| Unearned premiums on unexpired marine risks | 39,531.29 | |
| Total unearned premiums as computed above | | 1,476,007.77 |
| Total liabilities, except capital | | $ 1,608,005.30 |
| Statutory deposit | $ 201,000.00 | |
| Surplus over all liabilities | 583,807.80 | |
| Surplus as regards policy-holders | | 784,807.80 |
| Total liabilities | | $ 2,392,813.10 |

## MISCELLANEOUS.

RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 232,529,788.00 | $ 2,690,404.22 |
| Written or renewed during the year | 260,047,277.00 | 2,838,477.72 |
| Total | $ 492,577,065.00 | $ 5,528,881.94 |
| Deduct those expired and marked off as terminated | 239,031,382.00 | 2,611,407.66 |
| In force at end of the year | $ 253,545,683.00 | $ 2,917,474.28 |
| Deduct amount re-insured | 23,567,966.00 | 220,688.83 |
| Net amount in force December 31, 1903 | $ 229,977,717.00 | $ 2,696,785.45 |

| | *Marine and Inland Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ 7,532,344.00 | $ 206,197.24 |
| Written or renewed during the year | 73,824,082.00 | 606,395.37 |
| Total | $ 81,356,426.00 | $ 812,592.61 |
| Deduct those expired and marked off as terminated | 73,353,778.00 | 575,039.03 |
| In force at end of year | $ 8,002,648.00 | $ 237,553.58 |
| Deduct amount re-insured | 1,162,269.00 | 31,208.41 |
| Net amount in force December 31, 1903 | $ 6,840,379.00 | $ 206,345.17 |

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

| *Year Written.* | *Term.* | *Fraction Unearned.* | *Amount Covered.* | *Premiums Charged.* | *Premiums Unearned.* |
|---|---|---|---|---|---|
| In 1903 | 1 year or less | One-half | $ 138,133,194.00 | $ 1,659,293.92 | $ 829,646.96 |
| In 1901 | 3 years | One-sixth | 21,321,209.00 | 224,965.65 | 37,494.27 |
| In 1902 | 3 years | One-half | 21,697,699.00 | 242,609.68 | 121,304.84 |
| In 1903 | 3 years | Five-sixths | 22,818,327.00 | 249,392.06 | 207,826.72 |
| In 1899 | 5 years | One-tenth | 5,538,303.00 | 51,874.17 | 5,187.42 |
| In 1900 | 5 years | Three-tenths | 4,253,524.00 | 52,305.23 | 15,691.57 |
| In 1901 | 5 years | One-half | 5,387,699.00 | 68,101.29 | 34,050.64 |
| In 1902 | 5 years | Seven-tenths | 5,620,886.00 | 74,799.59 | 52,359.71 |
| In 1903 | 5 years | Nine-tenths | 5,206,876.00 | 73,443.86 | 66,099.47 |
| Total | | | $ 229,977,717.00 | $ 2,696,785.45 | $ 1,369,661.60 |

GENERAL INTERROGATORIES.

| | |
|---|---|
| Largest amount written on any one risk | $ 25,000.00 |
| Losses incurred during the year—fire | 1,150,092.77 |
| Losses incurred during the year—inland marine | 265,132.10 |
| Losses incurred during the year—ocean marine | 119,561.86 |

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Fire Risks.* |
|---|---|
| Gross risks written | $ 1,999,588.00 |
| Gross premiums received | 25,905.18 |
| Losses paid | 18,093.39 |
| Losses incurred | 21,784.00 |
| Losses now unpaid | 2,969.32 |

# FIDELITY AND CASUALTY COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# ÆTNA INDEMNITY COMPANY OF CONNECTICUT.

Incorporated March 15, 1897. Commenced Business May, 1897.

CHARLES N. LINDLEY, President. E. S. PEGRAM, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

---

## CAPITAL STOCK.

Amount of capital paid up in cash, $713,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 619,255.06 | |
| Increase of paid up capital during the year | 213,100.00 | |
| Extended at | | $ 832,355.06 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity | $ 3,355.43 | $ 64,520.32 | $ 67,875.75 | $ 5,272.18 |
| Surety | 19,513.54 | 155,910.08 | 175,423.62 | 29,758.18 |
| Plate-glass | 13,122.28 | 72,990.94 | 86,113.22 | 13,330.53 |
| Burglary | | 74,988.93 | 74,988.93 | 24,183.03 |
| Total | $ 35,991.25 | $ 368,410.27 | $ 404,401.52 | $ 72,543.92 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity | $ 62,603.57 | $ 15,852.25 | $ 46,751.32 |
| Surety | 145,665.44 | 14,079.17 | 131,586.27 |
| Plate-glass | 72,782 69 | 2,596.05 | 70,186.64 |
| Burglary | 50,805.90 | 4,901.25 | 45,904.65 |
| Total | $ 331,857.60 | $ 37,428.72 | $ 294,428.88 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 294,428.88 |
| Interest on bonds and dividends on stock | $ 19,601.30 | |
| Interest from all other sources | 5,621.38 | |
| Total interest | | 25,222.68 |
| From all other sources: Ten per cent. premiums on increased capital stock | | 21,310.00 |
| Total income | | $ 340,961.56 |
| Sum of both amounts | | $ 1,173,316.62 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* |
|---|---|---|---|
| Fidelity | $ 16,080.01 | $ 7,833.22 | $ 8,246.79 |
| Surety | 24,500.57 | 11,534.06 | 12,966.51 |
| Plate-glass | 25,649.98 | 68.80 | 25,581.18 |
| Burglary | 9,343.52 | 17.27 | 9,326.25 |
| Total | $ 75,575.08 | $ 19,453.35 | $ 56,120.73 |

56,120.73

| | | |
|---|---|---|
| Commissions on brokerage, less amount received on return premiums and re-insurance for the following classes: Fidelity, $8,415.13; Surety, $22,552.66; Plate-glass, $23,726.33; Burglary, $13,089.27 | | $ 67,783.39 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 58,385.26 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 55,910.06 |
| Rents | | 15,360.63 |
| All other taxes, licenses and Insurance Department fees | | 12,191.59 |
| Legal expenses | | 19,218.59 |
| Advertising | | 1,610.85 |
| Printing and stationery | | 15,224.09 |
| Postage | | 9,948.38 |
| Furniture and fixtures | | 5,519.55 |
| All other disbursements, Home Office traveling | | 4,136.08 |
| Home Office sundry | | 9,174.04 |
| Tax on capital stock | | 3,425.00 |
| Total disbursements | | $ 334,008.24 |
| Balance | | $ 839,308.38 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 554,134.25 | |
| Cash in bank | 284,695.44 | |

### OTHER LEDGER ASSETS.

| | | |
|---|---|---|
| Non-resident stockholders' tax account | 478.69 | |
| Ledger assets, as per balance | | $ 839,308.38 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | $ 4,269.08 | |
| Interest due and accrued on other assets | 496.33 | |
| | | 4,765.41 |
| Market value (not including interest) of bonds and stocks over book value | | 35,691.41 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Fidelity | $ 3,109.51 | $ 2,162.67 | |
| Surety | 21,474.63 | 8,283.55 | |
| Plate-glass | 12,166.00 | 1,164.53 | |
| Burglary | 23,669.65 | 513.38 | |
| Total | $ 60,419.79 | $ 12,124.13 | 72,543.92 |
| Gross assets | | | $ 952,309.12 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | 12,124.13 |
| Total admitted assets | $ 940,184.99 |

## LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | |
|---|---|---|
| Fidelity | $ 5,963.75 | |
| Surety | 8,583.25 | |
| Plate-glass | 1,109.67 | |
| Burglary | 4,890.35 | |
| Net unpaid claims | | $ 20,547.02 |
| Unearned premiums, 50 per cent. | $ 161,856.37 | |
| Unearned premiums, pro rata | 4,494.15 | |
| Total unearned premiums | | 166,350.52 |

| | | |
|---|---|---|
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | $ 13,277.22 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 1,947.68 |
| Re-insurance | | 1,570.89 |
| Other liabilities, viz.: Premiums paid in advance | | 599.59 |
| Total amount of all liabilities, except capital | | $ 204,292.92 |
| Capital actually paid up in cash | $ 713,100.00 | |
| Surplus over all liabilities | 22,792.07 | |
| Surplus as regards policy-holders | | 735,892.07 |
| Total liabilities | | $ 940,184.99 |

EXHIBIT OF PREMIUMS.

| | *Fidelity.* | *Surety.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 69,340.05 | $ 95,092.66 |
| Written or renewed during the year | 64,520.32 | 155,910.08 |
| Total | $ 133,860.37 | $ 251,002.74 |
| Deduct expirations and cancellations | 80,815.99 | 110,694.32 |
| In force at end of the year | $ 53,044.38 | $ 140,308.42 |
| Deduct amount re-insured | | 1,000.00 |
| Net premiums in force December 31, 1903 | $ 53,044.38 | $ 139,308.42 |

| | *Plate-glass.* | *Burglary.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 56,388.86 | $ |
| Written or renewed during the year | 72,990.94 | 74,988.93 |
| Total | $ 129,379.80 | $ 74,988.93 |
| Deduct expirations and cancellations | 58,997.54 | 5,751.87 |
| In force at end of the year | $ 70,382.26 | $ 69,237.06 |
| Deduct amount re-insured | | 2,851.75 |
| Net premiums in force December 31, 1903 | $ 70,382.26 | $ 66,385.31 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* |
|---|---|
| Fidelity | $ 230.00 |
| Surety | 610.00 |
| Total | $ 840.00 |

# ACCIDENT, HEALTH AND LIABILITY DEPARTMENT
# ÆTNA LIFE INSURANCE COMPANY,
# HARTFORD, CONN.

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. WALTER C. FAXON, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

## CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $59,768,964.76 | |
| Increase of paid-up capital during the year | 250,000.00 | |
| Extended at | | $ 60,018,964.76 |

## INCOME.

| | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|---|
| Accident | $ 1,577,512.53 | $ 1,577,512.53 | $ 61,808.30 | $ 1,515,704.23 |
| Health | 140,680.91 | 140,680.91 | 7,924.12 | 132,756.79 |
| Liability | 1,248,049.06 | 1,248,049.06 | 59,709.04 | 1,188,340.02 |
| Total | $ 2,966,242.50 | $ 2,966,242.50 | $ 129,441.46 | $ 2,836,808.04 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 2,836,808.04 |
| Interest on mortgage loans | $ 1,414,461.23 | |
| Interest on collateral loans | 46,528.18 | |
| Interest on bonds and dividends on stock | 1,036,889.42 | |
| Interest from all other sources | 268,484.00 | |
| Gross rents from company's property, including $20,000 for company's own occupancy | 46,335.33 | |
| Total interest and rents | | 2,812,698.16 |
| Profit on sale or maturity of ledger assets | | 8,199.03 |
| Profit and loss | | 259.50 |
| Total | | $ 5,657,957.73 |
| Premium income, life business | | 8,900,916.83 |
| Total income | | $ 14,558,874.56 |
| Sum of both amounts | | $ 74,577,839.32 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Accident | $ 695,916.25 | $ 3,799.59 | $ 692,116.66 | |
| Health | 57,137.36 | 1,331.43 | 55,805.93 | |
| Liability | 211,635.53 | 1,316.50 | 210,319.03 | |
| Total | $ 964,689.14 | $ 6,447.52 | $ 958,241.62 | 958,241.62 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $14,514.13; Health, $271.60; Liability, $27,099.96 | | | | 41,885.69 |

| | | |
|---|---|---|
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $523,772; Health, $40,133.50; Liability, $275,180.50 | | $ 839,086.58 |
| Stockholders, for interest or dividends (amount declared during the year) | | 43,750.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 63,782.52 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 38,948.68 |
| Medical examiners' fees and salaries | | 10,840.29 |
| Inspections | | 12,365.55 |
| Rents | | 22,682.27 |
| All other taxes, licenses and Insurance Department fees | | 33,017.16 |
| Legal expenses | | 1,304.06 |
| Advertising | | 11,448.26 |
| Printing and stationery | | 44,601.81 |
| Postage and express | | 27,298.03 |
| Furniture and fixtures | | 13,690.97 |
| Surrender value on accident policies | | 550.20 |
| All other disbursements | | 7,961.29 |
| Total disbursements—Accident, Health and Liability business | | $ 2,171,454.98 |
| Total disbursements, Life business | | $ 7,694,548.21 |
| Balance | | $ 64,711,836.13 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 620,945.24 | |
| Mortgage loans on real estate, first liens | 29,894,208.23 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 1,181,769.19 | |
| Book value of bonds and stocks | 23,561,648.67 | |
| Cash in company's office | 131,659.86 | |
| Cash in bank | 5,957,798.77 | |
| Bills receivable | 30,158.54 | |

### OTHER LEDGER ASSETS.

| | | |
|---|---|---|
| Agents' balances | 28,111.03 | |
| Loans made to policy-holders on this company's policies | 2,945,678.00 | |
| Premium notes or liens on policies in force | 359,858.60 | |
| Ledger assets, as per balance | | $ 64,711,836.13 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 460,058.94 | |
| Interest due and accrued on bonds | 137,134.69 | |
| Interest due and accrued on collateral loans | 15,081.21 | |
| Interest due and accrued on other assets | 240,821.34 | |
| Rents due and accrued on company's property or lease | 2,262.00 | |
| Total | | 855,358.18 |
| Market value of real estate over book value | | 1,924,228.96 |
| Market value (not including interest) of bonds and stocks over book value | | 636,280.38 |
| Gross assets | | $ 68,127,703.65 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 30,158.54 | |
| Agents' balances unsecured | 28,794.89 | |
| Premium notes, loans or liens, in excess of reserve policies | 887.57 | |
| Total not admitted | | 59,841.00 |
| Total admitted assets | | $ 68,067,862.65 |

## LIABILITIES.

Losses and claims:

| | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted by Company.* | *Resisted for Policy-holders.* | |
|---|---|---|---|---|---|
| Accident | $ 58,244.12 | $ 10,000.00 | $ 104,181.73 | $ | |
| Health | 5,156.88 | 1,250.00 | 780.00 | | |
| Liability | 48,700.00 | | 600.00 | 156,600.00 | |
| Total | $ 112,101.00 | $ 11,250.00 | $ 105,561.73 | $ 156,600.00 | |
| Net unpaid claims | | | | | $ 385,512.73 |
| Unearned premiums, 50 per cent. | | | | $ 1,020,408.75 | |
| Unearned premiums, pro rata | | | | 48,473.20 | |
| Total unearned premiums | | | | | 1,068,881.95 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | | | | 2,000.00 |
| Total liabilities, Accident, Health and Liability business | | | | | $ 1,456,394.68 |
| Total liabilities, Life business | | | | | 60,939,711.42 |
| Total amount of all liabilities, except capital | | | | | $ 62,396,106.10 |
| Capital actually paid up in cash | | | | $ 2,000,000.00 | |
| Surplus over all liabilities | | | | 3,671,756.55 | |
| Surplus as regards policy-holders | | | | | 5,671,756.55 |
| Total liabilities | | | | | $ 68,067,862.65 |

## EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 897,658.15 | $ 96,517.87 | $ 228,898.96 |
| Written or renewed during the year | 1,577,512.53 | 140,680.91 | 1,248,049.06 |
| Total | $ 2,475,170.68 | $ 237,198.78 | $ 1,476,948.02 |
| Deduct expirations and cancellations | 1,581,750.89 | 109,943.25 | 496,181.25 |
| In force at the end of the year | $ 993,419.79 | $ 127,255.53 | $ 980,766.77 |
| Deduct amount re-insured | 12,243.76 | 1,747.00 | 6,596.00 |
| Net premiums in force December 31, 1903 | $ 981,176.03 | $ 125,508.53 | $ 974,170.77 |

## BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 21,405.47 | $ 19,868.66 | $ 19,048.77 |
| Health | 2,901.40 | 1,841.63 | 2,042.72 |
| Liability | 6,844.23 | 1,165.75 | 1,365.75 |
| Total | $ 31,151.10 | $ 22,876.04 | $ 22,457.24 |

# AMERICAN BONDING COMPANY OF BALTIMORE.

Incorporated April 6, 1894. Commenced Business January 16, 1895.

JAMES BOND, President. SAMUEL H. SHRIVER, Secretary.

Home Office, Equitable Building, Baltimore, Md.

## CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,050,869.63 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity and Surety | $ 105,689.64 | $ 726,439.88 | $ 832,129.52 | $ 106,138.36 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity and Surety | $ 725,991.16 | $ 73,870.53 | $ 652,120.63 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 652,120.63 |
| Interest on mortgage loans | $ 2,071.15 | |
| Interest on collateral loans | 8,607.66 | |
| Interest on bonds and dividends on stock | 52,003.86 | |
| Gross rents from company's property | 973.62 | |
| Total interest and rents | | 63,656.29 |
| From all other sources: | | |
| Trust income | | 2,385.45 |
| Collateral deposits, etc. | | 126,994.81 |
| Total income | | $ 845,157.18 |
| Sum of both amounts | | $ 2,896,026.81 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policyholders for Losses.* |
|---|---|---|---|
| Fidelity and Surety | $ 376,140.82 | $ 104,412.58 | $ 271,728.24 |

| | |
|---|---|
| Total | $ 271,728.24 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following class: Surety | 144,402.85 |
| Stockholders, for interest or dividends (amount declared during the year) | 80,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | 65,511.70 |
| Salaries, traveling and all other expenses of agents not paid by commissions | 42,826.26 |
| Inspections | 9,520.79 |
| Rents | 7,607.78 |
| Repairs and expenses (other than taxes) on real estate | 513.91 |
| Taxes on real estate | 11,182.65 |

| | |
|---|---|
| All other taxes, licenses and Insurance Department fees | $ 19,383.30 |
| Legal expenses | 10,131.30 |
| Advertising | 21,351.83 |
| Printing and stationery | 12,026.07 |
| Postage and express | 11,040.82 |
| Furniture and fixtures | 3,044.72 |
| Loss on sale or maturity of ledger assets | 127,968.00 |
| All other disbursements | 28,298.33 |
| Total disbursements | $ 866,058.55 |
| Balance | $ 2,029,728.26 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 72,602.22 | |
| Mortgage loans on real estate, first liens | 52,523.48 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 150,990.00 | |
| Book value of bonds and stocks | 1,340,211.38 | |
| Cash in company's office | 10,512.23 | |
| Cash in bank | 271,173.32 | |
| Other ledger assets: Accounts receivable secured | 131,715.63 | |
| Ledger assets, as per balance | | $ 2,029,728.26 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 1,035.85 | |
| Interest due and accrued on bonds | 14,377.75 | |
| Interest due and accrued on collateral loans | 2,376.12 | |
| Interest due and accrued on other assets | 2,531.41 | |
| Total | | 20,321.13 |

| | *On Policies or Renewals Issued prior to October 1, 1903.* | |
|---|---|---|
| Gross premiums in course of collection, viz.: | | |
| Fidelity and Surety | $ 106,138.36 | |
| Gross assets | | 2,156,187.75 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Book value of ledger assets over market value, viz.: Stocks and bonds | 13,356.63 |
| Total admitted assets | $ 2,142,831.12 |

## LIABILITIES.

| | *Reported Proofs not Received.* | |
|---|---|---|
| Fidelity and Surety | $ 72,395.44 | |
| Net unpaid claims | | $ 72,395.44 |
| Unearned premiums, 50 per cent. | $ 332,548.95 | |
| Total unearned premiums | | 332,548.95 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 20,336.85 |
| Re-insurance | | 985.83 |
| Other liabilities, viz.: | | |
| Collateral and special deposits | | 483,316.84 |
| Bills payable | | 100,000.00 |
| Total amount of all liabilities, except capital | | $ 1,009,583.91 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 133,247.21 | |
| Surplus as regards policy-holders | | $ 1,133,247.21 |
| Total liabilities | | $ 2,142,831.12 |

EXHIBIT OF PREMIUMS.

| | *Surety.* |
|---|---|
| Premiums in force December 31 of previous year | $ 603,476.14 |
| Written or renewed during the year | 726,439.88 |
| Totals | $ 1,329,916.02 |
| Deduct expirations and cancellations | 649,545.96 |
| In force at the end of the year | $ 680,370.06 |
| Deduct amount re-insured | 15,272.15 |
| Net premiums in force December 31, 1903 | $ 665,097.91 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Fidelity and Surety | $ 10,857.28 | $ 5,229.22 | $ 6,954.22 |

# AMERICAN SURETY COMPANY OF NEW YORK.

Incorporated April 14, 1884. Commenced Business April 15, 1884.

H. D. LYMAN, President. H. B. ZEVELY, Secretary.

Home Office, 100 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,500,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 5,195,335.16 | |
| Add ledger liabilities deducted December 31 of previous year | 25,429.82 | |
| Increase in indebtedness | 245.84 | |
| Extended at | | $ 5,221,010.82 |

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity | $ 68,166.21 | $ 713,408.38 | $ 781,574.59 | $ 52,410.93 |
| Surety | 188,896.38 | 837,298.53 | 1,026,194.91 | 212,453.29 |
| Total | $ 257,062.59 | $ 1,550,706.91 | $ 1,807,769.50 | $ 264,864.22 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity | $ 729,163.66 | $ 91,392.24 | $ 637,771.42 |
| Surety | 813,741.62 | 154,705.03 | 659,036.59 |
| Total | $ 1,542,905.28 | $ 246,097.27 | $ 1,296,808.01 |

Total net cash actually received for premiums $ 1,296,808.01

| | | |
|---|---|---|
| Interest on mortgage loans | $ 137.50 | |
| Interest on collateral loans | 4,314.63 | |
| Interest on bonds and dividends on stock | 75,583.93 | |
| Interest from all other sources | 6,486.10 | |
| Gross rents from company's property, including $30,000 for company's own occupancy | 244,589.54 | |
| Total interest and rents | | $ 331,111.70 |
| Profit on sale or maturity of ledger assets | | 58.20 |
| Total income | | $ 1,627,977.91 |
| Sum of both amounts | | $ 6,848,988.73 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Fidelity | $ 239,794.76 | $ 69,385.38 | $ 170,409.38 | |
| Surety | 273,373.67 | 90,553.40 | 182,820.27 | |
| Total | $ 513,168.43 | $ 159,938.78 | $ 353,229.65 | |
| | | | | 353,229.65 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Fidelity, $15,849.78 | | | | 15,849.78 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Fidelity, $32,065.68; Surety, $44,679.26 | | | | 76,744.94 |
| Stockholders, for interest or dividends (amount declared during the year) | | | | 200,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 210,081.96 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | | 295,595.61 |
| Inspections | | | | 3,867.36 |
| Rents | | | | 30,000.00 |
| Repairs and expenses (other than taxes) on real estate | | | | 88,278.36 |
| Taxes on real estate | | | | 57,977.08 |
| All other taxes, licenses and Insurance Department fees | | | | 24,435.41 |
| Legal expenses | | | | 2,610.00 |
| Advertising | | | | 7,667.71 |
| Printing and stationery | | | | 20,298.95 |
| Postage and express | | | | 14,876.25 |
| Furniture and fixtures | | | | 12,330.46 |
| Loss on sale or maturity of ledger assets | | | | 6,912.50 |
| All other disbursements, interest | | | | 3,693.57 |
| General miscellaneous expenses | | | | 26,756.86 |
| Total disbursements | | | | $ 1,451,206.45 |
| Balance | | | | $ 5,397,782.28 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 3,000,000.00 | |
| Mortgage loans on real estate, first liens | 2,500.00 | |
| Book value of bonds and stocks | 1,932,871.13 | |
| Cash in company's office | 830.96 | |
| Cash in bank | 461,580.29 | |
| Ledger assets, as per balance | | $ 5,397,782.28 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | $ 7,637.37 | |
| Rents due and accrued on company's property or lease | 13,773.50 | |
| | | 26,410.87 |
| Market value (not including interest) of bonds and stocks over book value | | 63,915.95 |

| | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Gross premiums in course of collection, viz.: | | | |
| Fidelity | $ 41,882.37 | $ 10,528.56 | |
| Surety | 97,963.14 | 114,490.15 | |
| Total | $ 139,845.51 | $ 125,018.71 | $ 264,864.22 |
| Gross assets | | | $ 5,752,973.32 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | 125,018.71 |
| Total admitted assets | $ 5,627,954.61 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted by Company.* | *Resisted for Principal.* | |
|---|---|---|---|---|---|
| Fidelity | $ 19,760.78 | $ 113,606.42 | $ 34,727.93 | $ | |
| Surety | | 84,200.00 | | 96,789.88 | |
| Net unpaid claims | $ 19,760.78 | $ 197,806.42 | $ 34,727.93 | $ 96,789.88 | $ 349,085.01 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less from date of policy, $1,278,468.88; unearned premiums, 50 per cent. | | | | $ 639,234.44 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year from date of policy, $197,302.71; unearned premiums, pro rata | | | | 110,796.60 | |
| Total unearned premiums | | | | | 750,031.04 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | | | 3,863.38 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | | | | 12,500.00 |
| Other liabilities, viz.: | | | | | |
| Checks of other parties in process of collection | | | | | 1,448.31 |
| Agents' credit balances, being premiums paid in advance | | | | | 11,727.35 |
| Total amount of all liabilities, except capital | | | | | $ 1,128,655.09 |
| Capital actually paid up in cash | | | | $ 2,500,000.00 | |
| Surplus over all liabilities | | | | 1,999,299.52 | |
| Surplus as regards policy-holders | | | | | 4,499,299.52 |
| Total liabilities | | | | | $ 5,627,954.61 |

EXHIBIT OF PREMIUMS.

| | *Fidelity.* | *Surety.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 596,224.52 | $ 721,107.49 |
| Written or renewed during the year | 713,408.38 | 837,298.53 |
| Total | $ 1,309,632.90 | $ 1,558,406.02 |
| Deduct expirations and cancellations | 734,353.60 | 657,913.73 |
| In force at end of the year | $ 575,279.30 | $ 900,492.29 |
| Net premiums in force December 31, 1903 | $ 575,279.30 | $ 900,492.29 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Fidelity | $ 3,169.78 | $ 2,570.30 | $ |
| Surety | 1,001.91 | 63.47 | 63.47 |
| Total | $ 4,171.69 | $ 2,633.77 | $ 63.47 |

# AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK.

Incorporated April 28, 1893. Commenced Business May 1, 1893.

S. M. PHELAN, President. E. M. TREAT, Secretary.

Home Office, 302 Broadway, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previour year | $ 1,764,986.75 | |
| Increase of paid-up capital during the year | 200,000.00 | |
| Extended at | | $ 1,964,986.75 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Credit | $ 96,888.00 | $ 1,526,816.25 | $ 1,623,698.25 | $ 44,895.00 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Credit | $ 1,578,803.25 | $ 104,545.71 | $ 1,474,257.54 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 1,474,257.54 |
| Interest on bonds and dividends on stock | | 43,653.85 |
| Corrections, agents' balances charged as commissions in previous annual statement | | 75,000.00 |
| Corrections for profit and loss, petty cash and furniture and fixtures | | 1,219.54 |
| Sale of $49,000 U. E. L. and P. Co. bonds | | 2,450.00 |
| Premiums on $200,000 increased capital stock | | 330,000.00 |
| Total income | | $ 1,850,361.39 |
| Sum of both amounts | | $ 3,891,567.68 |

## DISBURSEMENTS.

| | *Gross Amount paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policyholders for Losses.* |
|---|---|---|---|
| Credit | $ 799,352.87 | $ 20,947.17 | $ 778,405.70 |

| | |
|---|---|
| | 778,405.70 |
| Commissions or brokerage, less amount received on return premiums and re-insurance, including $75,000 agents' balances entered in previous year's statement as commissions | 462,971.41 |
| Stockholders, for interest or dividends (amount declared during the year) | 130,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | 90,421.70 |
| Rents | 16,845.89 |
| All other taxes, licenses and Insurance Department fees | 30,817.56 |
| Legal expenses | 16,899.79 |
| Advertising | 29,521.12 |
| Printing and stationery | 6,315.30 |
| Postage and express | 6,878.25 |
| Loss on sale or maturity of ledger assets: Sale ($25,000) Mo. R. R., $1,000 premium note, $90 | 1,090.00 |

| | | |
|---|---|---|
| All other disbursements: Telegraph, $3,122.59; traveling, $14,198.46; expense, $7,550.72; country exchange, $2,524.52; agencies, $3,171.16 | | $ 30,567.45 |
| Amount paid under resolution of board of directors in liquidation of the American Credit Indemnity Company of Louisiana | | 125,018.14 |
| Total disbursements | | $ 1,725,752.31 |
| Balance | | $ 2,165,815.37 |

ASSETS.

| | | | |
|---|---|---|---|
| Certificate of deposit, Commonwealth Trust Company, St. Louis, Mo. | | $ 80,000.00 | |
| Book value of bonds and stocks | | 1,656,697.48 | |
| Cash in company's office | | 7,962 28 | |
| Cash in bank | | 111,183.49 | |
| Bills receivable | | 4,850.84 | |
| Premium notes | | 87,815.67 | |
| Agents' balances | | 115,907.92 | |
| Cash in transit December 31, since received and deposited | $ 53,103.94 | | |
| Additional cash belonging to business of 1903 received and deposited before closing books for statement January 12, 1904 | 42,884.58 | | |
| Total | $ 95,988.52 | | |
| Cash disbursements from January 1 to January 12, 1904, pertaining to 1903 business | 30,689.93 | | |
| | | 65,298.59 | |
| Furniture and fixtures | | 35,499.10 | |
| Deposit with attorney pending adjustment | | 600.00 | |
| Ledger assets, as per balance | | | $ 2,165,815.37 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 11,822.90 |
| Market value (not including interest) of bonds and stocks over book value | | 10,978.15 |
| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
| Credit | $ 44,895.00 | 44,895.00 |
| Other non-ledger assets, viz.: Accounts owned, purchased on payment of losses, $495,086.23 (value based on past experience of company) | | 56,814.37 |
| Gross assets | | $ 2,290,325.79 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 4,850.84 | |
| Furniture and fixtures | 35,499.10 | |
| Agents' balances | 115,907.92 | |
| Total | | 156,257.86 |
| Total admitted assets | | $ 2,134,067.93 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted by Company.* | |
|---|---|---|---|---|
| Credit | $ 80,524.16 | $ 186,955.75 | $ 7,843.00 | |
| Deduct salvage | 3,201.91 | 7,478.20 | | |
| | $ 77,303.25 | $ 179,477.55 | $ 7,843.00 | |
| Net unpaid claims | | | | $ 264,623.80 |

| | | |
|---|---|---|
| Unearned premiums, 50 per cent. | | $ 750,783.28 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 4,500.00 |
| Total amount of all liabilities, except capital | | $ 1,019,907.08 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 114,160.85 | |
| Surplus as regards policy-holders | | 1,114,160.85 |
| Total liabilities | | $ 2,134,067.93 |

EXHIBIT OF PREMIUMS.

| | *Credit.* |
|---|---|
| Premiums in force December 31 of previous year | $ 1,388,981.52 |
| Written or renewed during the year | 1,465,744.41 |
| Total | $ 2,854,725.93 |
| Deduct expirations and cancellations | 1,353,159.36 |
| Net premiums in force December 31, 1903 | $ 1,501,566.57 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred* |
|---|---|---|---|
| Credit | $ 9,425.00 | $ 5,926.68 | $ 5,926.68 |

## THE CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA.

Incorporated June 4, 1886. Commenced Business June 4, 1886.

CHARLES M. SWAIN, President. CHARLES H. LAIRD, JR., Ass't Secretary.

Home Office, 927 and 929 Chestnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 3,277,236.73 | |
| Decrease in deposits during year | 203,416.27 | |
| Extended at | | $ 3,073,820.46 |

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity | $ 5,029.51 | $ 66,334.42 | $ 71,363.93 | $ 3,462.15 |
| Surety | 18,534.97 | 142,036.91 | 160,571.88 | 8,232.56 |
| Total | $ 23,564.48 | $ 208,371.33 | $ 231,935.81 | $ 11,694.71 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* | |
|---|---|---|---|---|
| Fidelity | $ 67,901.78 | $ 6,461.24 | $ 61,440.54 | |
| Surety | 152,339.32 | 21,223.59 | 131,115.73 | |
| Total | $ 220,241.10 | $ 27,684.83 | $ 192,556.27 | |
| Total net cash actually received for premiums | | | | $ 192,556.27 |
| Interest on mortgage loans | | | $ 2,329.82 | |
| Interest on collateral loans | | | 83,936.15 | |
| Interest on bonds and dividends on stock | | | 17,809.00 | |
| Interest from all other sources | | | 6,407.27 | |
| Gross rents from company's property | | | 17,613.47 | |
| Total interest and rents | | | | 128,095.71 |
| Profit on sale or maturity of ledger assets | | | | 2,322.73 |
| From all other sources | | | | 9,163.98 |
| Total income | | | | $ 332,138.69 |
| Sum of both amounts | | | | $ 3,405,959.15 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Fidelity | $ 27,156.68 | $ 9,478.63 | $ 17,678.05 | |
| Surety | 74,954.54 | 7,337.52 | 67,617.02 | |
| Total | $ 102,111.22 | $ 16,816.15 | $ 85,295.07 | |
| | | | | 85,295.07 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Fidelity, $2,473.29; Surety, $11,683.28 | | | | 14,156.27 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Fidelity and Surety | | | | 14,221.07 |
| Stockholders, for interest or dividends (amount declared during the year, $30,000) | | | | 30,087.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 67,544.92 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | | 44,859.74 |
| Interest paid depositors | | | | 48,876.98 |
| Rents | | | | 6,229.29 |
| Taxes on real estate | | | | 5,254.47 |
| All other taxes, licenses and Insurance Department fees | | | | 9,357.26 |
| Legal expenses | | | | 5,152.80 |
| Advertising | | | | 3,203.32 |
| Printing and stationery | | | | 6,954.92 |
| General expense | | | | 21,793.32 |
| Loss on sale or maturity of ledger assets | | | | 275.19 |
| Depreciation of stocks and bonds | | | | 22,909.00 |
| Profit and loss account | | | | 731.88 |
| Total disbursements | | | | $ 386,902.80 |
| Balance | | | | $ 3,019,056.35 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 513,062.65 | |
| Mortgage loans on real estate | 33,000.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 1,361,966.56 | |
| Book value of bonds and stocks | 353,170.50 | |
| Cash in company's office | 83,724.36 | |
| Cash in bank | 213,938.39 | |
| Return premiums on fire insurance policies | 6,141.60 | |

OTHER LEDGER ASSETS.

| | | |
|---|---|---|
| Due from ledger accounts secured by mortgages on real estate, and cash and other property | $ 445,358.14 | |
| Furniture and fixtures, $8,122.43; overdrafts, $60.81 | 8,183.24 | |
| Keystone Ice Manufacturing Co. (foreclosure) | 510.91 | |
| Ledger assets, as per balance | | $ 3,019,056.35 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 871.00 | |
| Interest due and accrued on bonds | 4,902.00 | |
| Interest due and accrued on collateral loans | 5,489.00 | |
| Interest due and accrued on other assets | 525.00 | |
| Total | | 11,787.00 |
| Appraised value of real estate over book value | | 117,037.35 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Fidelity | $ 3,375.65 | $ 86.50 | |
| Surety | 5,822.72 | 2,409.84 | |
| Total | $ 9,198 37 | $ 2,496.34 | 11,694.71 |

OTHER NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Annual premiums not over three months due | | 7,469.17 |
| Gross assets | | $ 3,167,044.58 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture and fixtures | $ 8,122.43 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 2,496.34 | |
| Total not admitted | | 10,618.77 |
| Total admitted assets | | $ 3,156,425.81 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted by Company.* | *Resisted for Policy-holders.* | |
|---|---|---|---|---|---|
| Fidelity | $ | $ 5,577.41 | $ 460.00 | $ | |
| Surety | 7,800.00 | | 30,818.50 | 62,870.22 | |
| Total | $ 7,800.00 | $ 5,577.41 | $ 31,278.50 | $ 62,870.22 | |
| Net unpaid claims | | | | | $ 107,526.13 |

| | | |
|---|---|---|
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less from date of policy, $189,732.88; unearned premiums, 50 per cent. | $ 94,866.44 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year from date of policy, $35,633.31; unearned premiums, pro rata | 18,442.62 | |
| Total unearned premiums | | 113,309.07 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 1,219.02 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 6,254.00 |
| Cosureties | | 3,145.97 |
| Other liabilities, viz.: | | |
| Due depositors, $2,215,087.76, and interest thereon, $10,640 | | 2,225,727.76 |
| Total amount of all liabilities, except capital | | $ 2,457,181.95 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 199,243.86 | |
| Surplus as regards policy-holders | | $ 699,243.86 |
| Total liabilities | | $ 3,156,425.81 |

EXHIBIT OF PREMIUMS.

| | *Fidelity.* | *Surety.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 92,197.75 | $ 198,997.14 |
| Written or renewed during the year | 66,334.42 | 142,036.91 |
| Total | $ 158,532.17 | $ 341,034.05 |
| Deduct expirations and cancellations | 65,347.69 | 178,340.10 |
| In force at end of the year | $ 63,184.48 | $ 162,693.95 |
| Deduct amount re-insured | 298.32 | 213.92 |
| Net premiums in force December 31, 1903 | $ 62,886.16 | $ 162,480.03 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Fidelity | $ 38.75 | $ | $ |
| Surety | 33.80 | 211.83 | 357.76 |
| Total | $ 72.55 | $ 211.83 | $ 357.76 |

# UNITED STATES BRANCH OF THE EMPLOYERS LIABILITY ASSURANCE CORPORATION (LIMITED) OF LONDON, ENGLAND.

Incorporated October, 1880. Commenced Business April, 1881.

United States Manager and Attorney, SAMUEL APPLETON.

Head Office, 41 Kilby Street, Boston, Mass.

Statutory Deposit, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 1,674,433.12

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 44,067.68 | $ 294,618.12 | $ 338,685.80 | $ 56,088.92 |
| Health | 3,413.50 | 38,375.28 | 41,788.78 | 6,589.24 |
| Liability | 344,135.80 | 2,150,529.72 | 2,494,665.52 | 355,685.64 |
| Fidelity | 2,837.63 | 80,812.18 | 83,649.81 | 5,468.85 |
| Total | $ 394,454.61 | $ 2,564,335.30 | $ 2,958,789.91 | $ 423,832.65 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 282,596.88 | $ 45,527.12 | $ 237,069.76 |
| Health | 35,199.54 | 7,329.45 | 27,870.09 |
| Liability | 2,138,979.88 | 223,753.70 | 1,915,226.18 |
| Fidelity | 78,180.96 | 20,520.47 | 57,660.49 |
| Total | $ 2,534,957.26 | $ 297,130.74 | $ 2,237,826.52 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | $ 2,237,826.52 |
| Interest on bonds and dividends on stock | $ 50,922.87 | |
| Interest from all other sources | 4,430.21 | |
| Total interest | | 55,353.08 |
| Profit on sale or maturity of ledger assets | | 207.50 |
| Total income | | $ 2,293,387.10 |
| Sum of both amounts | | $ 3,967,820.22 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* |
|---|---|---|---|
| Accident | $ 120,189.28 | $ 2,408.58 | $ 117,780.70 |
| Health | 12,226.94 | 909.32 | 11,317.62 |
| Liability | 728,000.16 | 394.01 | 727,606.15 |
| Fidelity | 11,862.82 | | 11,862.82 |
| Total | $ 872,279.20 | $ 3,711.91 | $ 868,567.29 |

| | | |
|---|---|---|
| | | 868,567.29 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $3,240.88; Health, $22.70; Liability, $173,219.25; Fidelity, $1,407.19 | | 177,890.02 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $79,597.53; Health, $7,778.81; Liability, $484,652.00; Fidelity, $9,587.05 | | 581,615.39 |
| Remitted to Home Office | | 156,497.14 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 41,710.24 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 14,981.94 |
| Inspections | | 24,284.84 |
| Rents | | 20,038.04 |
| All other taxes, licenses and Insurance Department fees | | 40,283.77 |
| Legal expenses | | 8,632.32 |
| Advertising | | 4,215.40 |
| Printing and stationery | | 15,137.57 |
| Postage and express | | 15,300.71 |
| Furniture and fixtures | | 1,322.71 |
| Loss on sale or maturity of ledger assets | | 138.00 |
| All other disbursements | | 1,636.98 |
| Total disbursements | | $ 1,972,252.36 |
| Balance | | $ 1,995,567.86 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | | $ 1,933,908.80 |
| Cash in company's office | | 1,800.00 |
| Cash in bank | | 919.06 |

OTHER LEDGER ASSETS.

| | | |
|---|---|---|
| Agents' balances | $ 12,253.43 | |
| Cash deposited with Trustee, with Kidder-Peabody Co. | 46,686.57 | |
| Ledger assets, as per balance | | $ 1,995,567.86 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 15,561.66 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 53,194.77 | $ 2,894.15 | |
| Health | 6,093.74 | 495.50 | |
| Liability | 336,300.63 | 19,385.01 | |
| Fidelity | 5,136.22 | 332.63 | |
| Total | $ 400,725.36 | $ 23,107.29 | 423,832.65 |
| Gross assets | | | $ 2,434,962.17 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | $ 23,107.29 | |
| Book value of ledger assets over market value, viz.: Bonds | 24,400.05 | |
| Agents' balances | 12,253.43 | |
| Total | | 59,760.77 |
| Total admitted assets | | $ 2,375,201.40 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Resisted by Company.* | *Resistod for Policy-holders.* | |
|---|---|---|---|---|
| Accident | $ 40,115.00 | $ 17,900.00 | $ | |
| Health | 3,350.00 | | | |
| Liability | 74,070.00 | 2,400.00 | 377,850.00 | |
| Fidelity | 9,340.00 | | | |
| Total | $ 126,875.00 | $ 20,300.00 | $ 377,850.00 | |
| Deduct re-insurance | 30.00 | | 600.00 | |
| Total unpaid claims | $ 126,845.00 | $ 20,300.00 | $ 377,250.00 | $ 524,395.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $1,732,863.72; unearned premiums, 50 per cent. | | | $ 866,431.86 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $106,944.26; unearned premiums, pro rata | | | 66,100.08 | |
| Total unearned premiums | | | | 932,531.94 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | | 104,546.18 |
| Other liabilities, viz.: Special reserve liability department | | | | 100,000.00 |
| Total amount of all liabilities, except capital | | | | $ 1,661,473.12 |
| Statutory deposit | | | $ 200,000.00 | |
| Surplus over all liabilities | | | 513,728.28 | |
| Surplus as regards policy-holders | | | | 713,728.28 |
| Total liabilities | | | | $ 2,375,201.40 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 203,399.33 | $ 17,948.73 |
| Written or renewed during the year | 294,618.12 | 38,375.28 |
| Total | $ 498,017.45 | $ 56,324.01 |
| Deduct expirations and cancellations | 277,191.48 | 25,505.11 |
| In force at end of the year | $ 220,825.97 | $ 30,818.90 |
| Deduct amount re-insured | 2,451.71 | 75.00 |
| Net premiums in force December 31, 1903 | $ 218,374.26 | $ 30,743.90 |

| | *Liability.* | *Fidelity.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 1,433,515.83 | $ 50,696.22 |
| Written or renewed during the year | 2,150,529.72 | 80,812.18 |
| Total | $ 3,584,045.55 | $ 131,508.40 |
| Deduct expirations and cancellations | 2,051,861.30 | 71,821.14 |
| In force at end of the year | $ 1,532,184.25 | $ 59,687.26 |
| Deduct amount re-insured | 972.13 | 209.56 |
| Net premiums in force December 31, 1903 | $ 1,531,212.12 | $ 59,477.70 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 2,007.16 | $ 184.00 | $ 164.00 |
| Health | 4,577.63 | 1,483.72 | 1,723.72 |
| Liability | 9,527.15 | 2,568.74 | 2,823.74 |
| Total | $ 16,111.94 | $ 4,236.46 | $ 4,711.46 |

# EMPLOYERS INDEMNITY COMPANY OF PHILADELPHIA, PA.

Incorporated March, 1903. Commenced Business March, 1903.

JOHN T. BAILEY, President. TREVANION B. DALLAS, Secretary.

Home Office, Stephen Gerard Building, Philadelphia, Pa.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 122,918.70 | |
| Increase of paid-up capital during the year | 100,000.00 | |
| Extended at | | $ 222,918.70 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 180.00 | $ 802.00 | $ 982.00 | $ 75.00 |
| Liability | 12,091.93 | 124,541.94 | 136,633.87 | 11,895.71 |
| Total | $ 12,271.93 | $ 125,343.94 | $ 137,615.87 | $ 11,970.71 |

| | *Entire Premiums collected during the year.* | *Deduct Return Premiums and Cancellations.* | *Net cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 907.00 | $ 30.34 | $ 876.66 |
| Liability | 124,738.16 | 8,842.04 | 115,896.12 |
| Total | $ 125,645.16 | $ 8,872.38 | $ 116,772.78 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 116,772.78 |
| Interest on mortgage loans | $ 501.50 | |
| Interest on bonds and dividends on stock | 6,229.17 | |
| Total interest | | 6,730.67 |
| Total income | | $ 123,503.45 |
| Sum of both amounts | | $ 346,422.15 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|
| Liability | $ 41,621.04 | $ 41,621.04 | |
| Total | | | 41,621.04 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $132.40; Liability, $16,796.63 | | | 16,929.03 |
| Stockholders, for interest or dividends | | | 3,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | 16,472.86 |
| Inspections | | | 520.25 |
| Rents | | | 725.16 |
| All other taxes, licenses and Insurance Department fees | | | 384.84 |
| Legal expenses | | | 2,537.32 |

| | | |
|---|---|---|
| Advertising, printing and stationery | | $ 1,358.30 |
| Furniture and fixtures | | 268.80 |
| General expenses | | 3,391.08 |
| All other disbursements: | | |
| Traveling expense | | 1,882.35 |
| Rebates | | 9,827.68 |
| Current expenses of the Employers Mutual Indemity Company accrued prior to March 1, 1903, assured by the Employers Indemnity Company of Philadelphia and paid after that date | | 1,667.79 |
| Total disbursements | | $ 100,586.50 |
| Balance | | $ 245,835.65 |

## ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | $ 42,100.00 | |
| Book value of bonds and stocks | 192,302.68 | |
| Cash in company's office | 1,018.22 | |
| Cash in bank | 10,379.75 | |
| Bills receivable | 35.00 | |
| Ledger assets, as per balance | | $ 245,835.65 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 679.04 | |
| Interest due and accrued on bonds | 2,551.88 | |
| Total | | 3,230.92 |
| Market value (not including interest) of bonds and stocks over book value | | 1,227.57 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 75.00 | $ | |
| Liability | 10,607.23 | 1,288.48 | |
| Total | $ 10,682.23 | $ 1,288.48 | 11,970.71 |
| Other non-ledger assets, viz.: Furniture and fixtures | | | 855.46 |
| Gross assets | | | $ 263,120.31 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 35.00 | |
| Furniture and fixtures | 855.46 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 1,288.48 | |
| Total not admitted | | 2,178.94 |
| Total admitted assets | | $ 260,941.37 |

## LIABILITIES.

| Losses and claims: | *Resisted by Company.* | *Resisted for Policy-holders.* | |
|---|---|---|---|
| Liability | $ 250.00 | $ 10,250.00 | |
| Net unpaid claims | | | $ 10,500.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $113,473.08; unearned premiums, 50 per cent. | | $ 56,736.54 | |
| Total unearned premiums | | | 56,736.54 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | 1,518.33 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | | 5,540.95 |
| Total amount of all liabilities, except capital | | | $ 74,295.82 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 100,000.00 | |
| Surplus over all liabilities | 86,645.55 | |
| Surplus as regards policy-holders | | $ 186,645.55 |
| Total liabilities | | $ 260,941.37 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Liability.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 749.00 | $ 94,389.22 |
| Written or renewed during the year | 802.00 | 124,541.94 |
| Total | $ 1,551.00 | $ 218,931.16 |
| Deduct expirations and cancellations | 614.00 | 106,395.08 |
| Net premiums in force December 31, 1903 | $ 937.00 | $ 112,536.08 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Liability | $ 876.60 | $ 93.91 | $ 93.91 |

---

# FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Incorporated March 20, 1876. Commenced Business May 1, 1876.

GEORGE F. SEWARD, President. ROBERT J. HILLAS, Secretary.

Home Office, 97 to 103 Cedar Street, New York, N. Y.

---

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 4,223,168.66 |

Increase of paid-up capital during the year, $250,000.00 taken from surplus, not added.

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 154,345.08 | $ 1,987,883.49 | $ 2,142,228.57 | $ 91,185.50 |
| Health | 98,514.02 | 846,912.81 | 945,426.83 | 157,325.69 |
| Liability | 239,109.44 | 2,345,312.43 | 2,584,421.87 | 263,012.75 |
| Fidelity | 17,116.41 | 336,025.22 | 353,141.63 | 14,835.53 |
| Plate-glass | 28,740.32 | 316,905.83 | 345,646.15 | 88,941.06 |
| Steam-boiler | 62,184.26 | 459,707.99 | 521,292.25 | 51,492.43 |
| Burglary | 31,711.33 | 525,340.55 | 557,051.88 | 40,776.79 |
| Total | $ 631,720.86 | $ 6,818,088.32 | $ 7,449,809.18 | $ 647,569.75 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 2,051,043.07 | $ 764,756.75 | $ 1,286,286.32 |
| Health | 788,101.14 | 341,749.14 | 446,352.00 |
| Liability | 2,321,409.12 | 418,402.36 | 1,903,006.76 |
| Fidelity | 338,306.10 | 46,596.32 | 291,709.78 |
| Plate-glass | 316,705.09 | 45,812.42 | 270,892.67 |
| Steam-boiler | 470,399.82 | 134,898.08 | 335,501.74 |
| Burglary | 516,275.09 | 100,963.18 | 415,311.91 |
| Total | $ 6,802,239.43 | $ 1,853,178.25 | $ 4,949,061.18 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | $ 4,949,061.18 |
| Interest on collateral loans | $ 4,217.50 | |
| Interest on bonds and dividends on stock | 156,165.37 | |
| Interest from all other sources | 5,595.12 | |
| Gross rents from company's property, including $45,167.38 for company's own occupancy | 68,175.96 | |
| Total interest and rents | | 234,153.95 |
| Profit on sale or maturity of ledger assets | | 101,131.25 |
| Total income | | $ 5,284,346.38 |
| Sum of both amounts | | $ 9,507,515.04 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* |
|---|---|---|---|
| Accident | $ 454,001.63 | $ 19,935.44 | $ 434,066.19 |
| Health | 189,652.94 | | 189,652.94 |
| Liability | 854,097.13 | 4,314.55 | 849,782.58 |
| Fidelity | 91,716.19 | 27,674.53 | 64,041.66 |
| Plate-glass | 95,887.21 | 12,878.73 | 83,008.48 |
| Steam-boiler | 34,709.86 | 6,020.46 | 28,689.40 |
| Burglary | 168,374.85 | 3,857.38 | 164,517.47 |
| Total | $ 1,888,439.81 | $ 74,681.09 | $ 1,813,758.72 |

| | |
|---|---|
| | 1,813,758.72 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $34,559,64; Health, $14,854.01; Liability, $157,269.89; Fidelity, $12,199.05; Plate-glass, $7,727.20; Steam-boiler, $1,564.85; Burglary, $17,642.78 | 245,817.42 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $445,200.36; Health, $159,352.72; Liability, $421,256.91; Fidelity, $45,954.34; Plate-glass, $80,958.74; Steam-boiler, $82,125.54; Burglary, $78,631.59 | 1,313,480.20 |
| Stockholders, for interest or dividends (amount declared during the year $250,000.00 stock, $77,500.00 cash) | 77,500.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | 330,546.99 |
| Salaries, traveling and all other expenses of agents not paid by commissions | 210,799.69 |
| Medical examiners' fees and salaries | 3,086.50 |
| Inspections | 165,549.16 |
| Rents | 39,182.77 |
| Repairs and expenses (other than taxes) on real estate | 38,438.97 |
| Taxes on real estate | 7,702.60 |
| All other taxes, licenses and Insurance Department fees | 76,637.79 |
| Legal expenses | 8,454.04 |
| Advertising | 16,936.23 |
| Printing and stationery | 43,094.02 |
| Postage and express | 10,993.71 |
| Furniture and fixtures | 7,481.80 |

| | | |
|---|---|---|
| Loss on sale or maturity of ledger assets | | $ 6,473.75 |
| All other disbursements | | 57,263,99 |
| Total disbursements | | $ 4,473,198.35 |
| Balance | | $ 5,034,316.69 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 619,613.01 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 175,000.00 | |
| Book value of bonds and stocks | 4,029,066.53 | |
| Cash in company's office | 17,452.10 | |
| Cash in bank | 212,246.59 | |
| Bills receivable | 526.53 | |
| | $ 5,053,904.76 | |
| Deduct ledger liabilities | 19,588.07 | |
| Ledger assets, as per balance | | $ 5,034,316.69 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | $ 2,625.39 | |
| Interest due and accrued on collateral loans | 873.62 | |
| Interest due and accrued on other assets | 4,918.72 | |
| Rents due and accrued on company's property or lease | 1,198.43 | |
| | | 9,616.16 |
| Market value (not including interest) of bonds and stocks over book value | | 148,543.47 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals Issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 80,210.54 | $ 10,974.96 | |
| Health | 147,509.06 | 9,816.63 | |
| Liability | 204,368.60 | 58,644.15 | |
| Fidelity | 10,669.33 | 4,166.20 | |
| Plate-glass | 27,970.41 | 970.65 | |
| Steam-boiler | 49,848.20 | 1,644.23 | |
| Burglary | 38,073.87 | 2,702.92 | |
| Total | $ 558,650.01 | $ 88,919.74 | 647,569.75 |
| Other non-ledger assets, viz.: Re-insurance reserve deposit | | | 41,753.95 |
| Gross assets | | | $ 5,881,800.02 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 526.53 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 88,919.74 | |
| Total not admitted | | 89,446.27 |
| Total admitted assets | | $ 5,792,353.75 |

## LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted by Company.* | *Resisted for Policyholders.* | |
|---|---|---|---|---|---|
| Accident | $ 122,625.50 | $ 39,200.00 | $ 82,014.50 | $ | |
| Health | 4,802.00 | | 3,430.00 | | |
| Liability | 134,617.50 | | | 527,800.00 | |
| Fidelity | 8,772.81 | 12,500.00 | 10,693.74 | 26,976.00 | |
| Plate-glass | 9,528.15 | 493.45 | | | |
| Steam-boiler | 39,284.85 | | | 332.50 | |
| Burglary | 22,116.15 | | 4,369.46 | | |
| Total | $ 341,746.96 | $ 52,193.45 | $ 100,507.70 | $ 555,108.50 | |
| Deduct re-insurance | 16,914.00 | | 1,875.00 | 2,200.00 | |
| Net unpaid claims | $ 324,832.96 | $ 52,193.45 | $ 98,632.70 | $ 552,908.50 | $ 1,028,567.61 |

| | | |
|---|---|---|
| Estimated expenses incident to the settlement of unpaid claims, viz.: Accident, $4,785; Health, $168; Liability, $73,357.50; Fidelity, $1,987.19; Steam-boiler, $1,589.65; Burglary, $2,942.85 | | $ 84,830.16 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $4,437,546.37; unearned premiums, 50 per cent. | $ 2,218,773.16 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $622,976.61; unearned premiums, pro rata | 343,793.90 | |
| Total unearned premiums | | 2,562,567.06 |
| Commissions, brokerage and other charges due and to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 155,113.37 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 47,482.21 |
| Other liabilities, viz.: Contingent fund | | 250,000.00 |
| Total amount of all liabilities, except capital | | $ 4,128,560.44 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 1,163,793.31 | |
| Surplus as regards policy-holders | | 1,663,793.31 |
| Total liabilities | | $ 5,792,353.75 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 1,188,318.38 | $ 389,869.21 | $ 1,531,175.51 |
| Written or renewed during the year | 1,987,883.49 | 846,912.81 | 2,345,312.43 |
| Total | $ 3,176,201.87 | $ 1,236,782.02 | $ 3,876,487.94 |
| Deduct expirations and cancellations | 1,859,395.38 | 711,414.09 | 2,317,072.31 |
| In force at the end of the year | $ 1,316,806.49 | $ 525,367.93 | $ 1,559,415.63 |
| Deduct amount re-insured | 116.00 | | 4,183.70 |
| Net premiums in force December 31, 1903 | $ 1,316,690.49 | $ 525,367.93 | $ 1,555,231 93 |

| | *Fidelity.* | *Plate-glass.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 289,151.54 | $ 260,096.60 |
| Written or renewed during the year | 336,025.22 | 316,905.83 |
| Total | $ 625,176.76 | $ 577,002.43 |
| Deduct expirations and cancellations | 331,745.63 | 304,122.51 |
| In force at the end of the year | $ 293,430.83 | $ 272,879 92 |
| Deduct amount re-insured | 783.98 | 100.25 |
| Net premiums in force December 31, 1903 | $ 292,646.85 | $ 272,779.67 |

| | *Steam-boiler.* | *Burglary.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 601,088.17 | $ 405,463.89 |
| Written or renewed during the year | 459,707.99 | 525,340.55 |
| Total | $ 1,060,796.16 | $ 930,804.44 |
| Deduct expirations and cancellations | 414,364.00 | 478,649.83 |
| In force at end of the year | $ 646,432.16 | $ 452,154.61 |
| Deduct amount re-insured | | 780.66 |
| Net premiums in force December 31, 1903 | $ 646,432.16 | $ 451,373.95 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 9,795.75 | $ 3,996.56 | $ 3,996.56 |
| Health | 4,390.14 | 1,177.83 | 1,177.83 |
| Liability | 9,244.72 | 5,444.38 | 5,444.38 |
| Fidelity | 34.30 | ---------- | ---------- |
| Plate-glass | 1,603.99 | 844.42 | 844.42 |
| Steam-boiler | 3,786.94 | ---------- | ---------- |
| Burglary | 2,622.37 | 3,531.33 | 3,531.33 |
| Total | $ 31,478.21 | $ 14,994.52 | $ 14,994.52 |

# FIDELITY AND DEPOSIT COMPANY OF BALTIMORE, MD.

Incorporated February, 1890. Commenced Business June, 1890.

EDWIN WARFIELD, President. HARRY NICODEMUS, Secretary.

Home Office, Charles and Lexington Streets, Baltimore, Md.

## CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ---------- $ 5,678,758.63

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity and Surety | $ 135,489.58 | $ 1,332,408.05 | $ 1,467,897.63 | $ 124,732.88 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity and Surety | $ 1,343,164.75 | $ 35,140.78 | $ 1,308,024.37 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 1,308,024.37 |
| Interest on bonds and dividends on stock | 194,980.01 | |
| Gross rents from company's property | 45,728.19 | |
| Total interest and rents | | 240,708.20 |
| From all other sources | | 7,883.05 |
| Total income | | $ 1,556,615.62 |
| Sum of both amounts | | $ 7,244,374.25 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policyholders for Losses.* |
|---|---|---|---|
| Fidelity and Surety | $ 529,649 03 | $ 63,296.16 | $ 466,352.87 |

| | |
|---|---|
| Total | 466,352.87 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | 356,613.64 |

| | | |
|---|---|---|
| Stockholders, for interest or dividends (amount declared during the year) | | $ 279,988.25 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 107,750.24 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 54,882.39 |
| Inspections | | 57,259.57 |
| Rents | | 10,569.09 |
| Repairs and expenses (other than taxes) on real estate | | 14,274.41 |
| Taxes on real estate | | 37,417.35 |
| All other taxes, licenses and Insurance Department fees | | 29,200.90 |
| Legal expenses | | 31,643.02 |
| Advertising | | 9,233.77 |
| Printing and stationery | | 16,172.31 |
| Postage and express | | 11,565.18 |
| Furniture and fixtures | | 4,156.63 |
| All other disbursements | | 29,069.02 |
| Total disbursements | | $ 1,516,158.64 |
| Balance | | $ 5,728,215.61 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 670,000.00 | |
| Book value of bonds and stocks | 4,706,938.75 | |
| Cash in company's office | 97,530.66 | |
| Cash in bank | 253,746.20 | |
| Ledger assets, as per balance | | $ 5,728,215.61 |

### NON-LEDGER ASSETS.

| | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
|---|---|---|
| Gross premiums in course of collection, viz.: | | |
| Fidelity and Surety | $ 95,507.36 | |
| Total | | 95,507.36 |
| Gross assets | | $ 5,823,722.97 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Depreciations from book value of ledger assets to bring same to market value | | 36,455.75 |
| Total admitted assets | | $ 5,787,267.22 |

## LIABILITIES.

Losses and claims:

| | *Adjusted Due.* | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted for Policy-holders.* | |
|---|---|---|---|---|---|
| Fidelity and Surety | $ 724.32 | $ 45,766.66 | $ 59,664.73 | $ 182,606.20 | |
| Net unpaid claims | | | | | $ 288,761.91 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $1,402,556.36; unearned premiums, 50 per cent. | | | | $ 701,278.18 | |
| Total unearned premiums | | | | | 701,278.18 |
| Total amount of all liabilities, except capital | | | | | $ 990,040.09 |
| Capital actually paid up in cash | | | | $ 2,000,000.00 | |
| Surplus over all liabilities | | | | 2,797,227.13 | |
| Surplus as regards policy-holders | | | | | 4,797,227.13 |
| Total liabilities | | | | | $ 5,787,267.22 |

EXHIBIT OF PREMIUMS.

| | *Fidelity.* | *Surety.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 915,140.99 | $ 519,454.74 |
| Written or renewed during the year | 1,003,416.54 | 328,991.51 |
| Total | $ 1,918,557.53 | $ 848,446.25 |
| Deduct expirations and cancellations | 1,009,436.00 | 225,011.42 |
| In force at the end of the year | $ 909,121.53 | $ 493,434.83 |
| Net premiums in force December 31, 1903 | $ 909,121.53 | $ 493,434.83 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred* |
|---|---|---|---|
| Fidelity | $ 2,790.29 | $ 291.00 | $ |
| Surety | 3,143.25 | 232.95 | 232.95 |
| Total | $ 5,933.54 | $ 523.95 | $ 232.95 |

# FEDERAL UNION SURETY COMPANY OF INDIANAPOLIS, INDIANA.

Incorporated July 8, 1901. Commenced Business October 1, 1901.

W. A. GUTHRIE, President. E. M. JOHNSON, Secretary.

Home Office, Corner Market and Pennsylvania Streets, Indianapolis, Indiana.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 264,194.93

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity and Surety | $ 5,526.60 | $ 63,527.38 | $ 69,053.98 | $ 10,958.38 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity and Surety | $ 58,095.60 | $ 8,923.18 | $ 49,172.46 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 49,172.46 |
| Interest on mortgage loans | $ 1,047.14 | |
| Interest on collateral loans | 48.11 | |
| Interest on bonds and dividends on stock | 10,778.81 | |
| Interest from all other sources | 117.08 | |
| Total interest | | 11,991.14 |
| Total income | | $ 61,163.60 |
| Sum of both amounts | | $ 325,358.53 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Fidelity and Surety | $ 3,353.29 | $ 1,956.52 | $ 1,396.77 | $ 1,396.77 |
| Commissions on brokerage, less amount received on return premiums and re-insurance | | | | 6,863.48 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 11,255.86 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | | 6,016.35 |
| Rents | | | | 1,429.73 |
| All other taxes, licenses and Insurance Department fees | | | | 2,562.29 |
| Legal expenses | | | | 364.50 |
| Advertising | | | | 1,197.94 |
| Printing and stationery | | | | 1,950.50 |
| Postage and express | | | | 756.45 |
| Furniture and fixtures | | | | 1,083.75 |
| Loss on sale or maturity of ledger assets | | | | 925.85 |
| All other disbursements. Telephone and telegraph | | | | 224.53 |
| Office expense | | | | 409.43 |
| Collateral returned | | | | 97.70 |
| Total disbursements | | | | $ 36,535.13 |
| Balance | | | | $ 288,823.40 |

ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | $ 12,600.00 | |
| Book value of bonds and stocks | 230,505.47 | |
| Cash in company's office and deposited in bank | 45,717.93 | |
| Ledger assets, as per balance | | $ 288,823.40 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 125.00 | |
| Interest due and accrued on bonds | 1,259.10 | |
| Interest due and accrued on other assets | 551.98 | |
| | | 1,936.08 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Fidelity and surety | $ 9,379.23 | $ 1,117.33 | 10,496.56 |
| Gross assets | | | $ 301,256.04 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | 1,117.33 |
| Total admitted assets | $ 300,138.71 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | |
|---|---|---|
| Fidelity and Surety | $ 745.00 | |
| Net unpaid claims | | $ 745.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $48,293.84; unearned premiums, 50 per cent. | $ 24,196.92 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $2,364.55; unearned premiums, pro rata | 2,145.72 | |
| Total unearned premiums | | 26,342.64 |

| | | |
|---|---|---|
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | $ 898.93 |
| Other liabilities, viz.: Taxes, 1903 | | 384.07 |
| Total amount of all liabilities, except capital | | $ 28,370.64 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 21,768.07 | |
| Surplus as regards policy-holders | | 271,768.07 |
| Total liabilities | | $ 300,768.71 |

EXHIBIT OF PREMIUMS.

| | *Fidelity and Surety.* |
|---|---|
| Premiums in force December 31 of previous year | $ 23,271.05 |
| Written or renewed during the year | 63,527.38 |
| Total | $ 86,798.43 |
| Deduct expirations and cancellations | 36,040.04 |
| In force at the end of the year | $ 50,758.39 |
| Net premiums in force December 31, 1903 | $ 50,758.39 |

No business in North Carolina during 1903.

---

# HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1866. Commenced Business October, 1866.

CHARLES M. BEACH, Vice-President. J. B. PIERCE, Secretary.

Home Office, 650 Main Street, Hartford, Connecticut.

---

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,640,082.73 |

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Steam-boiler | $ 369,049.63 | $ 1,461,988.59 | $ 1,831,038.22 | $ 335,550.71 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Steam-boiler | $ 1,495,487.51 | $ 191,233.15 | $ 1,304,254.36 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | $ 1,304,254.36 |
| Interest on mortgage loans | $ 31,574.01 | |
| Interest on bonds and dividends on stock | 95,683.27 | |
| Interest from all other sources | 3,770.69 | |
| Gross rents from company's property | 783.47 | |
| Total interest and rents | | 131,811.44 |

| | |
|---|---|
| Profit on sale or maturity of ledger assets | $ 18,319.22 |
| Inspections | 10,028.61 |
| Total income | $ 1,464,313.63 |
| Sum of both amounts | $ 4,104,396.36 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|
| Steam-boiler | $ 157,154.67 | $ 157,154.67 | |
| Total | | | 157,154.67 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | | | 336,503.68 |
| Stockholders, for interest or dividends | | | 60,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | 57,900.00 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | 138,248.85 |
| Inspections | | | 480,724.10 |
| Rents | | | 5,500.00 |
| Repairs and expenses (other than taxes) on real estate | | | 697.79 |
| Taxes on real estate | | | 328.67 |
| All other taxes, licenses and Insurance Department fees | | | 39,570.20 |
| Legal expenses | | | 1,421.74 |
| Advertising | | | 10,552.38 |
| Printing and stationery | | | 17,938.42 |
| Postage and express | | | 2,955.40 |
| Furniture and fixtures | | | 1,775.22 |
| Loss on sale or maturity of ledger assets | | | 1,871.75 |
| Total disbursements | | | $ 1,313,142.87 |
| Balance | | | $ 2,791,253.49 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 19,090.00 | |
| Mortgage loans on real estate | 717,520.00 | |
| Book value of bonds and stocks | 1,916,179.16 | |
| Cash in company's office | 6,755.28 | |
| Cash in bank | 131,709.05 | |
| Ledger assets, as per balance | | $ 2,791,253.49 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on mortgages | 17,814.14 |
| Market value (not including interest) of bonds and stocks over book value | 100,969.84 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Steam-boiler | $ 216,777.66 | $ 118,773.05 | |
| Total | | | 335,550.71 |
| Gross assets | | | $ 3,245,588.18 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | $ 118,773.05 | |
| Excess of market value of special deposits over liabilities | 4,650.03 | |
| Total not admitted | | 123,423.08 |
| Total admitted assets | | $ 3,122,165.10 |

## LIABILITIES.

| | *In Process of Adjustment.* | |
|---|---|---|
| Losses and claims: | | |
| Steam-boiler | $ 20,415.03 | |
| Net claims unpaid | | $ 20,415.03 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $109,765.21; unearned premiums, 50 per cent. | $ 54,882.60 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $3,412,382.10; unearned premiums, pro rata | 1,796,473.18 | |
| Total unearned premiums | | 1,851,355.78 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 32,516.64 |
| Total amount of all liabilities, except capital | | $ 1,904,287.45 |
| Capital actually paid up in cash | $ 500,000.00 | |
| Surplus over all liabilities | 717,877.65 | |
| Surplus as regards policy-holders | | 1,217,877.65 |
| Total liabilities | | $ 3,122,165.10 |

## EXHIBIT OF PREMIUMS.

| | *Steam-boiler.* |
|---|---|
| Premiums in force December 31 of previous year | $ 3,358,269.94 |
| Written or renewed during the year | 1,461,988.59 |
| Total | $ 4,820,258.53 |
| Deduct expirations and cancellations | 1,298,111.22 |
| Net premiums in force December 31, 1903 | $ 3,522,147.31 |

## BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* |
|---|---|
| Steam-boiler | $ 21,677.27 |

# LLOYDS PLATE-GLASS INSURANCE COMPANY OF NEW YORK.

Incorporated August, 1882. Commenced Business September, 1882.

WILLIAM T. WOODS, President. CHARLES E. W. CHAMBERS, Secretary.

Home Office, No. 63 William Street, New York, N. Y.

## CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 610,420.55 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Plate-glass | $ 71,894.39 | $ 456,309.78 | $ 528,204.17 | $ 73,151.11 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Plate-glass | $ 455,053.06 | $ 21,527.97 | $ 433,525.09 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 433,525.09 |
| Interest on bonds and dividends on stock | $ 14,961.43 | |
| Gross rents from company's property | 14,202.65 | |
| Total interest and rents | | 29,164.08 |
| Total income | | $ 462,689.17 |
| Sum of both amounts | | $ 1,073,109.72 |

## DISBURSEMENTS.

| | *Gross Amount paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policyholders for Losses.* |
|---|---|---|---|
| Plate-glass | $ 146,724.68 | $ 8,111.27 | $ 138,613.41 |

| | |
|---|---|
| Total | 138,613.41 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | 142,705.83 |
| Stockholders, for interest or dividends | 40,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | 50,764.80 |
| Salaries, traveling and all other expenses of agents not paid by commissions | 1,411.08 |
| Rents | 1,134.55 |
| Repairs and expenses (other than taxes) on real estate | 4,577.25 |
| Taxes on real estate | 4,972.62 |
| All other taxes, licenses and Insurance Department fees | 12,465.98 |
| Legal expenses | 179.23 |
| Advertising | 3,290.22 |
| Printing and stationery | 3,302.91 |
| Postage and express | 4,521.81 |

| | | |
|---|---|---|
| Furniture and fixtures | | $ 160.25 |
| All other disbursements | | 5,121.40 |
| Total disbursements | | $ 413,221.34 |
| Balance | | $ 659,888.38 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 245,763.18 | |
| Book value of bonds and stocks | 382,024.94 | |
| Cash in company's office | 10,896.39 | |
| Cash in bank | 21,203.87 | |
| Ledger assets, as per balance | | $ 659,888.38 |

### NON-LEDGER ASSETS.

| | | | |
|---|---|---|---|
| Market value of real estate over book value | | | 19,236.82 |
| Market value (not including interest) of bonds and stocks over book value | | | 18,382.02 |
| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
| Plate-glass | $ 71,591.95 | $ 1,559.16 | |
| Total | | | 73,151.11 |
| Other non-ledger assets, viz.: | | | |
| Salvage glass on hand | | | 5,171.76 |
| Sundry accounts | | | 120.00 |
| Gross assets | | | $ 775,950.09 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Salvage glass on hand | $ 5,171.76 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 1,559.16 | |
| Sundry accounts | 120.00 | |
| Total not admitted | | 6,850.92 |
| Total admitted assets | | $ 769,099.17 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses and claims: | *In Process of Adjustment.* | |
| Plate-glass | $ 3,155.21 | |
| Net unpaid claims | | $ 3,155.21 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $370,651.71; unearned premiums, 50 per cent. | $ 185,325.85 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $102,688.23; unearned premiums, pro rata | 54,140.56 | |
| Total unearned premiums | | 239,466.41 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 17,897.99 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 10,813.93 |
| Total amount of all liabilities, except capital | | $ 271,333.54 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 247,765.63 | |
| Surplus as regards policy-holders | | 497,765.63 |
| Total liabilities | | $ 769,099.17 |

EXHIBIT OF PREMIUMS.

| | *Plate-glass.* |
|---|---|
| Premiums in force December 31 of previous year | $ 468,417.68 |
| Written or renewed during the year | 456,309.78 |
| Total | $ 924,727.46 |
| Deduct expirations and cancellations | 451,387.52 |
| Net premiums in force December 31, 1903 | $ 473,339.94 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Plate-glass | $ 269.83 | $ 46.70 | $ 46.70 |

# MARYLAND CASUALTY COMPANY OF MARYLAND.

Incorporated February 4, 1898. Commenced Business March 1, 1898.

AUBREY PEARRE, President. JAMES F. MITCHELL, Secretary.

Home Office, Equitable Building, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $750,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 2,439,851.35

INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 53,310.46 | $ 310,290.85 | $ 363,601.31 | $ 48,641.01 |
| Health | 6,418.47 | 37,418.52 | 43,836.99 | 5,508.56 |
| Liability | 291,992.26 | 1,602,841.83 | 1,894,834.09 | 272,057.84 |
| Plate-glass | 19,416.24 | 133,604.81 | 153,021.05 | 22,189.32 |
| Steam-boiler, | 25,547.90 | 100,168.12 | 125,716.02 | 23,121.76 |
| Burglary | 4,933.58 | 91,597.91 | 96,531.49 | 15,475.63 |
| Sprinkler | 9,572.84 | 68,205.57 | 77,778.41 | 11,656.96 |
| Total | $ 411,191.75 | $ 2,344,127.61 | $ 2,755,319.36 | $ 398,651.08 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 314,960.30 | $ 78,426.97 | $ 236,533.33 |
| Health | 38,328.43 | 10,451.71 | 27,876.72 |
| Liability | 1,622,776.25 | 292,780.21 | 1,329,996.04 |
| Plate-glass | 130,831.73 | 24,983.15 | 105,848.58 |
| Steam-boiler | 102,594.26 | 20,929.03 | 81,665.23 |
| Burglary | 81,055.86 | 22,278.85 | 58,777.01 |
| Sprinkler | 66,121.45 | 11,205.87 | 54,915.58 |
| Total | $ 2,356,668.28 | $ 461,055.79 | $ 1,895,612.49 |

Total net cash actually received for premiums 1,895,612.49

| | | |
|---|---|---|
| Interest on bonds and dividends on stock | $ 92,146.71 | |
| Interest from all other sources | 363.62 | |
| Gross rents from company's property | 5,487.87 | |
| Total interest and rents | | $ 97,998.20 |
| Inspections | | 56,856.10 |
| Total income | | $ 2,054,357.38 |
| Sum of both amounts | | $ 4,494,208.73 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|
| Accident | $ 131,134.00 | $ 131,134.00 | |
| Health | 18,947.10 | 18,947.10 | |
| Liability | 444,167.54 | 444,167.54 | |
| Plate-glass | 46,305.36 | 46,305.36 | |
| Steam-boiler | 6,373.96 | 6,373.96 | |
| Burglary | 6,719.47 | 6,719.47 | |
| Sprinkler | 11,294.82 | 11,294.82 | |
| Total | | | 664,942.25 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, etc.: Accident, $3,847.97; Health, $435.70: Liability, $223,485.69; Plate-glass, $140.60; Steam-boiler, $1,156.08; Burglary, $772.56; Sprinkler, $570.49 | | | 230,409.09 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $79,327.04; Health, $7,886.61; Liability, $331,855.85; Plate-glass, $35,139.12; Steam-boiler, $29,843.41; Burglary, $14,697.38; Sprinkler, $13,503.26 | | | 512,252.67 |
| Stockholders, for interest or dividends | | | 93,750.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | 79,010.91 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | 95,833.56 |
| Inspections | | | 48,221.74 |
| Rents | | | 5,806.72 |
| Repairs and expenses (other than taxes) on real estate | | | 6,299.57 |
| All other taxes, licenses and Insurance Department fees | | | 43,819.41 |
| Advertising | | | 8,626.91 |
| Printing and stationery | | | 8,925.23 |
| Postage and express | | | 3,996.53 |
| Furniture and fixtures | | | 2,898.88 |
| All other disbursements | | | 13,369.20 |
| Total disbursements | | | $ 1,818,162.67 |
| Balance | | | $ 2,676,046.06 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 255,500.00 | |
| Book value of bonds and stocks | 2,252,563.28 | |
| Cash in company's office | 17,107.27 | |
| Cash in bank | 32,993.29 | |
| Bills receivable | 6,681.16 | |
| Other ledger assets, viz.: | | |
| Furniture | 100.00 | |
| Agents' debit balances | 11,304.37 | |
| Ground rent | 100,000.00 | |
| | $ 2,676,249.37 | |
| Less agents' credit balances | 203.31 | |
| Ledger assets, as per balance | | $ 2,676,046.06 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | $ 11,496.25 |
| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
| Accident, less commissions | $ 33,879.16 | |
| Health, less commissions | 3,855.99 | |
| Liability, less commissions | 204,043.38 | |
| Plate-glass, less commissions | 15,532.52 | |
| Steam-boiler, less commissions | 17,341.32 | |
| Burglary, less commissions | 11,606.71 | |
| Sprinkler, less commissions | 8,742.72 | |
| Total | | 295,001.80 |
| Gross assets | | $ 2,982,544.11 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 6,681.16 | |
| Furniture and fixtures | 100.00 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 5,636.81 | |
| Agents' debit balances | 11,304.37 | |
| Total not admitted | | 23,722.34 |
| Total admitted assets | | $ 2,958,821.77 |

LIABILITIES.

| Losses and claims: | *Not Due.* | *In Process of Adjustment.* | *Reported, Proofs not Received.* |
|---|---|---|---|
| Accident | $ 3,700.77 | $ | $ 22,891.25 |
| Health | 677.78 | | 1,315.00 |
| Liability | | 83,269.12 | |
| Plate-glass | 3,863.22 | | 2,495.00 |
| Steam-boiler | | | 7,275.00 |
| Burglary | | 2,838.00 | |
| Sprinkler | | | 1,800.00 |
| Net unpaid claims | $ 8,241.77 | $ 86,107.12 | $ 35,776.25 |

| Losses and claims: | *Resisted by Company.* | *Resisted for Policy-holders.* | |
|---|---|---|---|
| Accident | $ 15,125.00 | $ | |
| Health | 100.00 | | |
| Liability | | 355,948.31 | |
| Steam-boiler | 800.00 | | |
| Sprinkler | 500.00 | | |
| Net unpaid claims | $ 16,525.00 | $ 355,948.31 | $ 502,598.45 |
| Special reserve for unpaid losses, viz.: Liability, $100,000.00 | | | 100,000.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $1,381,132.35; unearned premiums, 50 per cent. | | $ 690,566.19 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year from date of policy, $161,624.42; unearned premiums, pro rata | | 92,264.05 | |
| Total unearned premiums | | | 782,830.24 |
| Total amount of all liabilities, except capital | | | $ 1,385,428.69 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 750,000.00 | |
| Surplus over all liabilities | 823,393.08 | |
| Surplus as regards policy-holders | | $ 1,573,393.08 |
| Total liabilities | | $ 2,958,821.77 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 176,984.87 | $ 34,037.73 | $ 1,096,236.90 |
| Written or renewed during the year | 310,290.85 | 37,418.52 | 1,602,841.83 |
| Total | $ 487,275.71 | $ 71,456.25 | $ 2,699,078.73 |
| Deduct expirations and cancellations | 287,768.29 | 46,259.22 | 1,755,125.02 |
| In force at the end of the year | $ 199,507.42 | $ 25,197.03 | $ 943,953.71 |
| Deduct amount re-insured | 8,503.38 | | 2,472.45 |
| Net premiums in force December 31, 1903 | $ 191,004.04 | $ 25,197.03 | $ 941,481.26 |

| | *Plate-glass.* | *Steam-boiler.* | *Burglary.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 112,293.69 | $ 132,034.43 | $ 10,827.78 |
| Written or renewed during the year | 133,604.81 | 100,168.12 | 91,597.91 |
| Total | $ 245,898.50 | $ 232,202.55 | $ 102,425.69 |
| Deduct expirations and cancellations | 136,968.69 | 84,346.00 | 24,088.20 |
| In force at the end of the year | $ 108,929.81 | $ 147,856.55 | $ 70,781.29 |
| Deduct amount re-insured | 27.45 | | 7,556.20 |
| Net premiums in force December 31, 1903 | $ 108,902.36 | $ 147,856.55 | $ 70,781.29 |

| | *Sprinkler.* |
|---|---|
| Premiums in force December 31 of previous year | $ 55,642.75 |
| Written or renewed during the year | 68,205.57 |
| Total | $ 123,848.32 |
| Deduct expirations and cancellations | 66,234.08 |
| In force at the end of the year | $ 57,614.24 |
| Deduct amount re-insured | 80.00 |
| Net premiums in force December 31, 1903 | $ 57,534.24 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 8,105.44 | $ 3,603.70 | $ 3,603.70 |
| Health | 1,629.74 | 2,389.44 | 2,389.44 |
| Liability | 6,882.89 | 2,933.47 | 2,933.47 |
| Plate-glass | 588.06 | 113.25 | 113.25 |
| Steam-boiler | 853.30 | 125.23 | 125.23 |
| Burglary | 1,954.98 | 659.75 | 659.75 |
| Total | $ 20,014.41 | $ 9,824.84 | $ 9,824.84 |

# METROPOLITAN PLATE-GLASS INSURANCE COMPANY OF NEW YORK.

Incorporated April 22, 1874. Commenced Business April 23, 1874.

EUGENE H. WINSLOW, President. S. WM. BURTON, Secretary.

Home Office, 47 Cedar Street, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 486,107.81 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Plate-glass | $ 52,271.14 | $ 399,825.12 | $ 452,096.26 | $ 58,363.95 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Plate-glass | $ 393,732.31 | $ 50,576.01 | $ 343,156.30 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 343,156.30 |
| Interest on bonds and dividends on stock | $ 17,213.43 | |
| Interest from all other sources | 1,078.28 | |
| Total interest | | 18,291.71 |
| Total income | | $ 361,448.01 |
| Sum of both amounts | | $ 847,555.82 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* |
|---|---|---|---|
| Plate-glass | $ 125,835.50 | $ 9,794.21 | $ 116,041.48 |

| | |
|---|---|
| Total | 116,041.48 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | 120,669.91 |
| Stockholders, for interest or dividends | 20,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | 42,500.40 |
| Salaries, traveling and all other expenses of agents not paid by commissions | 4,617.79 |
| Rents | 6,434.90 |
| All other taxes, licenses and Insurance Department fees | 10,097.75 |
| Legal expenses | 94 54 |
| Advertising | 2,602.63 |
| Printing and stationery | 3,817.74 |
| Postage and express | 1,842.57 |
| Furniture and fixtures | 62.50 |
| Loss on sale or maturity of ledger assets | 3,634.68 |

| | | |
|---|---|---|
| All other disbursements, viz.: | | |
| Traveling expenses | | $ 819.31 |
| Sundries | | 5,246.89 |
| Profit and loss | | 234.05 |
| Total disbursements | | $ 338,717.10 |
| Balance | | $ 508,838.72 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 479,231.93 | |
| Cash in company's office | 3,161.60 | |
| Cash in bank | 26,445.19 | |
| Ledger assets, as per balance | | $ 508,838.72 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 3,416.65 |
| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* / *On Policies or Renewals issued prior to October 1, 1903.* | |
| Plate-glass | $ 50,181.17 / $ 8,182.78 | |
| Total | | 58,363.95 |
| Other non-ledger assets, viz.: | | |
| Plate-glass on hand | | 1,871.59 |
| Accounts due for glass sold | | 699.10 |
| Gross assets | | $ 591,813.08 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | 8,182.78 |
| Total admitted assets | $ 583,630.30 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses and claims: | *In Process of Adjustment.* | |
| Plate-glass | $ 4,472.97 | |
| Net unpaid claims | | $ 4,472.97 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $355,980.34; unearned premiums, 50 per cent. | $ 177,990.17 | |
| Total unearned premiums | | 177,990.17 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 16,727.06 |
| Total amount of all liabilities, except capital | | $ 199,190.20 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 184,440.10 | |
| Surplus as regards policy-holders | | 384,440.10 |
| Total liabilities | | $ 583,630.30 |

## EXHIBIT OF PREMIUMS.

| | *Plate-glass.* |
|---|---|
| Premiums in force December 31 of previous year | $ 332,319.68 |
| Written or renewed during the year | 399,825.12 |
| Total | $ 732,144.80 |
| Deduct expirations and cancellations | 376,164.46 |
| In force at end of the year | $ 355,980.34 |
| Net premiums in force December 31, 1903 | $ 355,980.34 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Plate-glass | $ 159.97 | $ 74.66 | $ 74.66 |

# NATIONAL SURETY COMPANY OF NEW YORK.

Incorporated February, 24, 1897. Commenced Business June 9, 1897.

CHARLES A. DEAN, President. BALLARD MCCALL, Secretary.

Home Office, 346 Broadway, New York.

## CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 1,593,159.66 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity and Surety | $ 83,112.41 | $ 1,043,182.26 | $ 1,126,294.67 | $ 123,000.20 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity and Surety | $ 1,003,294.47 | $ 154,785.63 | $ 848,508.84 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 848,508.84 |
| Interest on mortgage loans | $ 95.22 | |
| Interest on bonds and dividends on stock | 35,688.75 | |
| Interest from all other sources | 1,715.33 | |
| Gross rents from company's property | 6,328.80 | |
| Total interest and rents | | 43,828.10 |
| Profit on sale or maturity of ledger assets | | 375.00 |
| From all other sources: | | |
| Trust funds | | 9,244.37 |
| Suspense account | | 10,899.39 |
| Total income | | $ 912,855.70 |
| Sum of both amounts | | $ 2,506,015.36 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policy-holders for Losses.* |
|---|---|---|---|
| Fidelity and Surety | $ 371,874.58 | $ 115,386.31 | $ 256,488.27 |

| | |
|---|---|
| Total | 256,488.27 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders | 37,236.13 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | 138,367.18 |

| | | |
|---|---|---|
| Stockholders, for interest or dividends (amount declared during the year), 10 per cent | | $ 50,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 128,627.55 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 57,250.23 |
| Compensation of resident vice-president and consulting attorneys | | 11,392.26 |
| Inspections | | 8,375.60 |
| Rents | | 12,926.63 |
| Repairs and expenses (other than taxes) on real estate | | 1,975.89 |
| Taxes on real estate | | 2,166.61 |
| All other taxes, licenses and Insurance Department fees | | 17,034.20 |
| Advertising | | 1,981.75 |
| Printing and stationery | | 25,132.71 |
| Postage and express | | 18,648.14 |
| Furniture and fixtures | | 2,688.69 |
| All other disbursements: | | |
| Co-surety $8,372 Telephone and Telegraph, $2,829.24 | | 11,201.24 |
| Traveling expenses (H. O.), $3,780.29; Miscellaneous expenses, $14,016.90 | | 17,797.19 |
| Total disbursements | | $ 799,290.27 |
| Balance | | $ 1,706,725.09 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 153,008.55 | |
| Mortgage loans on real estate | 4,916.35 | |
| Book value of bonds and stocks | 1,182,309.50 | |
| Cash in company's office | 3,902.53 | |
| Cash in bank | 314,340.50 | |

### OTHER LEDGER ASSETS.

| | | |
|---|---|---|
| Equipment | 27,005.83 | |
| Advanced on contracts (secured) | 21,099.76 | |
| Tax bills | 142.07 | |
| Ledger assets, as per balance | | $ 1,706,725.09 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortages | $ 168.06 | |
| Interest due and accrued on bonds | 6,533.33 | |
| | | 6,701.39 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Fidelity and Surety | $ 90,434.01 | $ 32,566.19 | |
| Total | | | 123,000.20 |
| Gross assets | | | $ 1,836,426.68 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures, etc | $ 27,005.83 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 32,566.19 | |
| Book value of ledger assets over market value, viz.: | | |
| On bonds and stocks | 141,974.75 | |
| On real estate | 17,008.55 | |
| Tax bills | 142.07 | |
| On advanced | 6,173.58 | |
| Total not admitted | | 224,870.97 |
| Total admitted assets | | $ 1,611,555.71 |

## LIABILITIES.

| | *In Process of Adjustment.* | *Resisted by Company.* | |
|---|---|---|---|
| Losses and claims: | | | |
| Fidelity | $ 29,248.09 | $ 28,996.35 | |
| Surety | 16,694.15 | 49,839.21 | |
| Total | $ 45,942.24 | $ 78,835.56 | |
| Deduct re-insurance | 3,621.46 | 18,374.85 | |
| Net unpaid claims | $ 42,320.78 | $ 60,460.71 | $ 102,781.49 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy $887,955.80; unearned premiums, 50 per cent. | | | 443,977.90 |
| Commission brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | 13,560.10 |
| Re-insurance | | | 1,489.78 |
| Other liabilities, viz: | | | |
| Suspense account | | | 7,044.16 |
| Trust funds | | | 120,730.16 |
| Contingent reserve fund | | | 200,000.00 |
| Total amount of all liabilities, except capital | | | $ 889,588.88 |
| Capital actually paid up in cash | | $ 500,000.00 | |
| Surplus over all liabilities | | 221,966.83 | |
| Surplus as regards policy-holders | | | 721,966.83 |
| Total liabilities | | | $ 1,611,555.71 |

| | *Fidelity.* | *Surety.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 385,386.93 | $ 363,959.39 |
| Written or renewed during the year | 603,006.58 | 440,175.68 |
| Total | $ 988,393.51 | $ 804,135.07 |
| Deduct expirations and cancellations | 556,694.60 | 312,820.57 |
| In force at the end of the year | $ 431,698.91 | $ 491,314.50 |
| Deduct amount re-insured | 19,909.42 | 15,148.19 |
| Net premiums in force December 31, 1903 | $ 411,789.49 | $ 476,166.31 |

## BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred* |
|---|---|---|---|
| Fidelity and Surety | $ 7,138.14 | $ 1,264.94 | $ 1,639.94 |

# NEW YORK PLATE-GLASS INSURANCE COMPANY.

Incorporated March, 1891. Commenced Business March 19, 1891.

MAX DANZIGER, President. MAJOR A. WHITE, Secretary.

Home Office, 42 Cedar Street, New York, N. Y.

## CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 442,103.49 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Plate-glass | $ 97,491.75 | $ 530,474.73 | $ 627,966.48 | $ 92,330.26 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Plate-glass | $ 535,636.22 | $ 87,703.23 | $ 447,932.99 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 447,932.99 |
| Interest on bonds and dividends on stock | $ 17,406.50 | |
| Interest from all other sources | 973.63 | |
| Total interest | | 18,380.13 |
| Profit on sale or maturity of ledger assets | | 6,861.51 |
| Total income | | $ 473,174.63 |
| Sum of both amounts | | $ 915,278.12 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policyholders for Losses.* |
|---|---|---|---|
| Plate-glass | $ 165,896.82 | $ 1,709.52 | $ 164,187.30 |

| | | |
|---|---|---|
| Total | | 164,187.30 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | | 151,360.33 |
| Stockholders, for interest or dividends (amount declared during the year 11 per cent.) | | 10,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 36,161.51 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 5,497.23 |
| Rents | | 6,274.92 |
| All other taxes, licenses and Insurance Department fees | | 10,788.76 |
| Legal expenses | | 252.84 |
| Advertising | | 134.30 |
| Printing and stationery | | 2,031.85 |
| Postage and express | | 1,086.03 |
| Furniture and fixtures | | 142.11 |
| All other disbursements, traveling expenses | | 130.25 |
| Suspense | | 403.09 |
| General expenses | | 7,872.51 |
| Total disbursements | | $ 396,323.03 |
| Balance | | $ 518,955.09 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 468,139.80 | |
| Cash in company's office | 2,278.76 | |
| Cash in bank | 48,536.53 | |
| Ledger assets, as per balance | | $ 518,955.09 |

### NON-LEDGER ASSETS.

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Plate-glass | $ 91,078.70 | $ 1,251.56 | |
| Total | | | 92,330.26 |
| Gross assets | | | $ 611,285.35 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | $ 1,251.56 | |
| Book value of ledger assets over market value, viz.: Stocks and bonds | 6,139.80 | |
| Total not admitted | | 7,391.36 |
| Total admitted assets | | $ 603,893.99 |

## LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | |
|---|---|---|
| Plate-glass | $ 4,372.33 | |
| Net unpaid claims | | $ 4,372.33 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $437,764.20; unearned premiums, 50 per cent. | $ 218,882.10 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $16,060.32; unearned premiums, pro rata | 7,599.90 | |
| Total unearned premiums | | 226,482.00 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 31,709.75 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 766.79 |
| Dividends to stockholders (declared but not yet due) | | 6,000.00 |
| Return premiums | | 3,285.55 |
| Total amount of all liabilities, except capital | | $ 272,616.42 |
| Capital actually paid up in cash | $ 100,000.00 | |
| Surplus over all liabilities | 231,277.57 | |
| Surplus as regards policy-holders | | 331,277.57 |
| Total liabilities | | $ 603,893.99 |

## EXHIBIT OF PREMIUMS.

| | *Plate-glass.* |
|---|---|
| Premiums in force December 31 of previous year | $ 460,107.82 |
| Written or renewed during the year | 530,474.73 |
| Total | $ 990,582.55 |
| Deduct expirations and cancellations | 536,758.03 |
| In force at end of the year | $ 453,824.52 |
| Net premiums in force December 31, 1903 | $ 453,824.52 |

## BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Plate-glass | $ 539.45 | $ 155.45 | $ 155.45 |

# OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED) OF LONDON, ENGLAND.

Incorporated December 13, 1871. Commenced Business in United States August 23, 1895.

United States Manager, OSCAR ISING.

Head Office, 346 Broadway, New York City, N. Y.

## CAPITAL STOCK.

Statutory deposit, $200,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,013,768.78 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 9,166.50 | $ 138,878.41 | $ 148,044.91 | $ 14,222.87 |
| Liability | 116,222.33 | 1,325,701.32 | 1,441,923.65 | 139,721.49 |
| Steam-boiler, | 6,468.32 | 62,975.87 | 69,444.19 | 8,063.03 |
| Burglary | 9,425.64 | 133,099.86 | 142,525.50 | 7,426.80 |
| Credit | | 397,438.83 | 397,438.83 | |
| Total | $ 141,482.79 | $ 2,058,094.29 | $ 2,199,377.08 | $ 169,434.19 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* | |
|---|---|---|---|---|
| Accident | $ 133,822.04 | $ 32,855.96 | $ 100,966.08 | |
| Liability | 1,302,202.16 | 352,299.02 | 949,903.14 | |
| Steam-boiler | 61,381.16 | 20,806.09 | 40,575.07 | |
| Burglary | 135,098.70 | 44,911.67 | 90,187.03 | |
| Credit | 397,438.83 | 4,799.15 | 392,639.68 | |
| Total | $ 2,029,942.89 | $ 455,671.89 | $ 1,574,271.00 | |
| Total net cash actually received for premiums | | | | 1,574,271.00 |
| Interest on bonds and dividends on stock | | | $ 64,090.00 | |
| Interest from all other sources | | | 1,592.60 | |
| Total interest | | | | 65,682.60 |
| Prepaid premiums | | | | 11,590.00 |
| Cash recovered for losses paid previous year | | | | 6,330.09 |
| From all other sources | | | | 311.68 |
| Total income | | | | $ 1,658,185.37 |
| Sum of both amounts | | | | $ 3,671,954.15 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policyholders for Losses.* | |
|---|---|---|---|---|
| Accident | $ 45,142.86 | $ 300.57 | $ 44,842.29 | |
| Liability | 345,011.93 | 6,957.82 | 338,054.11 | |
| Steam-boiler | 22,060.44 | | 22,060.44 | |
| Burglary | 57,190.62 | 6,606.40 | 50,584.22 | |
| Credit | 140,117.27 | 3,739.61 | 136,377.66 | |
| Total | $ 609,523.12 | $ 17,604.40 | $ 591,918.72 | |
| | | | | 591,918.72 |

| | | |
|---|---|---|
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $3,464.71; Liability, $124,184.03; Steam-boiler, $3,139.05; Burglary, $10,680.10 | | $ 141,467.89 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $34,157.89; Liability, $228,061.03; Steam-boiler, $11,600.38; Burglary, $27,900.38 | | 385,541.39 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 131,108.15 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 8,946.85 |
| Inspections | | 8,780.40 |
| Rents | | 9,359.89 |
| All other taxes, licenses and Insurance Department fees | | 34,924.73 |
| Legal expenses | | 5,448.21 |
| Advertising | | 3,007.79 |
| Printing and stationery | | 16,587.60 |
| Postage and express | | 5,779.16 |
| Furniture and fixtures | | 3,066.56 |
| All other disbursements: | | |
| Telegrams, $1,126.69; Telephone, $1,065.10; Surety Bonds, $141.72; Mercantile Agency, $2,378.50; Discount, $523.92 | | 5,235.93 |
| General expense | | 16,355.08 |
| Interest on investments and dividends to Home Office | | 100,000.00 |
| Total disbursements | | $ 1,467,528.35 |
| Balance | | $ 2,204,425.80 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds | $ 2,044,048.65 | |
| Cash in company's office | 30,432.29 | |
| Cash in bank | 26,243.22 | |
| Cash deposited with trustees | 85,000.00 | |

### OTHER LEDGER ASSETS.

| | | |
|---|---|---|
| Premium notes | $ 18,992.36 | |
| Deduct agents' credit balance | 290.72 | |
| | 18,701.64 | |
| Ledger assets, as per balance | | $ 2,204,425.80 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 19,010.40 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals Issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 13,698.46 | $ 524.41 | |
| Liability | 132,766.56 | 6,954.93 | |
| Steam-boiler | 7,797.29 | 265.74 | |
| Burglary | 7,280.90 | 145.90 | |
| Total | $ 161,543.21 | $ 7,890.98 | 169,434.19 |
| Gross assets | | | $ 2,392,870.39 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | $ 7,890.98 | |
| Book value of ledger assets over market value | 86,472.15 | |
| Total not admitted | | 94,363.13 |
| Total admitted assets | | $ 2,298,507.26 |

## LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Resisted by Company.* | *Resisted for Policy-holders.* | |
|---|---|---|---|---|
| Accident | $ 25,197.00 | $ | $ | |
| Liability | | | 252,147.00 | |
| Steam-boiler | 1,045.00 | | | |
| Burglary | 4,980.00 | | | |
| Credit | 3,968.00 | 1,000.00 | | |
| Total | $ 35,190.00 | $ 1,000.00 | $ 252,147.00 | |
| Total unpaid claims | | | | $ 288,337.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $1,140,425.91; unearned premiums, 50 per cent. | | | $ 570,212.96 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $65,286.18; unearned premiums, pro rata | | | 29,837.85 | |
| Total unearned premiums | | | | 600,050.81 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | | 41,274.29 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | | | 40,000.00 |
| Other liabilities, viz.: | | | | |
| Prepaid premiums | | | | 11,590.00 |
| Special reserve | | | | 80,000.00 |
| Total amount of all liabilities, except capital | | | | $ 1,061,252.10 |
| Statutory deposit | | | $ 200,000.00 | |
| Surplus over all liabilities | | | 1,037,255.16 | |
| Surplus as regards policy-holders | | | | 1,237,255.16 |
| Total liabilities | | | | $ 2,298,507.26 |

## EXHIBIT OF PREMIUMS.

| | *Accident.* | *Liability.* | *Steam-boiler.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 77,440.82 | $ 585,882.58 | $ 56,790.51 |
| Written or renewed during the year | 138,878.41 | 1,325,701.32 | 62,975.87 |
| Total | $ 216,319.23 | $ 1,911,583.90 | $ 119,766.38 |
| Deduct expirations and cancellations | 111,238.09 | 1,343,897.02 | 46,501.04 |
| In force at the end of the year | $ 105,081.14 | $ 567,686.88 | $ 73,265.34 |
| Deduct amount re-insured | 2,922.73 | 3,032.20 | 238.70 |
| Net premiums in force December 31, 1903 | $ 102,158.41 | $ 564,654.68 | $ 73,026.64 |

| | *Burglary.* | *Credit.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 101,304.75 | $ 289,184.59 |
| Written or renewed during the year | 133,099.86 | 397,438.83 |
| Total | $ 234,404.61 | $ 686,623.42 |
| Deduct expirations and cancellations | 132,431.55 | 311,622.51 |
| In force at the end of the year | $ 101,973.06 | $ 375,000 91 |
| Deduct amount re-insured | 11,101.61 | |
| Net premiums in force December 31, 1903 | $ 90,871.45 | $ 375,000.91 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross remiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 722.84 | $ 96.40 | $ 96.40 |
| Liability | 4,563.48 | 905.81 | 3,900.81 |
| Steam-boiler | 146.00 | | |
| Burglary | 2,091.44 | 404.27 | 444.27 |
| Credit | 4,275.00 | | |
| Total | $ 11,798.76 | $ 1,406.48 | $ 4,441.48 |

# PARK REGION MUTUAL HAIL INSURANCE ASSOCIATION OF MINNESOTA.

Incorporated March 17, 1894. Commenced Business March 20, 1894.

CHARLES P. REEVES, President. O. J. JOHNSON, Secretary.

Home Office, Glenwood, Minn.

## BALANCE SHEET.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 238.07 |

## INCOME.

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* | |
|---|---|---|---|---|
| Hail | $ 67,668.84 | $ 15,560.24 | $ 52,108.60 | |
| Total net cash actually received for premiums | | | | 52,108.60 |
| From all other sources: | | | | |
| Notes turned over to bank | | | | 11,433.56 |
| By assessment on losses | | | | 15,560.24 |
| Loans from banks | | | | 19,000.00 |
| Total income | | | | $ 98,102.40 |
| Sum of both amounts | | | | $ 98,340.47 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Hail | $ 38,558.69 | $ 15,560.24 | $ 22,998.45 | |
| Total | | | | 22,998.45 |
| Adjustment of claims | | | | 2,406.53 |
| Commissions to agents, less amount received on re-insurance | | | | 13,764.35 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 2,365.85 |
| Rents | | | | 120.00 |
| All other taxes, licenses and Insurance Department fees | | | | 882.00 |
| Legal expenses | | | | 425.95 |
| Advertising, printing and stationery | | | | 1,035.83 |

| | | |
|---|---|---|
| Postage | | $ 776.66 |
| Miscellaneous | | 1,829.64 |
| All other disbursements | | 50,336.56 |
| Total disbursements | | $ 96,941.82 |
| Balance | | $ 1,398.65 |

ASSETS.

| | | |
|---|---|---|
| Cash in company's office | $ 83.28 | |
| Cash in bank | 2,055.24 | |
| Bills receivable | 52,110.18 | |
| Total admitted assets | | $ 54,248.70 |

LIABILITIES.

| | |
|---|---|
| Outstanding checks | $ 739.87 |

EXHIBIT OF PREMIUMS.

| | *Hail.* |
|---|---|
| Premiums in force December 31 of previous year | $ 1,971,099.00 |
| Written or renewed during the year | 2,168,382.00 |
| Total | $ 4,139,481.00 |
| Deduct expirations and cancellations | 736,899.00 |
| In force at the end of the year | $ 3,405,582.00 |
| Net premiums in force December 31, 1903 | $ 3,402,582.00 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Hail.* |
|---|---|
| Gross risks written | $ 1,006,883.00 |
| Gross premiums received | 23,463.33 |
| Losses paid | 18,242.95 |
| Losses incurred | 18,242.95 |
| Amount at risk | 1,438,242.00 |

# PENNSYLVANIA CASUALTY COMPANY OF PENNSYLVANIA.

Incorporated September, 1899. Commenced Business December, 1899.

THOMAS E. JONES, President. T. H. KINGSBURY, Secretary.

Home Office, Commonwealth Building, Corner Washington Avenue and Spruce Street, Scranton, Pennsylvania.

## CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 134,223.84 | |
| Increase of paid-up capital during the year | 100,000.00 | |
| Extended at | | $ 234,223.84 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 21,406.02 | $ 73,709.31 | $ 95,115.33 | $ 24,080.17 |
| Health | 7,782.42 | 27,107.89 | 34,890.31 | 5,930.82 |
| Liability | 3,273.14 | 24,165.57 | 27,438.71 | 5,845.23 |
| Plate-glass | 1,145.37 | 4,083.19 | 5,228.56 | 1,612.55 |
| Steam-boiler | 758.78 | 7,101.06 | 9,859.84 | 2,389.19 |
| Elevator | 67.93 | 3,124.50 | 3,192.43 | 458.50 |
| Total | $ 34,433.66 | $ 141,291.52 | $ 175,725.18 | $ 40,316.46 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 71,035.16 | $ 32,405.00 | $ 38,630.16 |
| Health | 28,959.49 | 5,758.03 | 23,201.46 |
| Liability | 21,593.48 | 7,095.30 | 14,498.18 |
| Plate-glass | 3,616.01 | 724.97 | 2,891.04 |
| Steam-boiler | 7,470.65 | 1,105.66 | 6,364.99 |
| Elevator | 2,733.93 | 237.88 | 2,496.05 |
| Total | $ 135,408.72 | $ 47,326.84 | $ 88,081.88 |

| | | |
|---|---|---|
| Excess premiums received on policies expiring prior to January 1, 1903 | $ 2,269.72 | |
| Total net cash actually received for premiums | | 90,351.60 |
| Interest on collateral loans | $ 92.15 | |
| Interest on bonds and dividends on stock | 4,795.85 | |
| Interest from all other sources | 377.29 | |
| Total interest | | 5,265.29 |
| From all other sources, viz.: | | |
| Internal revenue stamps redeemed | | 33.66 |
| Surplus paid in | | 50,000.00 |
| Total income | | $ 145,650.55 |
| Sum of both amounts | | $ 379,874.39 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|
| Accident | $ 12,034.11 | $ 12,034.11 | |
| Health | 17,094.58 | 17,094.58 | |
| Liability | 7,431.48 | 7,431.48 | |
| Plate-glass | 1,119.59 | 1,119.59 | |
| Elevator | 268.00 | 268.00 | |
| Total | | | $ 37,947.76 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $1,511.17; Health, $159.25: Liability, $1,957.68; Steam-boiler, $119; Elevator, $15 | | | 3,762.10 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $12,787.17; Health, $8,241.55; Liability, $4,824.66; Plate-glass, $852.62; Steam-boiler, $119; Elevator, $817.04 | | | 29,417.42 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | 11,908.99 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | 2,788.52 |
| Medical examiners' fees and salaries | | | 1,500.25 |
| Inspections | | | 2,428.25 |
| Rents | | | 1,571.95 |
| All other taxes, licenses and Insurance Department fees | | | 2,391.88 |
| Legal expenses | | | 696.12 |
| Advertising | | | 1,494.37 |
| Printing and stationery | | | 2,721.13 |
| Postage and express | | | 904.10 |
| Furniture and fixtures | | | 483.64 |
| Loss on sale or maturity of ledger assets | | | 405.14 |
| All other disbursements | | | 2,679.43 |
| Total disbursements | | | $ 103,101.05 |
| Balance | | | $ 276,773.34 |

ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 213,096.65 | |
| Cash in company's office | 2,431.08 | |
| Cash in bank | 53,075.97 | |
| Bills receivable | 2,582.33 | |
| Other ledger assets, viz.: Agents balances | 5,587.31 | |
| Ledger assets, as per balance | | $ 276,773.34 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued on bonds | 2,160.00 |
| Market value (not including interest) of bonds and stocks over book value | 4,303.35 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 23,971.89 | $ 108.28 | |
| Health | 5,821.32 | 109.50 | |
| Liability | 5,845.23 | ---------- | |
| Plate-glass | 1,612.55 | ---------- | |
| Steam-boiler | 2,355.44 | 33.75 | |
| Elevator | 458.50 | ---------- | |
| Total | $ 40,064.93 | $ 251.53 | 40,316.46 |
| Gross assets | | | $ 323,553.15 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | $ 251.53 | |
| Agents' balances | 1,856.97 | |
| Total not admitted | | $ 2,108.50 |
| Total admitted assets | | $ 321,444.65 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported, Proofs not Received.* |
|---|---|---|
| Accident | $ 3,036.05 | $ 475.13 |
| Health | 1,589.58 | 536.78 |
| Total | $ 4,625.63 | $ 1,011.91 |

| Losses and claims: | *Resisted by Company.* | *Resisted for Policy-holders.* |
|---|---|---|
| Accident | $ 2,000.00 | $ |
| Liability | | 850.00 |
| Total | $ 2,000.00 | $ 850.00 |

| | | | |
|---|---|---|---|
| Net unpaid claims | | | $ 8,487.54 |
| Estimated expenses incident to the settlement of unpaid claims, viz.: Accident, $250; Health, $25; Liability, $650 | | | 925.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $105,710.31; unearned premiums, 50 per cent. | | $ 52,855.16 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year from date of policy, $10,303.85; unearned premiums, pro rata | | 5,888.27 | |
| Total unearned premiums | | | 58,743.43 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | 13,063.90 |
| Total amount of all liabilities, except capital | | | $ 81,219.87 |
| Capital actually paid up in cash | | $ 200,000.00 | |
| Surplus over all liabilities | | 40,224.78 | |
| Surplus as regards policy-holders | | | 240,224.78 |
| Total liabilities | | | $ 321,444.65 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 42,619.13 | $ 29,493.45 | $ 11,482.28 |
| Written or renewed during the year | 73,709.31 | 27,107.19 | 24,165.57 |
| Total | $ 116,328.44 | $ 56,600.64 | $ 35,647.85 |
| Deduct expirations and cancellations | 65,694.89 | 30,276.19 | 17,551.42 |
| In force at the end of the year | $ 50,633.55 | $ 26,324.45 | $ 18,096.43 |
| Deduct amount re-insured | | | 300.00 |
| Net premiums in force December 31, 1903 | $ 50,633.55 | $ 26,324.45 | $ 17,796.43 |

| | *Plate-glass.* | *Steam-boiler.* | *Elevator.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 3,876.25 | $ 10,776.75 | $ 2,786.75 |
| Written or renewed during the year | 4,083.19 | 9,101.06 | 3,124.50 |
| Total | $ 7,959.44 | $ 19,877.81 | $ 5,911.25 |
| Deduct expirations and cancellations | 3,652.60 | 6,686.17 | 2,150.00 |
| In force at the end of the year | $ 4,306.84 | $ 13,191.64 | $ 3,761.25 |
| Net premiums in force December 31, 1903 | $ 4,306.84 | $ 13,191.64 | $ 3,761.25 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 1,085.94 | $ 334.04 | $ 304.04 |
| Health | 1,521.50 | 2,748.25 | 2,053.00 |
| Liability | 1,489.76 | 1,115.00 | 1,065.00 |
| Plate-glass | 636.87 | 217.00 | 128.43 |
| Elevator | 98.00 | | |
| Total | $ 4,832.07 | $ 4,414.29 | $ 3,550.47 |

# PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Incorporated March 3, 1893. Commenced Business May 6, 1893.

PHINEAS C. LOUNSBURY, President. KIMBALL C. ATWOOD, Secretary.

Home Office, 290 Broadway, New York City.

## CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 1,026,348.46

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 139,785.00 | $ 1,086,584.65 | $ 1,226,369.65 | $ 102,336.07 |
| Health | 10,040.00 | 189,469.45 | 199,509.45 | 25,583.00 |
| Total | $ 149,825.00 | $ 1,276,054.10 | $ 1,425,879.10 | $ 127,919.07 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 1,124,033.58 | $ 131,391.76 | $ 992,641.82 |
| Health | 173,926.45 | 14,972.41 | 158,954.04 |
| Total | $ 1,297,960.03 | $ 146,364.17 | $ 1,151,595.86 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 1,151,595.86 |
| Interest on bonds and dividends on stock | $ 24,193.00 | |
| Interest from all other sources | 1,923.60 | |
| Total interest | | 26,116.60 |
| Total income | | $ 1,177,712.46 |
| Sum of both amounts | | $ 2,204,060.92 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|
| Accident | $ 403,791.87 | $ 403,791.87 | |
| Health | 65,231.56 | 65,231.56 | |
| Total | $ 469,023.43 | $ 469,023.43 | $ 469,023.43 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $15,476.09; Health, $1,050.25 | | | 16,526.34 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $344,117.21; Health, $59,852.86 | | | 403,970.07 |
| Stockholders, for interest or dividends | | | 12,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | 85,236.05 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | 85,525.25 |
| Medical examiners' fees and salaries | | | 10,253.75 |
| Inspections | | | 8,675.12 |
| Rents, including $8,000 for company's own occupancy | | | 18,675.00 |
| All other taxes, licenses and Insurance Department fees | | | 22,642.11 |
| Advertising | | | 12,672.50 |
| Printing and stationery | | | 25,882.75 |
| Postage and express | | | 18,575.40 |
| Furniture and fixtures | | | 2,040.38 |
| Total disbursements | | | $ 1,191,698.15 |
| Balance | | | $ 1,012,362.77 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 867,956.99 | |
| Cash in company's office | 4,545.49 | |
| Cash in bank | 139,860.29 | |
| Ledger assets, as per balance | | $ 1,012,362.77 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 7,138.71 |
| Market value (not including interest) of bonds and stocks over book value | | 11,489.26 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 97,072.07 | $ 5,264.00 | |
| Health | 24,267.00 | 1,316.00 | |
| Total | $ 121,339.07 | $ 6,580.00 | 127,919.07 |
| Gross assets | | | $ 1,158,909.81 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Gross premiums in course of collection written prior to October 1, 1903 | 6,580.00 |
| Total admitted assets | $ 1,152,329.81 |

## LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported Proofs not Received.* | *Resisted by Company.* | |
|---|---|---|---|---|
| Accident | $ 28,625.00 | $ 31,775.00 | $ 53,404.88 | |
| Health | 300.00 | 2,900.00 | | |
| Totals | $ 28,925.00 | $ 34,675.00 | $ 53,404.88 | |
| Net unpaid claims | | | | $ 117,004.88 |

| | | |
|---|---|---|
| Estimated expenses incident to the settlement of unpaid claims | | $ 2,000.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $977,864.96; unearned premiums, 50 per cent. | $ 488,932.48 | |
| Total unearned premiums | | 488,932.48 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 31,515.27 |
| Other liabilities, viz.: Reserve for contingent installment policies | | 73,268.00 |
| Total amount of all liabilities, except capital | | $ 712,720.63 |
| Capital actually paid up in cash | $ 200,000.00 | |
| Surplus over all liabilities | 239,609.18 | |
| Surplus as regards policy-holders | | 439,609.18 |
| Total liabilities | | $ 1,152,329.81 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 759,105.14 | $ 120,702.00 |
| Written or renewed during the year | 1,086,584.65 | 189,469.45 |
| Total | $ 1,845,689.79 | $ 310,171.45 |
| Deduct expirations and cancellations | 1,017,939.33 | 160,056.95 |
| Net premiums in force December 31, 1903 | $ 827,750.46 | $ 150,114.50 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 5,517.00 | $ 773.91 | $ 848.91 |
| Health | 2,177.00 | 1,057.04 | 1,082.04 |
| Total | $ 7,694.00 | $ 1,830.95 | $ 1,930.95 |

# STANDARD LIFE AND ACCIDENT INSURANCE COMPANY OF MICHIGAN.

Incorporated May 29, 1884. Commenced Business August 1, 1884.

D. M. FERRY, President. E. A. LEONARD, Secretary.

Home Office, Griswold Street, Detroit, Michigan.

## CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 1,328,914.63 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 170,908.23 | $ 1,050,755.40 | $ 1,221,663.63 | $ 176,055.12 |
| Health | 25,825.79 | 120,801.32 | 146,627.11 | 34,774.92 |
| Liability | 54,812.52 | 737,765.80 | 792,578.32 | 81,647.47 |
| Total | $ 251,546.54 | $ 1,909,322.52 | $ 2,160,869.06 | $ 292,477.51 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 1,045,608.51 | $ 263,994.38 | $ 781,614.13 |
| Health | 111,852.19 | 25,739.20 | 86,112.99 |
| Liability | 710,930.85 | 65,665.76 | 645,265.09 |
| Total | $ 1,868,391.55 | $ 355,399.34 | $ 1,512,992.21 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 1,512,992.21 |
| Interest on mortgage loans | $ 26,164.29 | |
| Interest on bonds and dividends on stock | 32,142.86 | |
| Interest from all other sources | 2,315.12 | |
| Gross rents from company's property | 28.65 | |
| Total interest and rents | | 60,650.92 |
| Profit on sale or maturity of ledger assets: On real estate sales | | 1,200.00 |
| From all other sources | | 1,137.34 |
| Total income | | $ 1,575,980.47 |
| Sum of both amounts | | $ 2,904,895.10 |

## DISBURSEMENTS.

| | *Gross Amount paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Accident | $ 352,512.16 | $ 2,463.37 | $ 350,048.79 | |
| Health | 35,186.32 | ---------- | 35,186.32 | |
| Liability | 229,480.15 | 161.50 | 229,318.65 | |
| | $ 617,178.63 | $ 2,624.87 | $ 614,553.76 | 614,553.76 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $7,672.59; Liability, $47,860.32 | | | | 55,532.91 |

| | | |
|---|---|---|
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $229,484.36; Health, $25,333.89; Liability, $153,183.79 | | $ 408,002.04 |
| Stockholders, for interest or dividends | | 25,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 64,557.31 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 69,455.46 |
| Inspections | | 11,980.96 |
| Rents | | 8,117.71 |
| Taxes on real estate | | 669.60 |
| All other taxes, licenses and Insurance Department fees | | 42,051.51 |
| Legal expenses | | 504.88 |
| Advertising | | 7,326.25 |
| Printing and stationery | | 10,750.32 |
| Postage and express | | 7,619.53 |
| Furniture and fixtures | | 1,124.81 |
| All other disbursements, traveling expenses of officers and Home Office employees | | 5,262.75 |
| General expenses | | 5,033.37 |
| Total disbursements | | $ 1,337,543.17 |
| Balance | | $ 1,567,351.93 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 44,470.00 | |
| Mortgage loans on real estate | 529,877.00 | |
| Book value of bonds and stocks | 885,594.00 | |
| Cash in company's office | 444.60 | |
| Cash in bank | 106,966.33 | |
| Ledger assets, as per balance | | $ 1,567,351.93 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 8,413.74 | |
| Interest due and accrued on bonds | 10,136.99 | |
| Interest due and accrued on other assets | 285.40 | |
| | | 18,836.13 |
| Market value (not including interest) of bonds and stocks over book value | | 19,481.00 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
|---|---|---|
| Accident | $ 176,055.12 | |
| Health | 34,774.92 | |
| Liability | 81,647.47 | |
| Total | | 292,477.51 |
| Total admitted assets | | $ 1,898,146.57 |

## LIABILITIES.

| Losses and claims: | *Adjusted Due.* | *In Process of Adjustemnt.* | *Reported Proofs not Received.* |
|---|---|---|---|
| Accident | $ 5,295.00 | $ 15,360.00 | $ 39,545.00 |
| Health | 450.00 | 1,250.00 | 2,850.00 |
| Liability | 12,000.00 | 18,500.00 | 37,500.00 |
| Totals | $ 17,745.00 | $ 35,110.00 | $ 79,895.00 |

| | *Resisted by Company.* | *Resisted for Policy-holders.* |
|---|---|---|
| Accident | $ 34,300.00 | $ |
| Liability | | 123,480.00 |
| Totals | $ 34,300.00 | $ 123,480.00 |
| Net unpaid claims | | $ 290,530.00 |

| | | |
|---|---|---|
| Special reserve for unpaid losses, viz.: Accident, $15,000; Liability, $93,400 | | $ 108,400.00 |
| Estimated expenses incident to the settlement of unpaid claims | | 46,115.51 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $1,331,552.37; unearned premiums, 50 per cent. | $ 665,776.18 | |
| Total unearned premiums | | 665,776.18 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | 80,431.32 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 7,500.00 |
| Return premiums | | 11,516.30 |
| Re-insurance | | 3,693.84 |
| Other liabilities, viz.: Reserve for contingencies | | 50,000.00 |
| Total amount of all liabilities, except capital | | $ 1,263,963.15 |
| Capital actually paid up in cash | $ 250,000.00 | |
| Surplus over all liabilities | 384,183.42 | |
| Surplus as regards policy-holders | | 634,183.42 |
| Total liabilities | | $ 1,898,146.57 |

## EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 654,166.39 | $ 73,699.35 | $ 456,848.45 |
| Written or renewed during the year | 1,050,755.40 | 120,801.32 | 737,765.80 |
| Total | $ 1,704,921.79 | $ 194,500.67 | $ 1,194,614.25 |
| Deduct expirations and cancellations | 979,154.09 | 107,996.65 | 655,737.37 |
| In force at end of year | 725,769.70 | 86,504.02 | 538,876.88 |
| Deduct amount re-insured | 12,234.55 | | 7,361.68 |
| Net premiums in force December 31, 1903 | $ 713,533.15 | $ 86,504.02 | $ 531,515.20 |

## BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 14,099.26 | $ 9,769.76 | $ 9,769.76 |
| Health | 1,434.42 | 754.23 | 754.23 |
| Totals | $ 15,533.68 | $ 10,523.99 | $ 10,523.99 |

# PACIFIC MUTUAL LIFE (ACCIDENT DEPARTMENT) OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business January, 1868.

Commenced Business, Accident May, 1885.

GEORGE A. MOORE, President. S. M. MARKS, Secretary.

Home Office, 508 Montgomery Street, San Francisco, Cal.

## BALANCE SHEET.

(Shown in Life Department).

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 167,797.54 | $ 760,964.22 | $ 928,761.76 | $ 169,307.19 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 759,454.57 | $ 215,875.67 | $ 543,578.90 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | $ 543,578.90 |
| Total income | | $ 543,578.90 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policy-holders for Losses.* |
|---|---|---|---|
| Accident | $ 225,747.37 | $ 3,040.67 | $ 222,706.70 |

| | | |
|---|---|---|
| Total | | 222,706.70 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders | | 4,437.34 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | | 196,716.10 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 37,505.98 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | 7,906.95 |
| Medical examiners' fees and salaries | | 8,068.63 |
| Inspections | | 1,626.95 |
| Rents, including $3,600 for company's own occupancy | | 5,912.99 |
| All other taxes, licenses and Insurance Department fees | | 9,228.48 |
| Legal expenses | | 3,120.00 |
| Advertising | | 3,511.53 |
| Printing and stationery | | 6,928.50 |
| Postage and express | | 2,715.22 |
| Dividends paid policy-holders | | 954.50 |
| All other disbursements: | | |
| General expense | | 1,948.75 |
| Agents' balances charged off | | 598.20 |
| Judgment for alleged damages | | 1,500.00 |
| Total disbursements | | $ 515,386.82 |
| Balance | | $ 28,192.08 |

## ASSETS.

(See Life Statement).

### NON-LEDGER ASSETS.

(See Life Statement).

| | | |
|---|---|---|
| Due from other companies on re-insurance policies | | $ 6,320.26 |
| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
| Accident | $ 169,307.19 | |
| Total | | 169,307.19 |
| Total admitted assets | | $ 175,627.45 |

## LIABILITIES.

| | | | |
|---|---|---|---|
| Losses and claims: | *In Process of Adjustment.* | *Resisted by Company.* | |
| Accident | $ 11,000.00 | $ 8,250.00 | |
| Net unpaid claims | | | $ 19,250.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $428,002.10; unearned premiums, 50 per cent. | | | 214,001.05 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | 42,326.80 |
| Other liabilities, viz.: (See Life Statement). | | | |

## EXHIBIT OF PREMIUMS.

| | *Accident.* |
|---|---|
| Premiums in force December 31 of previous year | $ 439,276.20 |
| Written or renewed during the year | 760,964.22 |
| Total | $ 1,200,240.42 |
| Deduct expirations and cancellations | 761,314.90 |
| In force at the end of the year | $ 438,925.52 |
| Deduct amount re-insured | 10,923.42 |
| Net premiums in force December 31, 1903 | $ 428,002.10 |

## BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred* |
|---|---|---|---|
| Accident | $ 1,126.24 | $ 674.55 | $ 674.55 |

# ACCIDENT DEPARTMENT TRAVELERS INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 17, 1863. Commenced Business April 1, 1864.

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Conn.

## CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

| | |
|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 6,706,533.32 |

## INCOME.

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* | |
|---|---|---|---|---|
| Accident | $ 2,459,302.01 | $ 86,208.43 | $ 2,373,093.58 | |
| Health | 201,443.73 | 5,188.62 | 196,255.11 | |
| Liability | 2,688,216.32 | 168,247.66 | 2,519,968.66 | |
| Total | $ 5,348,962.06 | $ 259,644.71 | $ 5,089,317.35 | |
| Total net cash actually received for premiums | | | | 5,089,317.35 |
| Interest on bonds and dividends on stock | | | $ 319,021.51 | |
| Interest from all other sources | | | 9,050.71 | |
| Total interest | | | | 328,072.22 |
| Profit on sale or maturity of ledger assets | | | | 31,139.18 |
| From all other sources | | | | 725.42 |
| Total income | | | | $ 5,449,254.17 |
| Sum of both amounts | | | | $ 12,155,787.49 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policyholders for Losses.* | |
|---|---|---|---|---|
| Accident | $ 949,321.46 | $ 3,807.01 | $ 945,514.45 | |
| Health | 68,624.31 | ---------- | 68,624.31 | |
| Liability | 621,312.31 | ---------- | 621,312.31 | |
| Total | $ 1,639,258.08 | $ 3,807.01 | $ 1,635,451.07 | |
| | | | | 1,635,451.07 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $17,695.15; Health, $156.31; Liability, $288,608.36 | | | | 306,459.82 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $746,747.72; Health, $53,275.88; Liability, $563,992.69 | | | | 1,364,016.29 |
| Stockholders, for interest or dividends | | | | 250,000.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 188,400.78 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | | 268,692.50 |
| Medical examiners' fees and salaries | | | | 89,169.99 |
| Inspections | | | | 37,677.34 |
| Rents | | | | 53,627.65 |
| Taxes on capital stock | | | | 26,427.56 |

| | | |
|---|---|---|
| All other taxes, licenses and Insurance Department fees | | $ 82,928.34 |
| Legal expenses | | 23,559.21 |
| Advertising | | 49,642.61 |
| Printing and stationery | | 67,634.89 |
| Postage and express | | 31,892.79 |
| Furniture and fixtures | | 24,559.95 |
| All other disbursements | | 25,732.11 |
| Total disbursements | | $ 4,525,872.90 |
| Balance | | $ 7,629,914.59 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 7,155,945.14 | |
| Cash in company's office | 5,311.23 | |
| Cash in bank | 453,381.91 | |
| Agents' debit balances | 15,276.31 | |
| Ledger assets, as per balance | | $ 7,629,914.59 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued on bonds (but not due) | 50,659.57 |
| Market value (not including interest) of bonds and stocks over book value | 243,100.17 |
| Gross assets | $ 7,923,674.33 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Agents' debit balances | 15,276.31 |
| Total admitted assets | $ 7,908,398.02 |

## LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Reported Proofs not Received.* |
|---|---|---|
| Accident | $ 48,000.00 | $ 54,508.00 |

| Losses and claims: | *Resisted by Company.* | *Resisted for Policy-holders.* |
|---|---|---|
| Accident | $ 98,050.00 | |
| Liability | | $ 866,153.64 |

| | | |
|---|---|---|
| Net unpaid claims | | $ 1,066,711.64 |
| Estimated expenses incident to the settlement of unpaid claims | | 245,726.36 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $3,497,964.68; unearned premiums, 50 per cent | $ 1,748,982.34 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $127,196.11; unearned premiums, pro rata | 475,283.38 | |
| Total unearned premiums | | 2,224,265.72 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | 85,000.00 |
| Other liabilities, viz.: Additional reserve, Liability Department | | 400,000.00 |
| Total amount of all liabilities, except capital | | $ 4,021,703.72 |
| Capital actually paid up in cash | $ 1,000,000.00 | |
| Surplus over all liabilities | 2,886,694.30 | |
| Surplus as regards policy-holders | | 3,886,694.30 |
| Total liabilities | | $ 7,908,398.02 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 1,529,849.40 | $ 103,837.98 | $ 1,449,324.96 |
| Written or renewed during the year | 2,459,302.01 | 201,443.73 | 2,688,216.32 |
| Total | $ 3,989,151.41 | $ 305,281.71 | $ 4,137,541.31 |
| Deduct expirations and cancellations | 2,310,539.04 | 130,336.22 | 2,327,063.58 |
| In force at the end of the year | $ 1,678,612.37 | $ 174,945.39 | $ 1,810,477.73 |
| Deduct amount re-insured | 28,381.73 | 3,927.49 | 6,565.48 |
| Net premiums in force December 31, 1903 | $ 1,650,230.64 | $ 171,017.90 | $ 1,803,912.25 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed During the Year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 10,207.46 | $ 9,879.42 | $ 12,379.42 |
| Health | 2,584.21 | 2,434.21 | 1,668.40 |
| Liability | 9,951.07 | 5,571.18 | 5,571.18 |
| Totals | $ 22,592.74 | $ 17,119.00 | $ 19,619.00 |

# TOBACCO PLANTERS MUTUAL HAIL AND FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated March 5, 1903. Commenced Business April 5, 1903.

O. L. JOYNER, President. E. A. TAYLOR, Secretary.

Home Office, Rooms 3 and 4 Pullen Building, Raleigh, N. C.

BALANCE SHEET.

INCOME.

| | *Hail.* | |
|---|---|---|
| Entire assessments collected during the year | $ 50,132.55 | |
| Total | | $ 50,132.55 |
| Total income | | $ 50,132.55 |

DISBURSEMENTS.

| | *Hail.* | |
|---|---|---|
| Gross amount paid for losses | $ 29,778.25 | |
| Net amount paid for losses | | 29,778.25 |
| Interest and discount | | 504.34 |
| Commissions or brokerage | | 7,720.13 |
| Salaries, fees and all other charges of officers, agents, etc. | | 8,632.70 |
| Insurance Department fees and agents' licenses | | 29.00 |
| Rent | | 132.00 |
| Advertising, printing and stationery, $724.20; legal expenses, $125 | | 849.20 |
| Furniture and fixtures | | 293.35 |

| | | |
|---|---|---|
| Cost of incorporating | | $ 139.45 |
| Telephone, telegrams and express, $76.53; postage, $1,170.50 | | 1,246.03 |
| All other expenditures | | 126.20 |
| Total disbursements during the year | | $ 49,451.65 |
| Balance December 31, 1903 | | $ 680.90 |

## LEDGER ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 372.95 | |
| Agents' debit balances | 307.95 | |
| Total net ledger assets | | $ 680.90 |
| Total admitted assets | | $ 680.90 |

## MISCELLANEOUS.

### RISKS AND PREMIUMS.

| | *Hail.* | *Premiums.* |
|---|---|---|
| In force December 31, 1902 | $ | $ |
| Written or renewed during the year | 1,975,482.50 | 79,019.30 |
| Total | $ 1,975,482.50 | $ 79,019.30 |
| Deduct those expired and marked off as terminated | 951,747.00 | |
| In force at end of the year | $ 1,023,735.50 | $ |
| Net amount in force December 31, 1903 | $ 1,023,735.50 | $ |

## BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

| | *Hail.* |
|---|---|
| Gross risks written | $ 1,975,482.50 |
| Gross premiums received | 50,132.55 |
| Losses paid | 29,778.25 |
| Losses incurred | 29,778.25 |

# THE TITLE GUARANTY AND TRUST COMPANY OF SCRANTON, PENNSYLVANIA.

Incorporated February 20, 1901. Commenced Business April 1, 1901.

L. A. WATRES, President. D. B. ATHERTON, Secretary.

Home Office, 516 Spruce Street, Scranton, Penn.

## CAPITAL STOCK.

Amount of capital paid up in cash, $761,900.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,134,955.55 | |
| Increase of paid-up capital during the year | 11,900.00 | |
| Extended at | | $ 2,146,855.55 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Surety | $ 1,209.00 | $ 100,715.41 | $ 101,924.41 | $ 22,000.26 |
| Title | | 444.64 | 444.64 | |
| Total | $ 1,209.00 | $ 101,160.05 | $ 102,365.05 | $ 22,000.26 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Surety | $ 79,924.15 | $ 9,071.37 | $ 70,852.78 |
| Title | 444.64 | | 444.64 |
| Total | $ 80,368.78 | $ 9,071.37 | $ 71,297.42 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 71,297.42 |
| Interest on mortgage loans | $ 8,554.35 | |
| Interest on collateral loans | 34,672.22 | |
| Interest on bonds and dividends on stock | 61,224.52 | |
| Interest from all other sources | 3,905.03 | |
| Total interest | | 108,356.12 |
| Commissions on sale of stocks and bonds | | 27,465.78 |
| Trust commissions | | 2,388.37 |
| From all other sources: | | |
| Increase in surplus fund | | 8,925.00 |
| Exchange | | 47.90 |
| Total income | | $ 218,480.59 |
| Sum of both amounts | | $ 2,365,336.14 |

## DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Net Amount Paid Policyholders for Losses.* |
|---|---|---|
| Surety | $ 357.02 | $ 357.02 |
| Total | | 357.02 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | | 15,866.68 |
| Stockholders, for interest or dividends | | 15,214.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | 15,190.47 |

| | | |
|---|---|---|
| Salaries, traveling and all other expenses of agents not paid by commissions | | $ 3,609.98 |
| Taxes on real estate | | 884.29 |
| All other taxes, licenses and Insurance Department fees | | 5,141.20 |
| Advertising | | 3,214.00 |
| Printing and stationery | | 5,622.79 |
| Postage and express | | 1,699.77 |
| General expenses | | 43,927.13 |
| All other disbursements: | | |
| Decrease in deposits | | 56,129.21 |
| Interest paid | | 33,939.18 |
| Total disbursements | | $ 200,795.72 |
| Balance | | $ 2,164,540.42 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 91,733.03 | |
| Mortgage loans on real estate | 155,963.85 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 744,300.45 | |
| Book value of bonds and stocks | 926,050.00 | |
| Cash in company's office | 39,103.41 | |
| Cash in bank | 186,760.52 | |
| Other ledger assets: | | |
| Furniture and fixtures | 18,840.06 | |
| Judgments and claims | 1,789.10 | |
| Ledger assets, as per balance | | $ 2,164,540.42 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | | 2,892.72 |
| Interest due and accrued on bonds | | 9,193.35 |
| Market value (not including interest) of bonds and stocks over book value | | 20,810.00 |
| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
| Surety | $ 22,000.26 | |
| Total | | 22,000.26 |
| Other non-ledger assets, viz.: Bills receivable | | 10,079.49 |
| Gross assets | | $ 2,229,521.24 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 10,079.49 | |
| Furniture and fixtures | 18,840.06 | |
| Book value of ledger assets over market value, viz.: Bonds and stocks | 20,810.00 | |
| Total not admitted | | 49,729.55 |
| Total admitted assets | | $ 2,179,791.69 |

## LIABILITIES.

| | *In Process of Adjustment.* | *Reported Proofs not Received.* | |
|---|---|---|---|
| Losses and claims: | | | |
| Surety | $ 60.94 | $ 3,625.34 | |
| Net unpaid claims | | | $ 3,686.28 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $100,026.92; unearned premiums, 50 per cent. | | $ 50,013.46 | |
| Total unearned premiums | | | 50,013.46 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | 6,600.10 |
| Other liabilities, viz.: Due depositors | | | 1,056,569.55 |
| Total amount of all liabilities, except capital | | | $ 1,116,869.39 |

| | | |
|---|---|---|
| Capital actually paid up in cash | $ 761,900.00 | |
| Surplus over all liabilities | 301,022.30 | |
| Surplus as regards policy-holders | | $ 1,062,922.30 |
| Total liabilities | | $ 2,179,791.69 |

EXHIBIT OF PREMIUMS.

| | *Surety.* | *Title.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 7,372.82 | $ 773.24 |
| Written or renewed during the year | 100,507.59 | 444.64 |
| Total | $ 107,880.41 | $ 1,217.88 |
| Deduct expirations and cancellations | 9,071.37 | |
| In force at end of the year | $ 98,809.04 | $ 1,217.88 |
| Net premiums in force December 31, 1903 | $ 98,809.04 | $ 1,217.88 |

No business in North Carolina during 1903.

## UNITED STATES CASUALTY COMPANY OF NEW YORK.

Incorporated May 2, 1895. Commenced Business May 3, 1895.

JAMES W. HINKLEY, President. EDSON S. LOTT, Secretary.

Home Office, 141 Broadway, New York, N. Y.

### CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 1,380,660.77

### INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Accident | $ 47,447.52 | $ 597,327.09 | $ 644,774.61 | $ 42,601.60 |
| Health | 6,999.63 | 114,166.47 | 121,166.10 | 16,118.68 |
| Liability | 55,750.87 | 603,310.97 | 659,061.84 | 57,887.93 |
| Steam-boiler, | 6,831.02 | 54,344.21 | 61,175.23 | 5,675.01 |
| Sprinkler | 3,603.94 | 34,476.85 | 38,080.79 | 2,235.72 |
| Total | $ 120,632.98 | $ 1,403,625.59 | $ 1,524,258.57 | $ 124,518.94 |

| | *Entire Premiums collected during the year.* | *Deduct Re-insurance, Return Premiums and Cancellations.* | *Net Cash actually received for Premiums.* |
|---|---|---|---|
| Accident | $ 602,173.01 | $ 132,972.45 | $ 469,200.56 |
| Health | 105,047.42 | 19,392.95 | 85,654.47 |
| Liability | 601,173.91 | 156,244.51 | 444,929.40 |
| Steam-boiler | 55,500.22 | 15,976.72 | 39,523.50 |
| Sprinkler | 35,845.07 | 10,884.70 | 24,960.37 |
| Total | $ 1,399,739.63 | $ 335,471.33 | $ 1,064,268.30 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 1,064,268.30 |
| Interest on bonds and dividends on stock | | 48,317.80 |
| Total income | | $ 1,112,586.10 |
| Sum of both amounts | | $ 2,493,246.87 |

DISBURSEMENTS.

| | *Gross Amount paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Accident | $ 137,547.53 | $ 559.38 | $ 136,988.15 | |
| Health | 19,357.87 | ---------- | 19,357.87 | |
| Liability | 215,032.54 | 2,826.95 | 212,205.59 | |
| Steam-boiler | 4,193.64 | 1,646.99 | 2,546.65 | |
| Sprinkler | 5,421.60 | 45.00 | 5,376.60 | |
| Total | $ 381,553.18 | $ 5,078.32 | $ 376,474.86 | $ 376,474.86 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.: Accident, $2,760.08; Health, $312.61; Liability, $22,072.45; Steam-boiler, $100.83; Sprinkler, $350.65 | | | | 25,596.62 |
| Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes: Accident, $142,897.46; Health, $22,813.45; Liability, $108,388.59; Steam-boiler, $10,059.75; Sprinkler, $6,221.20 | | | | 290,380.45 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 101,324.87 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | | 44,700.07 |
| Inspections | | | | 16,257.45 |
| Rents | | | | 9,939.58 |
| Taxes on real estate | | | | 41.69 |
| All other taxes, licenses and Insurance Department fees | | | | 19,890.16 |
| Legal expenses | | | | 2,012.04 |
| Advertising | | | | 2,601.10 |
| Printing and stationery | | | | 23,973.76 |
| Postage and express | | | | 11,563.10 |
| Furniture and fixtures | | | | 2,343.91 |
| All other disbursements | | | | 16,798.85 |
| Total disbursements | | | | $ 943,898.51 |
| Balance | | | | $ 1,549,348.36 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 5,000.00 | |
| Mortgage loans on real estate | 5,000.00 | |
| Book value of bonds | 1,479,308.76 | |
| Cash in company's office | 25,659.97 | |
| Cash in bank | 33,235.26 | |
| Bills receivable | 1,144.37 | |
| Ledger assets, as per balance | | $ 1,549,348.36 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 12,812.62 |

| Gross premiums in course of collection, viz.: | *On Policies or Renewals issued subsequent to October 1, 1903.* | *On Policies or Renewals issued prior to October 1, 1903.* | |
|---|---|---|---|
| Accident | $ 42,008.10 | $ 593.50 | |
| Health | 15,887.49 | 231.19 | |
| Liability | 56,520.49 | 1,367.44 | |
| Steam-boiler | 5,560.01 | 115.00 | |
| Sprinkler | 2,166.97 | 68.75 | |
| Total | $ 122,143.06 | $ 2,375.88 | 124,518.94 |
| Gross assets | | | $ 1,686,679.92 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 1,144.37 | |
| Gross premiums in course of collection written prior to October 1, 1903 | 2,375.88 | |
| Book value ledger assets over market value, viz.: Bonds | 28,879.46 | |
| Total not admitted | | $ 32,399.71 |
| Total admitted assets | | $ 1,654,280.21 |

LIABILITIES.

| Losses and claims: | *In Process of Adjustment.* | *Resisted by Company.* | *Resisted for Policy-holders.* | |
|---|---|---|---|---|
| Accident | $ 14,637.00 | $ 12,675.00 | $ | |
| Health | 3,743.00 | | | |
| Liability | 10,139.00 | | 61,085.00 | |
| Steam-boiler | 38.00 | 736.00 | | |
| Sprinkler | 504.00 | | | |
| Total | $ 29,061.00 | $ 13,411.00 | $ 61,085.00 | |
| Net unpaid claims | | | | $ 103,557.00 |
| Estimated expenses incident to the settlement of unpaid claims | | | | 2,498.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $849,192.91; unearned premiums, 50 per cent. | | | $ 424,596.45 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year from date of policy, $89,316.13; unearned premiums, pro rata | | | 64,817.61 | |
| Total unearned premiums | | | | 489,414.06 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | | 30,535.78 |
| Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued | | | | 2,000.00 |
| Re-insurance | | | | 1,790.28 |
| Other liabilities, viz.: Voluntarily reserved for contingencies | | | | 74,485.09 |
| Total amount of all liabilities, except capital | | | | $ 704,280.21 |
| Capital actually paid up in cash | | | $ 300,000.00 | |
| Surplus over all liabilities | | | 650,000.00 | |
| Surplus as regards policy-holders | | | | 950,000.00 |
| Total liabilities | | | | $ 1,654,280.21 |

EXHIBIT OF PREMIUMS.

| | *Accident.* | *Health.* | *Liability.* |
|---|---|---|---|
| Premiums in force December 31 of previous year | $ 348,248.70 | $ 12,514.51 | $ 390,541.84 |
| Written or renewed during the year | 598,327.09 | 114,166.47 | 603,310.97 |
| Total | $ 946,575.79 | $ 126,680.98 | $ 993,852.81 |
| Deduct expirations and cancellations | 575,556.65 | 30,455.42 | 621,408.47 |
| In force at end of year | $ 371,019.14 | $ 96,225.56 | $ 372,444.34 |
| Deduct amount re-insured | | | 8,889.40 |
| Net premiums in force December 31, 1903 | $ 371,019.14 | $ 96,225.56 | $ 363,554.94 |

| | *Steam-boiler.* | *Sprinkler.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 78,866.75 | $ 24,389.76 |
| Written or renewed during the year | 54,344.21 | 34,476.85 |
| Total | $ 133,210.96 | $ 58,866.61 |
| Deduct expirations and cancellations | 49,576.49 | 34,791.68 |
| Net premiums in force December 31, 1903 | $ 83,634.47 | $ 24,074.93 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Accident | $ 3,349.64 | $ 216.92 | $ 216.92 |
| Health | 6,103.51 | 1,185.20 | 1,185.20 |
| Liability | 194.84 | 848.96 | 848.96 |
| Total | $ 9,647.99 | $ 2,251.08 | $ 2,251.08 |

# UNITED STATES FIDELITY AND GUARANTY COMPANY OF MARYLAND.

Incorporated March 19, 1896. Commenced Business August 1, 1896.

JOHN R. BLAND, President. GEORGE R. CALLIS, Secretary.

Home Office, No. 20 South Calvert Street, Baltimore, Md.

## CAPITAL STOCK.

Amount of capital paid up in cash, $1,700,000.00.

| | | |
|---|---|---|
| Amount of ledger assets (as per balance) December 31 of previous year | $ 2,497,814.71 | |
| Increase of paid-up capital during the year | 49,000.00 | |
| Surplus paid in on account of same | 16,393.50 | |
| Extended at | | $ 2,563,308.21 |

## INCOME.

| | *Gross Premiums Unpaid December 31 last year.* | *Gross Premiums written and renewed during the year.* | *Total.* | *Deduct Gross Premiums now in course of collection.* |
|---|---|---|---|---|
| Fidelity and Surety | $ 240,033.84 | $ 1,806,700.90 | $ 2,046,734.74 | $ 326,569.49 |
| Burglary | 49,879.52 | 451,426.76 | 501,306.28 | 81,787.95 |
| Total | $ 289,913.36 | $ 2,258,127.66 | $ 2,548,041.02 | $ 408,357.44 |

| | *Entire Premiums collected during the year.* | *Deduct Reinsurance, Return Premiums and Cancellations.* | *Net cash actually received for Premiums.* |
|---|---|---|---|
| Fidelity and Surety | $ 1,720,162.25 | $ 212,490.20 | $ 1,507,675.05 |
| Burglary | 419,518.33 | 90,370.29 | 329,148.04 |
| Total | $ 2,139,683.58 | $ 302,860.49 | $ 1,836,823.09 |

| | | |
|---|---|---|
| Total net cash actually received for premiums | | 1,836,823.09 |
| Interest on mortgage loans | $ 1,719.25 | |
| Interest on collateral loans | 1,266.52 | |
| Interest on bonds and dividends on stock | 61,349.26 | |
| Interest from all other sources | 1,117.59 | |
| Gross rents from company's property, including $9,000 for company's own occupancy | 12,788.76 | |
| Total interest and rents | | 78,241.38 |

| | | |
|---|---|---|
| Dividend received from Lawyers Surety Company of New York (in liquidation) | | $ 98,567.65 |
| From all other sources: | | |
| Department of Guaranteed Attorneys | | 21,552.67 |
| Total income | | $ 2,035,184.74 |
| Sum of both amounts | | $ 4,598,493.00 |

DISBURSEMENTS.

| | *Gross Amount Paid for Losses.* | *Deduct Salvage and Re-insurance.* | *Net Amount Paid Policy-holders for Losses.* | |
|---|---|---|---|---|
| Fidelity and Surety | $ 710,582.69 | $ 136,478.82 | $ 574,103.87 | |
| Burglary | 123,008.13 | 8,852.78 | 114,155.35 | |
| | $ 833,590.82 | $ 145,331.60 | $ 688,259.22 | |
| Total | | | | 688,259.22 |
| Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders | | | | 39.803.64 |
| Commissions or brokerage, less amount received on return premiums and re-insurance | | | | 506,820.95 |
| Stockholders, for interest or dividends (amount declared during the year 7 per cent.) | | | | 118,832.00 |
| Salaries, fees and all other compensation of officers and Home Office employees | | | | 143,243.46 |
| Salaries, traveling and all other expenses of agents not paid by commissions | | | | 128,608.68 |
| Inspections | | | | 17,393.13 |
| Rents, including $9,000 for company's own occupancy | | | | 33,464.18 |
| Repairs and expenses (other than taxes) on real estate | | | | 19,066.55 |
| All other taxes, licenses and Insurance Department fees | | | | 59,120.61 |
| Legal expenses | | | | 23,265.58 |
| Advertising | | | | 32,731.72 |
| Printing and stationery | | | | 42,191.77 |
| Postage and express | | | | 49,055.28 |
| Furniture and fixtures | | | | 6,413.30 |
| All other disbursements: | | | | |
| Traveling expenses, Home Office account | | | | 6,990.39 |
| Incidentals, development, etc. | | | | 20,923.94 |
| Total disbursements | | | | $ 1,936,184.40 |
| Balance | | | | $ 2,662,308.60 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 445,611.92 | |
| Mortgage loans on real estate | 22,650.00 | |
| Loans secured by pledge of bonds, stocks or other collaterals | 23,535.00 | |
| Book value of bonds and stocks | 1,798,237.56 | |
| Cash in company's office | 57,293.10 | |
| Cash in bank | 199,890.33 | |
| Other ledger assets, viz.: | | |
| Mortgages and other collateral, account salvage | 4,000.00 | |
| Due for subscriptions, Department Guaranteed Attorneys | 38,262.50 | |
| Advanced, account contracts secured | 155,730.45 | |
| Total | $ 2,745,210.80 | |
| Deduct ledger liabilities | 82,902.26 | |
| Ledger assets, as per balance | | $ 2,662,308.60 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued on mortgages | $ 735.30 | |
| Interest due and accrued on bonds | 2,263.72 | |
| Interest due and accrued on collateral loans | 321.01 | |
| Interest due and accrued on other assets | 1,029.05 | |
| | | 24,719.08 |
| Market value (not including interest) of bonds and stocks over book value | | 92,286.24 |

| | *On Policies or Renewals issued subsequent to October 1, 1903.* | |
|---|---|---|
| Gross premiums in course of collection, viz.: | | |
| Fidelity and Surety | $ 326,569.49 | |
| Burglary | 81,787.95 | |
| Total | | $ 408,357.44 |
| Total admitted assets | | $ 3,187,671.36 |

LIABILITIES.

| | *In Process of Adjustment.* | *Resisted by Company.* | |
|---|---|---|---|
| Losses and claims: | | | |
| Fidelity and Surety | $ 14,400.05 | $ 99,812.90 | |
| Burglary | 2,328.86 | 671.65 | |
| Total | $ 16,728.91 | $ 100,484.55 | |
| Deduct re-insurance | 400.00 | | |
| Total | $ 16,328.91 | $ 100,484.55 | |
| Net unpaid claims | | | $ 116,813.46 |
| Estimated expenses incident to the settlement of unpaid claims | | | 5,000.00 |
| Gross premiums (less re-insurance) upon all unexpired risks running one year or less, from date of policy, $1,885,756.69; unearned premiums, 50 per cent. | | $ 942,878.35 | |
| Gross premiums (less re-insurance) upon all unexpired risks running more than one year, from date of policy, $74,991.94; unearned premiums, pro rata | | 41,280.13 | |
| Total unearned premiums | | | 984,158.48 |
| Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903 | | | 85,755.06 |
| Total amount of all liabilities, except capital | | | $ 1,191,727.00 |
| Capital actually paid up in cash | | $ 1,700,000.00 | |
| Surplus over all liabilities | | 295,944.36 | |
| Surplus as regards policy-holders | | | 1,995,944.36 |
| Total liabilities | | | $ 3,187,671.36 |

EXHIBIT OF PREMIUMS.

| | *Fidelity and Surety.* | *Burglary.* |
|---|---|---|
| Premiums in force December 31 of previous year | $ 1,292,088.84 | $ 294,170.48 |
| Written or renewed during the year | 1,806,700.90 | 451,426.76 |
| Total | $ 3,098,789.74 | $ 745,597.24 |
| Deduct expirations and cancellations | 1,532,533.28 | 326,360.80 |
| In force at the end of the year | $ 1,566,256.46 | $ 419,236.44 |
| Deduct amount re-insured | | 24,744.27 |
| Net premiums in force December 31, 1903 | $ 1,566,256.46 | $ 394,492.17 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Gross Premiums on Risks Written or Renewed during the year.* | *Gross Losses Paid.* | *Gross Losses Incurred.* |
|---|---|---|---|
| Fidelity and Surety | $ 18,092.97 | $ | $ 820.45 |
| Burglary | 699.98 | 390.00 | 390.00 |
| Total | $ 18,792.92 | $ 390.00 | $ 1,210.45 |

# FRATERNAL ORDERS.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FRATERNAL ORDERS AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1903.

# AMERICAN GUILD.

Incorporated February, 1890. Commenced Business February 12, 1890.

CHARRES T. O'FERRALL, Supreme Governor. S. GALESKI, Supreme Secretary.

Home Office, Richmond, Va.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 123,793.06 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 194,743.27 | |
| Reserve | 6,195.32 | |
| Expense | 122,569.74 | |
| Total paid by members | $ 323,508.33 | |
| Interest | 514.53 | |
| Rent | 150.74 | |
| Received from other associations | 10,940.99 | |
| From all other sources | 7,117.95 | |
| Total cash income | | 342,232.54 |
| Aggregate last balance and income | | $ 466,025.60 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 188,071.67 | |
| Paid for permanent disability claims | 5,563.46 | |
| Paid for temporary disability claims | 5,298.05 | |
| Payments returned to applicants or members | 34,685.40 | |
| Total paid to applicants or members | $ 233,618.58 | |
| Commissions, fees and salaries to agents for organization | 116,815.91 | |
| Salaries of officers | 10,844.68 | |
| Salaries and other compensations of office employees | 6,406.70 | |
| Official publication | 1,119.75 | |
| Rent, supplies, advertising and printing | 3,195.98 | |
| Taxes | 190.11 | |
| Postage, express and telegraph | 2,122.88 | |
| Legal expenses | 1,494.02 | |
| Insurance Departments | 1,231.85 | |
| All other items | 9,387.14 | |
| Total disbursements | | 386,427.60 |
| Balance | | $ 79,598.00 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 9,531.25 | |
| Loans on mortgages | 11,847.44 | |
| Book value of bonds and stocks | 59,853.50 | |
| Cash in bank | 37,723.76 | |
| Sick benefit accounts | 15,473.05 | |
| Total | $ 134,429.00 | |
| Deduct ledger liabilities— | | |
| Borrowed money | 54,831.00 | |
| Total net ledger assets | | $ 79,598.00 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Assessments collected and not turned over to Supreme Body, December assessment in course of collection | $ 28,916.53 | |
| Total non-ledger assets | | $ 28,916.53 |
| Total admitted assets | | $ 108,514.53 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 21,754.46 | |
| Losses in process of adjustment or reported | 6,638.10 | |
| Losses resisted | 4,444.00 | |
| Total liabilities | | $ 32,836.56 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 75,677.97 |
| Comprised under the following funds— | | |
| Mortuary | $ 24,323.74 | |
| Reserve and Emergency | 50,418.59 | |
| Expense | 4,855.67 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 15,462 | $ 17,587,000.00 |
| Written during year | 5,660 | 5,967,500.00 |
| Total | 21,122 | $ 23,554,500.00 |
| Terminated during year | 4,679 | 6,686,000.00 |
| In force at end of year | 16,443 | $ 16,868,500.00 |
| Losses and claims unpaid at beginning of year | 31 | $ 36,236.86 |
| Losses and claims incurred during year | 677 | 234,582.28 |
| Total | 709 | $ 270,815.14 |
| Losses and claims settled during year | 665 | $ 237,978.58 |
| Losses and claims unpaid at end of year | 44 | 32,836.56 |
| Assessments collected during year | 12 | $ 323,508.33 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 180 | $ 320,500.00 |
| Written during year | 7 | 9,500.00 |
| Total | 187 | $ 330,000.00 |
| Terminated during year | 32 | 120,000.00 |
| In force at end of year | 155 | $ 210,000.00 |
| Losses and claims incurred during year | 11 | $ 1,052.84 |
| Total | 11 | $ 1,052.84 |
| Losses and claims settled during year | 11 | $ 1,052.84 |
| Assessments collected during year | 12 | 5,500.76 |

# ATLANTIC COAST LINE RELIEF DEPARTMENT.

Organized March 10, 1899. Commenced Business April 1, 1899.

DR. G. G. THOMAS, Superintendent. N. N. DAVIS, Assistant Superintendent.

Home Office, Atlantic Coast Line General Office, Wilmington, N. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 32,394.73 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 156,149.52 | |
| Total paid by members | $ 156,149.52 | |
| Interest | 1,876.78 | |
| Treatment of persons at Relief Department | 2,332.73 | |
| From all other sources | 30,694.19 | |
| Total cash income | | 191,053.22 |
| Aggregate last balance and income | | $ 223,447.95 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 54,331.92 | |
| Paid for temporary disability claims | 61,541.35 | |
| Surgical treatment | 3,350.62 | |
| Maintenance of hospitals | 27,096.39 | |
| Payments returned to applicants or members | 1,651.43 | |
| Total paid to applicants or members | $ 147,971.71 | |
| Salaries of officers and other compensations of office employees | 12,807.34 | |
| Medical examiners' salaries and expenses | 11,214.07 | |
| All other items | 6,672.78 | |
| Total disbursements | | 178,665.90 |
| Balance | | $ 44,782.05 |

## ASSETS.

| | | |
|---|---|---|
| Cash in hands of treasurer | $ 44,782.05 | |
| Total admitted assets | | $ 44,782.05 |

## LIABILITIES.

| | | |
|---|---|---|
| Disability claims adjusted, due and unpaid | $ 15,077.22 | |
| Total liabilities | | $ 15,077.22 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 29,704.83 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 8,000 | $ 4,000,000.00 |
| In force at end of the year | 8,291 | $ 4,145,500.00 |
| Losses and claims unpaid at beginning of year | 4 | 1,000.00 |
| Losses and claims incurred during year | 103 | 57,250.00 |
| Total | 107 | $ 58,250.00 |
| Losses and claims settled during year | 100 | $ 53,568.05 |
| Losses and claims refused during year | 2 | 2,000.00 |
| Losses and claims unpaid at end of year | 5 | 2,454.50 |
| Assessments collected during year | 12 | Not given. |

# AMERICAN UNION BENEFIT ASSOCIATION.

Incorporated September 12, 1903. Commenced Business October 10, 1903.

JOHN L. WHEELER, President. JOHN R. HAWKINS, Secretary.

Home Office, Kittrell, N. C.

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 22.45 | |
| Dues for expenses, etc. | 71.23 | |
| Total paid by members | $ 93.67 | |
| Total cash income | | $ 93.67 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Total paid to applicants or members | $ 2.00 | |
| Commissions, fees and salaries to agents for organization | 26.63 | |
| Postage, express and telegraph | 4.00 | |
| Insurance Department | 40.00 | |
| All other items | 6.04 | |
| Total disbursements | | 78.67 |
| Balance | | $ 15.00 |

## ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 15.00 | |
| Total admitted assets | | $ 15.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 15.00 |

## ALL BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Written during year | 69 | $ 3,553.00 |
| In force at end of year | 69 | $ 3,553.00 |

# ANCIENT ORDER OF UNITED WORKMEN.

Incorporated October, 1899. Commenced Business October, 1868.

LEO D. HEARTT, President. JOSEPH EHRLICH, Secretary.

Home Office, Albany, Ga.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 1,076.54 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 309.00 | |
| Dues for expenses, etc. | 7,719.38 | |
| Assessments | 70,622.92 | |
| Total paid by members | $ 78,651.30 | |
| Supreme Lodge guaranty fund | 37,692.25 | |
| Total cash income | | 116,343.55 |
| Aggregate last balance and income | | $ 117,420.09 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 91,000.00 | |
| Payments returned to Supreme Lodge guaranty fund | 16,000.00 | |
| Total paid to applicants or members | $ 107,000.00 | |
| Commissions, fees and salaries to agents for organization | 2,589.10 | |
| Salaries of officers | 1,500.00 | |
| Salaries and other compensations of office employees | 660.00 | |
| Rent, supplies, advertising and printing | 491.98 | |
| Governing bodies | 512.50 | |
| Postage, express and telegraph | 311.44 | |
| Legal expenses | 50.00 | |
| Insurance Departments | 66.00 | |
| All other items | 1,105.64 | |
| Total disbursements | | 114,286.66 |
| Balance | | $ 3,133.43 |

## ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 3,133.43 | |
| Total admitted assets | | $ 3,133.43 |

## LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessments | $ 3,133.43 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,503 | $ 4,649,000.00 |
| Written during year | 313 | 562,000.00 |
| Total | 2,816 | $ 5,211,000.00 |
| Terminated during year | 613 | 1,089,000.00 |
| In force at end of year | 2,203 | $ $4,122,000.00 |

| | Number. | Amount. |
|---|---|---|
| Losses and claims unpaid at beginning of year | 12 | $ 23,000.00 |
| Losses and claims incurred during year | 50 | 96,000.00 |
| Total | 62 | $ 119,000.00 |
| Losses and claims settled during year | 47 | $ 91,000.00 |
| Losses and claims unpaid at end of year | 15 | 28,000.00 |
| Assessments collected during year | 12 | Not given. |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | Number. | Amount. |
|---|---|---|
| In force at beginning of year | 218 | $ 384,000.00 |
| Written during year | 30 | 54,000.00 |
| Total | 248 | $ 438,000.00 |
| Terminated during year | 51 | 82,000.00 |
| In force at end of year | 197 | $ 356,000.00 |
| Losses and claims incurred during year | 4 | $ 8,000.00 |
| Total | 4 | $ 8,000.00 |
| Losses and claims settled during year | 3 | $ 6,000.00 |
| Losses and claims unpaid at end of year | 1 | 2,000.00 |

## KNIGHTS OF PYTHIAS, ENDOWMENT RANK.

Re-incorporated June 29, 1894. Commenced Business November 7, 1877.

CHARLES F. S. NEAL, President. SAMUEL M. SMITH, Secretary.

Home Office, 1220 Manhattan Building, Chicago, Ill.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | $ 452,460.46 | |
| Deduct advance assessments on hand January 1, 1903 | 1,831.27 | |
| Extended at | | $ 450,629.19 |

INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 11,216.50 | |
| Assessments— | | |
| Mortuary | 1,771,340.56 | |
| Expense | 196,815.62 | |
| Total paid by members | $ 1,979,372.68 | |
| Interest | 12,943.00 | |
| Rent | 38,256.07 | |
| Investments | 4,695.61 | |
| From all other sources | 3,650.21 | |
| Total cash income | | 2,038,917.52 |
| Aggregate last balance and income | | $ 2,489,546.76 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 1,440,676.03 | |
| Payments returned to applicants or members | 2,021.32 | |
| Total paid to applicants or members | $ 1,442,697.35 | |
| Commissions, fees and salaries to agents for organization | 65,939.10 | |
| Commissions paid local secretaries for collecting | 96,435.50 | |
| Salaries of officers | 11,700.00 | |
| Salaries and other compensations of office employees | 17,223.05 | |
| Medical examiners' fees | 23,376.00 | |
| Rent, supplies, advertising and printing | 11,546.39 | |
| Membership fees retained by local secretaries | 11,216.50 | |
| Postage, express and telegraph | 6,878.59 | |
| Expense account death claims | 6,565.10 | |
| Governing bodies | 4,110.99 | |
| Insurance Departments | 623.25 | |
| All other items | 71,233.76 | |
| Total disbursements | | $ 1,769,545.58 |
| Balance | | $ 720,001.18 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 33,475.23 | |
| Loans and mortgages | 27,800.00 | |
| Lexington Hotel investments | 144,005.29 | |
| Loans on collaterals | 675.00 | |
| Book value of bonds and stocks | 351,426.25 | |
| Due from Supreme Lodge | 3,046.34 | |
| Tenders outstanding not yet accepted | 3,160.33 | |
| Cash in office | 300.00 | |
| Cash in bank | 157,246.21 | |
| Total | $ 721,134.65 | |
| Deduct ledger liabilities— | | |
| Advance payments on hand | 1,133.47 | |
| Total net ledger assets | | $ 720,001.28 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 19,456.39 | |
| Due from organizers | 787.11 | |
| Office furniture and fixtures | 2,785.45 | |
| Assessments collected and not turned over to Supreme Body | 4,432.87 | |
| Total non-ledger assets | | 27,461.82 |
| Gross assets | | $ 747,463.10 |

### DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures and safes, printed matter, etc. | $ 2,785.45 | |
| Personal or agents' debit balances | 787.11 | |
| Depreciation of ledger assets to bring same to market value: Real estate | 19,475.23 | |
| Total | | 23,047.79 |
| Total admitted assets | | $ 724,415.21 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 118,000.00 | |
| Losses resisted | 18,000.00 | |
| Salaries, rents, expenses, taxes, etc. | 25,301.50 | |
| Total liabilities | | $ 161,301.50 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 563,113.71 |
| Comprised under the following funds— | | |
| Mortuary | $ 506,503.46 | |
| Expense | 56,610.25 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 60,710 | $ 103,711,000.00 |
| Written during year | 10,784 | 13,002,000.00 |
| Total | 71,494 | $ 116,713,000.00 |
| Terminated during year | 7,933 | 10,977,000.00 |
| In force at end of year | 63,561 | $ 105,736,000.00 |
| Losses and claims unpaid at beginning of year | 93 | 194,000.00 |
| Losses and claims incurred during year | 723 | 1,432,500.00 |
| Total | 816 | $ 1,626,500.00 |
| Losses and claims settled during year | 746 | $ 1,490,500.00 |
| Losses and claims unpaid at end of year | 70 | 136,000.00 |
| Assessments collected during year | 12 | 1,968,156.18 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,808 | $ 3,113,000.00 |
| Written during year | 408 | 538,500.00 |
| Total | 2,216 | $ 3,651,500.00 |
| Terminated during year | 267 | 393,500.00 |
| In force at end of year | 949 | $ 3,258,000.00 |
| Losses and claims incurred during year | 13 | $ 37,000.00 |
| Total | 13 | $ 37,000.00 |
| Losses and claims settled during year | 12 | $ 34,000.00 |
| Losses and claims unpaid at end of year | 1 | 3,000.00 |
| Assessments collected during year | 12 | 54,596.23 |

# FUNERAL BENEFIT ASSOCIATION OF THE UNITED STATES.

Organized January 1, 1882. Commenced Business January 1, 1882.

GEORGE H. HARRIS, President. CHARLES L. CADWALLADER, Secretary.

Home Office, 1001 Chestnut Street, Philadelphia, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 44,135.38 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 2,254.25 | |
| Assessments— | | |
| Mortuary | 189,111.31 | |
| Total paid by members | $ 191,368.56 | |
| Interest | 1,353.13 | |
| From all other sources | 334.70 | |
| Total cash income | | 193,056.39 |
| Aggregate last balance and income | | $ 237,191.77 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 178,437.50 | |
| Payments returned to applicants or members | 62.55 | |
| Total paid to applicants or members | $ 178,500.05 | |
| Salaries of officers | 1,900.00 | |
| Salaries and other compensations of office employees | 1,349.69 | |
| Rent, supplies, advertising and printing | 2,254.11 | |
| Postage, express and telegraph | 953.29 | |
| Legal expenses | 1,820.00 | |
| Insurance Departments | 69.00 | |
| All other items | 2,117.85 | |
| Total disbursements | | 188,963.90 |
| Balance | | $ 48,227.87 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 25,781.42 | |
| Cash in bank | 22,446.45 | |
| Total net ledger assets | | $ 48,227.87 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Furniture, fixtures, safes, etc. | 1,000.00 |
| Gross assets | $ 49,227.87 |
| Non-admitted assets— | |
| Furniture, fixtures and safes, printed matter, etc. | 1,000.00 |
| Total admitted assets | $ 48,227.87 |
| Balance on hand to protect contracts in addition to the right of assessments | $ 48,227.87 |

No business in North Carolina during the year—Entered the State January, 1904.

# FAMILY PROTECTIVE UNION.

Incorporated November 13, 1894. Commenced Business January, 1895.

I. K. MCKENZIE, President. E. E. KNIGHT, Secretary.

Home Office, 817 Winthrop Building, Boston, Mass.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 3,385.45 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 556.65 | |
| Dues for expenses, per capita tax, etc. | 6,577.93 | |
| Assessments— | | |
| Mortuary | 6,505.72 | |
| Disability | 3,002.62 | |
| Medical examiners' fees | 300.00 | |
| Total paid by members | $ 16,942.92 | |
| From all other sources | 411.55 | |
| Total cash income | | 17,354.47 |
| Aggregate last balance and income | | $ 20,739.92 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 7,811.92 | |
| Paid for temporary disability claims | 3,002.63 | |
| Payments returned to applicants or members | 111.15 | |
| Total paid to applicants or members | $ 10,925.70 | |
| Commissions, fees and salaries to agents for organization | 1,272.99 | |
| Traveling expense of officers | 689.80 | |
| Salaries of officers | 2,070.10 | |
| Salaries and other compensations of office employees | 1,303.84 | |
| Medical examiners and supervisors | 600.00 | |
| Rent, supplies, advertising and printing | 713.09 | |
| Taxes | 47.00 | |
| Postage, express and telegraph | 220.85 | |
| Legal expenses | 254.50 | |
| Insurance Departments | 124.00 | |
| All other items | 876.73 | |
| Total disbursements | | 19,098.60 |
| Balance | | $ 1,641.32 |

## ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 1,641.32 | |
| Total admitted assets | | $ 1,641.32 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 166.67 | |
| Losses in process of adjustment or reported | 886.94 | |
| Losses resisted | 333.33 | |
| Total liabilities | | $ 1,386.94 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 254.38 |

| | |
|---|---|
| Comprised under the following funds— | |
| Mortuary | $ 111.29 |
| Reserve | 1,149.40 |
| Emergency | 245.22 |
| Expense | 135.41 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,006 | $ 1,471,000.00 |
| Written during year | 512 | 348,000.00 |
| Total | 2,518 | $ 1,819,000.00 |
| Terminated during year | 894 | 637,750.00 |
| In force at end of year | 1,624 | $ 1,181,250.00 |
| Losses and claims unpaid at beginning of year | 5 | $ 4,333.33 |
| Losses and claims incurred during year | 274 | 8,118.16 |
| Total | 279 | $ 12,451.49 |
| Losses and claims settled during year | 275 | $ 10,814.55 |
| Losses and claims unpaid at end of year | 4 | 1,303.61 |
| Assessments collected during year | 9 | 9,508.34 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 236 | $ 195,000.00 |
| Written during year | 70 | 48,500.00 |
| Total | 306 | $ 243,500.00 |
| Terminated during year | 50 | 32,500.00 |
| In force at end of year | 256 | $ 211,000.00 |
| Losses and claims incurred during year | 34 | $ 1,022.29 |
| Total | 34 | $ 1,022.29 |
| Losses and claims settled during year | 33 | $ 688.96 |
| Losses and claims unpaid at end of year | 1 | 333.33 |
| Assessments collected during year | 9 | 1,240.52 |

# THE FRATERNITIES ACCIDENT ORDER.

Incorporated October 23, 1894. Commenced Business January 1, 1895.

D. E. STEVENS, Grand Councilor. E. S. COOK, Grand Secretary.

Home Office, Witherspoon Building, Juniper and Walnut Streets, Philadelphia, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 15,050.52 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 23.00 | |
| Assessments—Mortuary | 63,675.13 | |
| Total paid by members | $ 63,698.13 | |
| From all other sources | 210.06 | |
| Total cash income | | 63,908.19 |
| Aggregate last balance and income | | $ 78,958.71 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 3,220.00 | |
| Paid for temporary disability and adjustments | 20,646.63 | |
| Paid for annuity funds | 2,667.93 | |
| Payments returned to applicants or members | 110.82 | |
| Total paid to applicants or members | $ 26,645.38 | |
| Commissions, fees and salaries to agents for organization | 4,596.88 | |
| Salaries of managers and agents not paid by commission | 5,866.45 | |
| Salaries of officers | 6,558.22 | |
| Salaries and other compensations of office employees | 3,026.27 | |
| Medical examiners' fees | 10.00 | |
| Rent, supplies, advertising and printing | 2,508.64 | |
| Postage, express and telegraph | 942.89 | |
| Governing bodies | 293.00 | |
| Insurance Departments | 201.11 | |
| All other items | 5,722.13 | |
| Total disbursements | | 56,370.97 |
| Balance | | $ 22,587.74 |

### ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 1,983.60 | |
| Cash in bank | 20,604.14 | |
| Total net ledger assets | | $ 22,587.74 |

#### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Mailing list, furniture and supplies | $ 1,935.00 | |
| Assessments due on first call on insurance in force | 1,150.00 | |
| Total non-ledger assets | | 3,085.00 |
| Gross assets | | $ 25,672.74 |
| Deduct assets not admitted—Furniture, fixtures and safes, printed matter, etc. | | 1,935.00 |
| Total admitted assets | | $ 23,737.74 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 900.00 | |
| Total liabilities | | $ 900.00 |
| Balance on hand to protect contracts in addition to the right of asssessments | | $ 22,837.74 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 8,545 | $ 22,280,500.00 |
| Written during year | 4,850 | 11,478,500.00 |
| Total | 13,395 | $ 33,759,000.00 |
| Terminated during year | 5,011 | 11,567,000.00 |
| In force at end of year | 8,384 | $ 22,192,000.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 150.00 |
| Losses and claims incurred during year | 7 | 3,970.00 |
| Total | 8 | $ 4,120.00 |
| Losses and claims settled during year | 6 | $ 3,220.00 |
| Losses and claims unpaid at end of year | 2 | 900.00 |
| Assessments collected during year | 4 | 63,908.19 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 20 | $ 81,000.00 |
| Written during year | 1 | 1,000.00 |
| Total | 21 | $ 82,000.00 |
| Terminated during year | 4 | 14,000.00 |
| In force at end of year | 17 | $ 68,000.00 |
| Losses and claims incurred during year | 8 | $ 170.85 |
| Total | 8 | $ 170.85 |
| Losses and claims settled during year | 8 | $ 170.85 |
| Assessments collected during year | 4 | 174.25 |

# THE GRAND FRATERNITY.

Incorporated October 7, 1893. Commenced Business January 1, 1886.

FREDERICK GASTON, President. W. E. GREGG, Secretary.

Home Office, 1414 Arch Street, Philadelphia, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 143,389.82 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 120,585.07 | |
| Expense | 55,259.58 | |
| Total paid by members | $ 175,844.65 | |
| Interest | 2,535.24 | |
| From all other sources | 420.64 | |
| Total cash income | | 178,800.53 |
| Aggregate last balance and income | | $ 322,190.35 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 69,088.21 | |
| Paid for permanent disability claims | 350.00 | |
| Paid for liens against certificates cancelled by lapse | 31,333.60 | |
| Total paid to applicants or members | $ 100,771.81 | |
| Commissions, fees and salaries to agents for organization | 18,913.25 | |
| Dues retained by lodges for lodge expenses | 9,787.84 | |
| Salaries of officers | 8,555.00 | |
| Traveling expenses | 1,403.21 | |
| Salaries and other compensations of office employees | 3,679.50 | |
| Medical examiners' fees | 845.00 | |
| Advertising and printing | 499.14 | |
| Official publication | 3,519.84 | |
| Postage, express and telegraph | 851.44 | |
| Legal expenses | 1,404.82 | |
| Insurance Departments | 121.25 | |
| All other items | 2,100.08 | |
| Total disbursements | | 152,452.28 |
| Balance | | $ 169,738.07 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 45,190.20 | |
| Loans on mortgages | 30,900.00 | |
| Loans secured by liens on members' certificates | 61,640.56 | |
| Book value of bonds and stocks | 26,450.00 | |
| Bills receivable | 23,611.63 | |
| Cash in bank | 5,557.31 | |
| Total | | $ 193,349.70 |
| Deduct ledger liabilities— | | |
| Borrowed money | | 23,611.63 |
| Total net ledger assets | | $ 169,738.07 |

OTHER ASSETS.

| | | |
|---|---|---|
| Rents and interest due and accrued | $ 997.01 | |
| Market value of real estate over book value | 30,000.00 | |
| Market value of bonds and stocks over book value | 30.00 | |
| Assessments collected and not turned over to Supreme Body | 18,230.00 | |
| Notes of members | 158,000.00 | |
| Total non-ledger assets | | $ 207,257.01 |
| Gross assets | | $ 376,995.08 |
| Deduct assets not admitted— | | |
| Excess of assets over liabilities | | 202.91 |
| Total admitted assets | | $ 376,792.17 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 18,010.42 | |
| Losses resisted | 16.67 | |
| Total liabilities | | $ 18,027.09 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 358,765.08 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 3,130 | $ 4,694,200.00 |
| Written during year | 6,010 | 7,975,324.00 |
| Total | 9,140 | $ 12,669,524.00 |
| Terminated during year | 796 | 2,245,050.00 |
| In force at end of year | 8,344 | $ 10,424,474.00 |
| Losses and claims unpaid at beginning of year | 7 | 254.53 |
| Losses and claims incurred during year | 27 | 75,040.77 |
| Total | 34 | $ 75,295.30 |
| Losses and claims settled during year | 27 | $ 69,088.21 |
| Losses and claims unpaid at end of year | 7 | 6,207.09 |
| United Modern's death claims assumed | 6 | 11,820.00 |

Business in North Carolina during year—None given.

# IMPROVED ORDER HEPTASOPHS.

Incorporated August 28, 1878. Commenced Business August 28, 1878.

M. G. COHN, Supreme Archon. SAMUEL H. TATTERSALL, Secretary.

Home Office, Baltimore, Md.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 341,284.08 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 9,743.75 | |
| Assessments— | | |
| Mortuary | 1,188,225.96 | |
| Expense | 89,436.35 | |
| Medical examiners' fees | 13,668.00 | |
| Total paid by members | $ 1,301,074.06 | |
| Interest | 10,392.12 | |
| Supplies | 1,536.04 | |
| From all other sources | 16.00 | |
| Total cash income | | 1,313,018.22 |
| Aggregate last balance and income | | $ 1,654,302.30 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 1,023,230.46 | |
| Total paid to applicants or members | $ 1,023,230.46 | |
| Commissions, fees and salaries to agents for organization | 17,513.54 | |
| Salaries of managers and agents not paid by commission | 18,949.49 | |
| Salaries of officers, $15,350; other compensation of officers, $10,358.35 | 25,708.35 | |
| Salaries and other compensations of office employees | 6,211.50 | |
| Medical examiners and supervisors | 13,668.00 | |
| Rent, supplies, advertising and printing | 6,572.84 | |
| Official publication | 12,664.32 | |
| Postage, express and telegraph | 2,890.86 | |
| Legal expenses | 796.57 | |
| Governing bodies | 6,910.78 | |
| Insurance Departments | 368.35 | |
| All other items | 7,895.98 | |
| Total disbursements | | 1,143,381.04 |
| Balance | | $ 510,921.26 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 403,500.87 | |
| Cash in bank | 107,420.39 | |
| Total net ledger assets | | $ 510,921.28 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Funds in hands of supreme officers | $ 3,650.00 | |
| Due for supplies | 213.45 | |
| Assessments collected and not turned over to Supreme Body | 108,935.02 | |
| Total non-ledger assets | | $ 112,798.47 |
| Total admitted assets | | $ 623,719.73 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 116,516.66 | |
| Losses resisted | 14,000.00 | |
| Total liabilities | | $ 130,516.66 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 493,203.07 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 53,002 | $ 84,724,500.00 |
| Written during year | 9,060 | 9,426,000.00 |
| Total | 62,062 | $ 94,150,500.00 |
| Terminated during year | 4,331 | 5,338,500.00 |
| In force at end of year | 57,731 | $ 88,812,000.00 |
| Losses and claims unpaid at beginning of year | 72 | $ 133,672.81 |
| Losses and claims incurred during year | 612 | 1,020,074.31 |
| Total | 684 | $ 1,153,747.12 |
| Losses and claims settled during year | 605 | $ 1,023,230.46 |
| Losses and claims unpaid at end of year | 79 | 130,516.66 |
| Assessments collected during year | 12 | $ 1,277,662.31 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 887 | $ 1,651,000.00 |
| Written during year | 194 | 219,000.00 |
| Total | 1,081 | $ 1,870,000.00 |
| Terminated during year | 78 | 103,000.00 |
| In force at end of year | 1,003 | $ 1,767,000.00 |
| Losses and claims unpaid at beginning of year | 2 | $ 2,000.00 |
| Losses and claims incurred during year | 9 | 19,500.00 |
| Total | 11 | $ 21,500.00 |
| Losses and claims settled during year | 11 | $ 21,500.00 |
| Assessments collected during year | 12 | 24,302.69 |

# INDEPENDENT ORDER OF ODD FELLOWS (COLORED), ENDOWMENT DEPARTMENT.

Organized January 1, 1902. Commenced Business January 1, 1903.

W. W. LAWRENCE, President. S. H. VICK, Secretary.

Home Office, Wilson, N. C.

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 6,742.90 | |
| Total paid by members | $ 6,742.90 | |
| Total cash income | | $ 6,742.90 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 5,700.00 | |
| Total paid to applicants or members | $ 5,700.00 | |
| Commissions, fees and salaries to agents for organization | 136.00 | |
| Salaries of officers | 400.00 | |
| Postage, express and telegraph | 56.00 | |
| Insurance Department | 35.00 | |
| Total disbursements | | 6,327.00 |
| Balance | | $ 415.90 |

## ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 415.90 | |
| Total net ledger assets | | $ 415.90 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 415.90 |

## ALL BUSINESS IN NORTH CAROLINA.

| | *Number.* | *Amount.* |
|---|---|---|
| Written during year | 2,357 | $ 235,700.00 |
| Total | 2,357 | $ 235,700.00 |
| Terminated during year | 345 | 34,500.00 |
| In force at end of year | 2,012 | $ 201,200.00 |
| Losses and claims unpaid at beginning of year | 13 | $ 1,300.00 |
| Losses and claims incurred during year | 57 | 5,700.00 |
| Total | 70 | $ 7,000.00 |
| Losses and claims settled during year | 1 | $ 100.00 |
| Losses and claims unpaid at end of year | 16 | 1,600.00 |
| Assessments collected during year | | 6,742.90 |

# JUNIOR ORDER UNITED AMERICAN MECHANICS, FUNERAL BENEFIT DEPARTMENT.

Incorporated April 10, 1893. Commenced Business October 1, 1899.

JAMES L. COOPER, M. D., President. STEPHEN COLLINS, Secretary.

Home Office, 432 Diamond Street, Pittsburg, Pa.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 13,063.97 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 2,721.30 | |
| Dues for expenses, etc. | 3,726.99 | |
| Assessments— | | |
| Mortuary | 90,010.34 | |
| Reserve | 581.93 | |
| Medical examiners' fees | 343.50 | |
| Total paid by members | $ 97,384.06 | |
| Interest | 438.57 | |
| Total cash income | | 97,822.63 |
| Aggregate last balance and income | | $ 110,886.50 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 80,003.20 | |
| Total paid to applicants or members | $ 80,003.20 | |
| Commissions, fees and salaries to agents for organization | 633.00 | |
| Salaries of officers | 1,721.50 | |
| Salaries and other compensations of office employees | 1,719.20 | |
| Medical examiners and supervisors | 343.50 | |
| Rent, supplies, advertising and printing | 1,896.74 | |
| Expenses at sessions | 1,238.15 | |
| Postage, express and telegraph | 1,006.22 | |
| Legal expenses | 1,054.45 | |
| Insurance Departments | 252.95 | |
| All other items | 407.46 | |
| Total disbursements | | 90,276.37 |
| Balance | | $ 20,610.23 |

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 7,000.00 | |
| Cash in bank | 13,610.23 | |
| Total net ledger assets | | 20,610.23 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Assessments collected and not turned over to Supreme Body | 404.95 |
| Total admitted assets | $ 21,015.18 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 800.00 | |
| Advance assessments | 390.20 | |
| Total liabilities | | $ 1,190.20 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 19,824.98 |
| Comprised under the following funds— | | |
| Mortuary | $ 6,115.20 | |
| Reserve | 12,488.30 | |
| Emergency | 1,725.34 | |
| Expense | 280.39 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 39,760 | $ 10,381,250.00 |
| Written during year | 27,382 | 7,061,750.00 |
| Total | 67,142 | $ 17,443,000.00 |
| Terminated during year | 7,189 | 1,845,500.00 |
| In force at end of year | 59,953 | $ 15,597,500.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 900.00 |
| Losses and claims incurred during year | 318 | 79,903.20 |
| Total | 319 | $ 80,803.20 |
| Losses and claims settled during year | 318 | $ 80,003.20 |
| Losses and claims unpaid at end of year | 1 | 800.00 |
| Assessments collected during year | 12 | 93,779.91 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,824 | $ 505,250.00 |
| Written during year | 2,774 | 698,500.00 |
| Total | 4,598 | $ 1,203,750.00 |
| Terminated during year | 507 | 130,500.00 |
| In force at end of year | 4,091 | $ 1,073,250.00 |
| Losses and claims incurred during year | 11 | $ 2,750.00 |
| Losses and claims settled during year | 11 | $ 2,750.00 |
| Assessments collected during year | 12 | 5,639.10 |

# KNIGHTS OF HARMONY.

Incorporated March 6, 1893. Commenced Business May 1, 1893.

JOHN H. MANIX, President. JAMES H. SMITH, Secretary.

Home Office, Kinston, N. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 83.60 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses, per capita tax, etc. | $ 80.40 | |
| Total paid by members | $ 80.40 | |
| Supplies | 36.67 | |
| Total cash income | | 117.07 |
| Aggregate last balance and income | | $ 200.67 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Salaries and other compensations of office employees | $ 11.00 | |
| Postage, express and telegraph | 1.50 | |
| Insurance Department | 82.00 | |
| Total disbursements | | 94.50 |
| Balance | | $ 106.17 |

## LIABILITIES.

| | |
|---|---|
| Balance on hand to protect contracts in addition to the right of assessments | $ 106.17 |

## ALL BUSINESS IN NORTH CAROLINA.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 49 | $ 26.41 |

# KNIGHTS OF HONOR.

Incorporated June 20, 1884. Commenced Business June 30, 1873.

J. C. SHEPHARD, Supreme Dictator. NOAH MCGIVAN, Supreme Reporter.

Home Office, 816 Olive Street, Saint Louis, Mo.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 94,646.31 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses, per capita tax, etc. | $ 85,346.19 | |
| Assessments—Mortuary | 2,981,283.27 | |
| Total paid by members | $ 3,066,629.46 | |
| Interest | 5,307.17 | |
| From all other sources | 1,836.28 | |
| Total cash income | | 3,073,772.91 |
| Aggregate last balance and income | | $ 3,168,419.22 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 2,986,549.20 | |
| Total paid to applicants or members | $ 2,986,549.20 | |
| Commissions, fees and salaries to agents for organization | 27,055.46 | |
| Salaries of officers, $10,300; traveling expenses, $1,200.94 | 11,500.94 | |
| Salaries and other compensations of office employees | 11,879.88 | |
| Medical examiners and supervisors | 2,500.00 | |
| Rent, supplies, advertising, printing and taxes | 4,475.93 | |
| Governing bodies | 15,232.50 | |
| Postage, express and telegraph | 2,268.52 | |
| Legal expenses | 3,546.53 | |
| Insurance Departments | 467.40 | |
| All other items | 21,046.41 | |
| Total disbursements | | 3,086,522.77 |
| Balance | | $ 81,896.45 |

## ASSETS.

| | | |
|---|---|---|
| Cash in office of Supreme Reporter | $ 1,393.49 | |
| Cash in bank | 187,432.87 | |
| All other items | 365.84 | |
| Total | $ 189,192.20 | |
| Deduct ledger liabilities—Outstanding warrants | 107,295.75 | |
| Total net ledger assets | | $ 81,896.45 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due | $ 1,227.42 | |
| Furniture and supplies | 10,534.88 | |
| Expense fund in hands of lodges | 7,310.09 | |
| Judgments | 2,691.05 | |
| Assessments collected and not turned over to Supreme Body | 240,264.65 | |
| Total non-ledger assets | | 262,028.09 |
| Gross assets | | $ 343,924.54 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures and safes, printed matter, etc. | $ 10,534.88 | |
| Judgments | 2,691.05 | |
| Total | | $ 13,225.93 |
| Total admitted assets | | $ 330,698.61 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 268,883.35 | |
| Losses in process of adjustment or reported | 175,500.00 | |
| Losses resisted | 19,000.00 | |
| Salaries, rents, expenses, taxes, etc. | 382.60 | |
| Total liabilities | | $ 463,765.95 |
| Balance due in addition to the right of assessments | | $ 133,067.34 |
| Comprised under the following funds— | | |
| Mortuary | $ 54,341.85 | |
| General fund | 25,251.45 | |
| Supreme Reporter | 1,759.33 | |
| Appeal circular | 543.82 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 53,580 | $ 91,866,000.00 |
| Written during year | 4,292 | 4,091,500.00 |
| Total | 57,872 | $ 95,957,500.00 |
| Terminated during year | 6,266 | 8,671,000.00 |
| In force at end of year | 51,606 | $ 87,286,500.00 |
| Losses and claims unpaid at beginning of year | 104 | $ 192,566.67 |
| Losses and claims incurred during year | 1,670 | 3,062,865.88 |
| Total | 1,774 | $ 3,255,432.55 |
| Losses and claims settled during year | 1,627 | $ 2,986,549.20 |
| Losses and claims unpaid at end of year | 147 | 268,883.35 |
| Assessments collected during year | 12 | 2,981,283.27 |

BUSINESS IN NORTH CAROLINA DURING 1903.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 790 | $ 1,405,000.00 |
| Written during year | 16 | 12,500.00 |
| Total | 806 | $ 1,417,500.00 |
| Terminated during year | 43 | 76,500.00 |
| In force at end of year | 763 | $ 1,341,000.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 2,000.00 |
| Losses and claims incurred during year | 20 | 39,000.00 |
| Total | 21 | $ 41,000.00 |
| Losses and claims settled during year | 21 | 41,000.00 |
| Assessments collected during year | 12 | 47,553.25 |

# KNIGHTS AND LADIES OF HONOR.

Incorported April, 1878. Commenced Business September, 1877.

L. B. LOCKARD, President. GEORGE D. TATE, Secretary.

Home Office, Indianapolis, Ind.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 166,412.15 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses, per capita tax, etc. | $ 2,441.00 | |
| Assessments— | | |
| Mortuary | 1,324,833.40 | |
| Expense | 127,411.79 | |
| Total paid by members | $ 1,454,686.19 | |
| Interest | 5,696.83 | |
| Supplies sold | 2,601.74 | |
| From all other sources | 1,774.47 | |
| Total cash income | | 1,464,759.23 |
| Aggregate last balance and income | | $ 1,631,171.38 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 1,150,620.00 | |
| Total paid to applicants or members | $ 1,150,620.00 | |
| Commissions, fees and salaries to agents for organization, etc. | 96,916.40 | |
| Salaries of officers | 7,400.02 | |
| Salaries and other compensations of office employees | 9,921.15 | |
| Medical examiner | 2,391.68 | |
| Rent, advertising and printing | 2,386.83 | |
| Official publication | 7,581.50 | |
| Postage | 2,265.57 | |
| Legal expenses | 1,758.95 | |
| Insurance Department | 479.55 | |
| All other items | 14,815.63 | |
| Total disbursements | | 1,296,537.28 |
| Balance | | $ 334,634.10 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 18,000.00 | |
| Book value of bonds and stocks | 162,794.34 | |
| Grand Lodge and agents' debit balances | 1,587.44 | |
| Bills receivable | 500.00 | |
| Deposited with surety company | 950.00 | |
| Cash in bank | 148,505.39 | |
| All other items | 2,296.93 | |
| Total net ledger assets | | $ 334,634.10 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | $ 2,481.28 | |
| Per capita tax | 1,150.00 | |
| Expense assets collected not yet turned over | 11,150.00 | |
| Mortuary assessments collected and not turned over to Supreme Body | 112,700.00 | |
| Total non-ledger assets | | $ 127,481.28 |
| Gross assets | | $ 462,115.38 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Furniture, fixtures and safes | $ 2,296.93 | |
| Difference between cost of bonds and market value | 1,655.54 | |
| Total | | 3,952.47 |
| Total admitted assets | | $ 458,162.91 |

LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 30,500.00 | |
| Losses in process of adjustment or reported | 114,300.00 | |
| Losses resisted | 500.00 | |
| Salaries, rents, expenses, taxes, etc. | 8,517.53 | |
| Total liabilities | | $ 153,817.53 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 304,345.38 |
| Comprised under the following funds— | | |
| Mortuary | $ 294,129.27 | |
| Expense | 10,216.11 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 60,875 | $ 66,962,000.00 |
| Written during year | 18,985 | 17,458,500.00 |
| Total | 79,860 | $ 84,420,500.00 |
| Terminated during year | 9,109 | 8,688,000.00 |
| In force at end of year | 70,751 | $ 75,732,500.00 |
| Losses and claims unpaid at beginning of year | 112 | $ 125,276.00 |
| Losses and claims incurred during year | 980 | 1,179,000.00 |
| Total | 1,092 | $ 1,304,276.00 |
| Losses and claims settled during year | 958 | $ 1,158,976.00 |
| Losses and claims unpaid at end of year | 134 | 145,300.00 |
| Assessments collected during year | 12 | |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 301 | $ 457,000.00 |
| Written during year | 13 | 12,500.00 |
| Total | 314 | $ 469,500.00 |
| Terminated during year | 12 | 15,000.00 |
| In force at end of year | 302 | $ 454,500.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 3,000.00 |
| Losses and claims incurred during year | 7 | 9,000.00 |
| Total | 8 | $ 12,000.00 |
| Losses and claims settled during year | 6 | 10,000.00 |
| Losses and claims unpaid at end of year | 2 | 2,000.00 |

# KNIGHTS OF GIDEON.

Incorporated 1903. Commenced Business 1897.

J. J. MAINOR, President. F. E. PURYEAR, Secretary.

Home Office, Goldsboro, N. C.

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 456.25 | |
| Dues for expenses, per capita tax, etc. | 2,017.76 | |
| Assessments— | | |
| Mortuary | 3,642.00 | |
| Total paid by members | $ 6,116 01 | |
| From all other sources | 1,029.00 | |
| Total cash income | | $ 7,145.01 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 3,771.00 | |
| Total paid to applicants or members | $ 3,771.00 | |
| Commissions, fees and salaries to agents for organization | 327.00 | |
| Salaries of managers and agents not paid by commission | 243.00 | |
| Salaries of officers | 1,200.00 | |
| Rent, supplies, advertising, printing and taxes | 438.60 | |
| Postage, express and telegraph | 127.00 | |
| Legal expenses | 392.72 | |
| Insurance Department | 43.54 | |
| All other items | 349.00 | |
| Total disbursements | | 6,891.86 |
| Balance | | $ 253.15 |

## ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 253.15 | |
| Total net ledger assets | | $ 253.15 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Furniture, fixtures, safes, etc. | $ 626.25 | |
| Total non-ledger assets | | 626.25 |
| Gross assets | | $ 879.40 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 626.25 |
| Total admitted assets | | $ 253.15 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 253.15 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 4,660 | $ |
| Written during year | 2,825 | |
| In force at end of year | 7,485 | |
| Losses and claims incurred during year | 39 | $ 3,771.00 |
| Total | 39 | $ 3,771.00 |
| Losses and claims settled during year | 39 | 3,771.00 |
| Assessments collected during year | | 3,642.00 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,800 | $ |
| Written during year | 777 | |
| Total | 3,577 | $ |
| Terminated during year | 50 | |
| In force at end of year | 3,527 | $ |
| Losses and claims incurred during year | 18 | $ 2,194.00 |
| Losses and claims settled during year | 18 | 2,194.00 |
| Assessments collected during year | | 2,194.00 |

# LADIES OF THE MACCABEES OF THE WORLD.

Incorporated April 6, 1897. Commenced Business October 1, 1892.

MRS. LILLIAN M. HOLLISTER, President. MISS BINA M. WEST, Secretary.

Home Office, Port Huron, Mich.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 709,363.74 |

INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 17,254.50 | |
| Dues for expenses, per capita tax | 14,202.25 | |
| Assessments | 178,289.35 | |
| Assessments— | | |
| Mortuary | 713,157.41 | |
| Emergency | 104,466.98 | |
| Total paid by members | $ 1,027,370.49 | |
| Interest | 14,464.84 | |
| From all other sources | 30.31 | |
| Total cash income | | 1,041,865.64 |
| Aggregate last balance and income | | $ 1,751,229.38 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 563,024.80 | |
| Paid for permanent disability claims | 10,898.67 | |
| Payments returned to applicants or members | 3,350.06 | |
| Total paid to applicants or members | $ 577,273.53 | |
| Commissions, fees and salaries to agents for organization | 75,932.42 | |
| Salaries of officers | 11,200.00 | |
| Salaries and other compensations of office employees | 19,062.81 | |
| Governing bodies | 29,391.06 | |
| Rent, supplies, advertising and printing | 11,950.38 | |
| Official publication | 14,647.16 | |
| Postage, express, freight, telegraph and telephone | 7,547.53 | |
| Legal expenses | 12,776.76 | |
| Insurance Departments | 1,005.74 | |
| All other items | 18,052.75 | |
| Total disbursements | | $ 778,840.14 |
| Balance | | $ 972,389.24 |

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 771,560.50 | |
| Cash in office | 6,534.21 | |
| Cash in bank | 194,294.53 | |
| Total net ledger assets | | $ 972,389.24 |

#### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | $ 7,235.00 | |
| Per capita tax collected and not turned over to Supreme Body | 7,000.00 | |
| Other items | 20,062.36 | |
| Total non-ledger assets | | 34,297.36 |
| Gross assets | | $ 1,006,686.60 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 20,062.36 |
| Total admitted assets | | $ 986,624.24 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 1,415.66 | |
| Losses in process of adjustment or reported | 88,650.00 | |
| Losses resisted | 5,000.00 | |
| Salaries, rents, expenses, taxes, etc. | 20,270.67 | |
| All other liabilities | 11,568.20 | |
| Total liabilities | | $ 126,904.53 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 859,719.71 |
| Comprised under the following funds— | | |
| Mortuary | $ 106,633.86 | |
| Emergency | 826,077.13 | |
| Expense | 39,678.25 | |

### EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 89,579 | $ 78,029,791.08 |
| Written during year | 29,190 | 19,721,500.00 |
| Total | 118,769 | $ 79,751,291.08 |
| Terminated during year | 6,518 | 5,301,805.30 |
| In force at end of year | 112,251 | $ 92,449,485. |

| | *Number.* | *Amount.* |
|---|---|---|
| Losses and claims unpaid at beginning of year | 63 | $ 67,050.00 |
| Losses and claims incurred during year | 769 | 630,448.67 |
| Total | 832 | $ 697,498.67 |
| Losses and claims settled during year | 732 | $ 602,433.01 |
| Losses and claims unpaid at end of year | 100 | 95,065.66 |
| Assessments collected during year | 10 | 995,919.74 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| Written during year | 42 | $ 37,750.00 |
| Terminated during year | 3 | 500.00 |
| In force at end of year | 39 | $ 37,250.00 |
| Assessments collected during year | 10 | 110.25 |

---

# LINCOLN BENEFIT SOCIETY.

Incorporated March, 1901. Commenced business October 26, 1903.

SAMUEL H. VICK, President, W. LEE PERSON, Secretary.

Home Office, Raleigh, N. C.

---

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets on commencing business | $ 500.00 | |
| Borrowed from Directors | 375.00 | |
| Extended at | | $ 875.00 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 98.50 | |
| Dues for expenses, etc. | 16.60 | |
| Total paid by members | $ 115.10 | |
| From all other sources | 51.00 | |
| Total cash income | | 166.10 |
| Aggregate last balance and income | | $ 1,041.10 |

## DISBURSEMENTS.

| | |
|---|---|
| Commissions, fees and salaries to agents for organization | $ 49.25 |
| Salaries of officers | 210.86 |
| Salaries and other compensations of office employees | 6.05 |
| Medical examiners and supervisors | 42.75 |
| Rent, supplies, advertising and printing | 244.80 |
| Official publication | 23.00 |
| Postage, express and telegraph | 87.30 |
| Legal expenses | 100.00 |

| | | |
|---|---|---|
| Insurance Department | $ 110.00 | |
| All other items | 68.86 | |
| Total disbursements | | $ 942.07 |
| Balance | | $ 99.03 |

ASSETS.

| | | |
|---|---|---|
| Cash in office of treasurer | $ 99.03 | |
| All other items | 375.00 | |
| Total | | $ 474.03 |
| Deduct ledger liabilities— | | |
| Borrowed money | | 375.00 |
| Total net ledger assets | | $ 99.03 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Furniture, fixtures and supplies | $ 325.00 | |
| Total non-ledger assets | | 325.00 |
| Gross assets | | $ 424.03 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 325.00 |
| Total admitted assets | | $ 99.03 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 99.03 |
| Comprised under the following funds— | | |
| Reserve | $ 50.00 | |
| Emergency | 25.00 | |
| Expense | 24.03 | |

ALL BUSINESS IN NORTH CAROLINA.

| | *Number.* | *Amount.* |
|---|---|---|
| Written during year | 65 | $ 10,100.00 |
| In force at end of year | 65 | $ 10,100.00 |

# MASONIC BENEFIT FUND (COLORED).

Incorporated February, 1895. Commenced Business February, 1895.

L. R. RANDOLPH, Grand Master. JAMES H. YOUNG, Grand Secretary.

Home Office, Raleigh, N. C.

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 2,525.00 | |
| Total paid by members | $ 2,525.00 | |
| Total cash income | | $ 2,525.00 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 2,425.00 | |
| Total paid to applicants or members | $ 2,425.00 | |
| Total disbursements | | 2,425.00 |
| Balance | | $ 100.00 |

## ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 100.00 | |
| Total admitted assets | | $ 100.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 100.00 |

All business in North Carolina.
No certificates issued, Lodge membership carries the benefit.
Membership of Grand Lodge, about 1,500 in State.

# MASONIC MUTUAL RELIEF ASSOCIATION.

Incorporated March 3, 1869. Commenced Business March 3, 1869.

SAMUEL C. PALMER, President. WILLIAM MONTGOMERY, Secretary.

Home Office, Washington, D. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 10,750.81 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Assessments— | | |
| Mortuary | $ 47,425.52 | |
| Medical examiners' fees | 3.00 | |
| Total paid by members | $ 47,428.52 | |
| Interest | 36.80 | |
| Rent | 788.00 | |
| From all other sources | 562.00 | |
| Total cash income | | 48,815.32 |
| Aggregate last balance and income | | $ 59,566.13 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 29,110.00 | |
| Other claims | 10.15 | |
| Total paid to applicants or members | $ 29,120.15 | |
| Commissions, fees and salaries to agents for organization | 4,447.13 | |
| Salaries of officers | 1,775.00 | |
| Salaries and other compensations of office employees | 1,160.00 | |
| Medical examiners and supervisors | 814.50 | |
| Rent, supplies, advertising, printing and taxes | 1,142.58 | |
| Postage, express and telegraph | 610.11 | |
| Legal expenses | 250.00 | |
| Insurance Departments | 73.00 | |
| All other items | 1,843.19 | |
| Total disbursements | | 41,235.66 |
| Balance | | $ 18,330.47 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 20,000.00 | |
| Loans on mortgages | 1,500.00 | |
| Agents' debit balances | 225.01 | |
| Bills receivable | 57.50 | |
| Cash in office | 1,295.73 | |
| Cash in bank | 4,802.23 | |
| All other items | 450.00 | |
| Total | $ 28,330.47 | |
| Deduct ledger liabilities | 10,000.00 | |
| Total net ledger assets | | $ 18,330.47 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 102.08 | |
| Market value of real estate over book value | 1,000.00 | |
| Premiums in process of collection | 4,178.09 | |
| Assessments collected and not turned over to Supreme Body | 1,298.42 | |
| Total non-ledger assets | | $ 6,578.59 |
| Gross assets | | $ 24,909.06 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Furniture, fixtures and safes, printed matter, etc. | 450.00 |
| Total admitted assets | $ 24,459.06 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 5,750.00 | |
| All other liabilities—Reserve | 6,281.00 | |
| Total liabilities | | $ 12,031.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 12,428.06 |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,432 | $ 1,439,250.00 |
| Written during year | 364 | 392,250.00 |
| Total | 1,796 | $ 1,831,500.00 |
| Terminated during year | 343 | 342,000.00 |
| In force at end of year | 1,453 | $ 1,489,500.00 |
| Losses and claims unpaid at beginning of year | 7 | $ 7,850.00 |
| Losses and claims incurred during year | 26 | 27,000.00 |
| Total | 33 | $ 34,850.00 |
| Losses and claims settled during year | 28 | 29,000.00 |
| Losses and claims unpaid at end of year | 5 | 5,750.00 |
| Assessments collected during year | | 47,425.52 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 139 | $ 139,000.00 |
| Written during year | 154 | 160,000.00 |
| Total | 293 | $ 299,000.00 |
| Terminated during year | 54 | 54,000.00 |
| In force at end of year | 239 | $ 245,000.00 |
| Losses and claims incurred during year | 1 | $ 1,000.00 |
| Losses and claims settled during year | 1 | 1,000.00 |
| Assessments collected during year | | 3,614.11 |

# THE MODERN PURITANS.

Incorporated June 21, 1891. Commenced Business July 1, 1891.

ABBOTT MORRIS, President. J. A. NEUGEBAUER, Secretary.

Home Office, Norfolk, Va.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 13,383.51 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 805.50 | |
| Assessments— | | |
| Mortuary | 34,342.53 | |
| Total paid by members | $ 35,148.03 | |
| Interest | 13.23 | |
| From all other sources | 11,241.88 | |
| Total cash income | | 46,403.14 |
| Aggregate last balance and income | | $ 59,786.29 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 1,519.00 | |
| Paid for permanent disability claims | 120.00 | |
| Payments returned to applicants or members | 10.50 | |
| Total paid to applicants or members | $ 1,649.50 | |
| Commissions, fees and salaries to agents for organization | 20,321.19 | |
| Salaries of officers | 1,785.00 | |
| Salaries and other compensations of office employees | 4,219.27 | |
| Medical examiners and supervisors | 176.75 | |
| Rent, supplies, advertising and printing | 2,169.15 | |
| Official publication | 63.85 | |
| Postage, express and telegraph | 460.50 | |
| Insurance Departments | 85.00 | |
| All other items | 8,404.87 | |
| Total disbursements | | 39,335.08 |
| Balance | | $ 20,451.21 |

## ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 8,200.00 | |
| Loans on bonds and stocks or other collateral | 2,000.00 | |
| Agents' debit balances | 7,540.56 | |
| Bills receivable | 282.90 | |
| Cash in bank | 218.74 | |
| All other items | 13,357.51 | |
| Total | $ 31,599.71 | |
| Deduct ledger liabilities— | | |
| Personal or agents' credit balances | $ 4,311.44 | |
| Borrowed menoy | 4,000.00 | |
| | 8,311.44 | |
| Total net ledger assets | | $ 23,288.27 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | $ 211.51 | |
| Total non-ledger assets | | $ 211.51 |
| Gross assets | | $ 23,499.79 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 1,357.51 |
| Total admitted assets | | $ 22,142.27 |
| Balance on hand to protect contracts in addition to the right of assessments | | 22,142.27 |
| Comprised under the following funds— | | |
| Mortuary | $ 20,487.39 | |
| Expense | 1,654.88 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 680 | $ 1,976,000.00 |
| Written during year | 727 | 1,975,100.00 |
| Total | 1,407 | $ 3,951,100.00 |
| Terminated during year | 295 | 723,100.00 |
| In force at end of year | 1,112 | $ 3,228,000.00 |
| Losses and claims incurred during year | 8 | $227 per m'th. |
| Assessments collected during year | 12 | $ 36,342.53 |

## BUSINESS IN NORTH CAROLINA SINCE ORGANIZATION.

| | *Number.* | *Amount.* |
|---|---|---|
| Written during year | 470 | $---------- |
| Terminated during year | 117 | ---------- |
| In force at end of year | 353 | $ 837,400.00 |
| Assessments collected during year | 12 | 9,757.77 |

# NATIONAL UNION.

Incorporated May 14, 1881. Commenced Business May, 1881.

M. G. JEFFRIES, President. J. W. MYERS, Secretary.

Home Office Toledo, Ohio.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 232,389.13 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 7,923.60 | |
| Dues for expenses per capita tax, etc. | 61,491.33 | |
| Assessments— | | |
| Mortuary | 1,896,192.74 | |
| Expense | 90,713.03 | |
| Total paid by members | $ 2,056,320.70 | |
| Interest | 5,607.81 | |
| From all other sources | 190.48 | |
| Total cash income | | 2,062,118.99 |
| Aggregate last balance and income | | $ 2,294,508.12 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 1,824,100.00 | |
| Payments returned to applicants or members | 9.00 | |
| Total paid to applicants or members | $ 1,824,109.00 | |
| Commissions, fees and salaries to agents for organization, special fund | 48,755.46 | |
| Salaries of officers | 15,050.00 | |
| Salaries and other compensations of office employees | 12,265.17 | |
| Governing bodies | 11,061.32 | |
| Rent, supplies, advertising, printing and taxes | 8,306.60 | |
| Official publication | 7,760.25 | |
| Postage, express and telegraph | 2,483.65 | |
| Legal expenses | 1,367.80 | |
| Insurance department | 635.95 | |
| All other items | 9,438.11 | |
| Total disbursements | | 1,941,233.31 |
| Balance | | $ 353,274.81 |

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 17,675.08 | |
| Cash in banks | 335,599.73 | |
| Total net ledger assets | $ 353,274.81 | |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Assessments collected and not turned over to Supreme Body | 171,000.00 | |
| Total non-ledger assets | | $ 171,000.00 |
| Total admitted assets | | $ 524,274.81 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 150,000.00 | |
| Losses resisted | 21,000.00 | |
| Total liabilities | | $ 171,000.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 353,274.00 |
| Comprised under the following funds— | | |
| Mortuary | $ 235,929.25 | |
| Expense | 82,345.56 | |
| Building | 35,000.00 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 64,960 | $ 150,341,000.00 |
| Written during year | 7,667 | 10,729,000.00 |
| Total | 72,627 | $ 161,070,000.00 |
| Terminated during year | 5,106 | 8,954,000.00 |
| In force at end of year | 67,521 | $ 152,116,000.00 |
| Losses and claims unpaid at beginning of year | 70 | $ 167,000.00 |
| Losses and claims incurred during year | 693 | 1,845,000.00 |
| Total | 763 | $ 2,012,000.00 |
| Losses and claims settled during year | 693 | 1,841,000.00 |
| Losses and claims unpaid at end of year | 170 | 171,000.00 |
| Assessments collected during year | 11 | 1,896,192.74 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 715 | $ 1,206,000.00 |
| Written during year | 137 | 168,000.00 |
| Total | 852 | $ 1,374,000.00 |
| Terminated during year | 142 | 205,000.00 |
| In force at end of year | 710 | $ 1,169,000.00 |
| Losses and claims incurred during year | 9 | 25,000.00 |
| Losses and claims settled during year | 9 | 25,000.00 |

# NATIONAL FRATERNAL UNION.

Incorporated September 12, 1900. Commenced Business January 1, 1901.

THOMAS P. COOK, President. J. I. D. WOODRUFF, Secretary.

Home Office, Murray, Ky.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 509.71 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 5,455.52 | |
| Dues for expenses, per capita tax, etc. | 1,429.18 | |
| Assessments— | | |
| Mortuary | 2,756.41 | |
| Medical examiners' fees | 807.75 | |
| Total paid by members | $ 10,448.86 | |
| Interest | 13.89 | |
| Total cash income | | 10,462.75 |
| Aggregate last balance and income | | $ 10,972.46 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 673.31 | |
| Paid for temporary disability claims | 1,286.50 | |
| Total paid to applicants or members | $ 1,960.21 | |
| Commissions, fees and salaries to agents for organization | 5,455.52 | |
| Salaries of officers | 571.67 | |
| Salaries and other compensations of office employees | 196.50 | |
| Medical examiners and supervisors | 807.75 | |
| Rent, supplies, advertising and printing | 266.95 | |
| Official publication | 128.53 | |
| Postage, express and telegraph | 82.64 | |
| Legal expenses | 5.00 | |
| Insurance Department | 153.35 | |
| All other items | 24.54 | |
| Total disbursements | | 9,652.66 |
| Balance | | $ 1,319.80 |

### ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 301.60 | |
| Cash in bank | 1,018.20 | |
| Total net ledger assets | | $ 1,319.80 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Office fixtures, supplies, etc. | $ 500.00 | |
| Assessments collected and not turned over to Supreme Body | 311.46 | |
| Total non-ledger assets | | 811.46 |
| Gross assets | | $ 2,131.26 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 500.00 | |
| All other | 311.46 | |
| Total | | $ 811.46 |
| Total admitted assets | | $ 1,319.80 |
| Balance on hand to protect contracts in addition to the right of assessments | | 1,319.80 |
| Comprised under the following fund— | | |
| Mortuary | $ 1,319.80 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 726 | $ 7,285.73 |
| Written during year | 668 | 6,095.00 |
| Total | 1,394 | $ 13,380.73 |
| Terminated during the year | 397 | 2,333.73 |
| In force at end of year | 997 | $ 11,047.00 |
| Losses and claims incurred during year | 3 | 673.71 |
| Losses and claims settled during year | 3 | 673.71 |
| Assessments collected during year | 12 | 2,756.41 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 263 | $ 2,505.00 |
| Written during year | 91 | 632.00 |
| Total | 354 | $ 3,137.00 |
| Terminated during year | 189 | 1,513.00 |
| In force at end of year | 165 | $ 1,624.00 |
| Assessments collected during year | 3 | 109.15 |

# ORDER OF SELECT KNIGHTS.

Re-incorporated 1893. Commenced Business April, 1879.

WILLIAM H. SNIDER, Grand Commander. GEORGE K. STAPLES, Grand Recorder.

Home Office, Buffalo, N. Y.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 12,497.53 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses per capita tax, etc. | $ 14,358.00 | |
| Assessments— | | |
| Mortuary | 35,607.36 | |
| Reserve | 890.45 | |
| Total paid by members | $ 50,855.81 | |
| Total cash income | | 50,855.81 |
| Aggregate last balance and income | | $ 63,353.34 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 35,485.86 | |
| Paid for permanent disability claims | 1,483.40 | |
| Total paid to applicants or members | $ 36,969.26 | |
| Commissions, fees and salaries to agents for organization | 354.79 | |
| Finance Committee | 42.75 | |
| Salaries of officers | 2,633.36 | |
| Salaries and other compensations of office employees | 2,300.00 | |
| Medical examiners and supervisors | 648.44 | |
| Rent, supplies, advertising and printing | 1,471.42 | |
| Governing bodies | 2,663.26 | |
| Postage, express and telegraph | 769.24 | |
| Legal expenses | 217.10 | |
| Insurance Department | 369.35 | |
| All other items | 3,576.48 | |
| Total disbursements | | 52,015.45 |
| Balance | | $ 11,337.89 |

### ASSETS.

| | | |
|---|---|---|
| Cash in bank | $ 11,337.89 | |
| Total net ledger assets | | $ 11,337.89 |

NON-DEDGER ASSETS.

| | | |
|---|---|---|
| Furniture, fixtures, safes, etc. | $ 2,091.41 | |
| Balance due from Legions | 51.81 | |
| Total non-ledger assets | | 2,143.22 |
| Gross assets | | $ 13,481.11 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 2,091.41 | |
| Balance due from Legions | 51.81 | |
| Total | | 2,143.22 |
| Total admitted assets | | $ 11,337 89 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 4,334.32 | |
| Losses resisted | 2,165.68 | |
| Advance assessments | 199.17 | |
| All other liabilities | 6.69 | |
| Total liabilities | | $ 6,705.86 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 4,632.03 |
| Comprised under the following funds— | | |
| Mortuary | $ 1,150.66 | |
| Reserve | 10,090.87 | |
| Expense | 96.36 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 4,808 | $ 4,105,750.00 |
| Written during year | 2,139 | 1,501,250.00 |
| Total | 6,947 | $ 5,607,000.00 |
| Terminated during year | 3,092 | 2,309,500.00 |
| In force at end of year | 3,855 | $ 3,297,500.00 |
| Losses and claims unpaid at beginning of year | 2 | $ 2,000.00 |
| Losses and claims incurred during year | 44 | 44,450.00 |
| Total | 46 | $ 46,450.00 |
| Losses and claims settled during year | 41 | 39,950.00 |
| Losses and claims unpaid at end of year | 5 | 6,500.00 |
| Assessments collected during year | 12 | 50,855.81 |

## BUSINESS N NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,231 | $ 899,000.00 |
| Written during year | 664 | 447,500.00 |
| Total | 1,895 | $ 1,346,500.00 |
| Terminated during year | 1,549 | 1,101,000.00 |
| In force at end of year | 346 | $ 245,500.00 |
| Losses and claims incurred during year | 2 | 500.00 |
| Losses and claims settled during year | 2 | 500.00 |
| Assessments collected during year | 12 | 4,928.27 |

# ROYAL ARCANUM.

Incorporated November 5, 1877. Commenced Business June 23, 1877.

A. S. ROBINSON, Supreme Regent. W. O. ROBSON, Supreme Secretary.

Home Office, Boston, Massachusetts.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 2,604,677.59 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Changes of benefit certificates | $ 3,705.50 | |
| Supreme Council dues | 211,619.60 | |
| Assessments— | | |
| Mortuary | 7,505,892.72 | |
| Members-at-large cards | 10.00 | |
| Total paid to members | | 7,721,227.82 |
| Interest | $ 80,426.86 | |
| Supplies sold | 7,056.00 | |
| From all other sources | 1,064.09 | |
| Total cash income | | 7,809,774.77 |
| Aggregate last balance and income | | $ 10,414,452.36 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 7,320,541.64 | |
| Paid for change of benefit certificate fees | 9.50 | |
| Total paid to applicants or members | $ 7,320,551.14 | |
| Commissions, fees and salaries to agents for organization, etc. | 45,260.09 | |
| Salaries of managers and agents not paid by commission, etc. | 20,053.13 | |
| Salaries of officers and other compensations of officers | 33,239.01 | |
| Salaries and other compensations of office employees | 41,705.76 | |
| Official publication | 8,573.28 | |
| Supplies, advertising, printing, etc. | 18,587.25 | |
| Taxes | 824.40 | |
| Postage, express and telegraph | 9,219.43 | |
| Legal expenses | 5,611.82 | |
| Insurance Departments | 1,491.86 | |
| All other items | 28,629.84 | |
| Total disbursements | | 7,533,747.01 |
| Balance | | $ 2,880,705.35 |

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 51,170.97 | |
| Book value of bonds and stocks | 2,060,901.07 | |
| Cash in banks | 768,633.31 | |
| Total net ledger assets | | $ 2,880,705.35 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | $ 24,066.62 | |
| Amounts paid in advance on assessments | 208.19 | |
| Assessments collected and not turned over to Supreme Body | 642,772.81 | |
| All other | 27,632.44 | |
| Total non-ledger assets | | 694,680.06 |
| Gross assets | | $ 3,575,385.41 |

| | | |
|---|---|---|
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 24,411.48 | |
| Personal or agents' debit balances | 237.20 | |
| Depreciation of ledger assets to bring same to market value—Bonds | 40,979.69 | |
| Bills receivable | 2,983.77 | |
| Total | | $ 68,612.13 |
| Total admitted assets | | $ 3,506,773.28 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 787,750.00 | |
| Losses resisted | 10,000.00 | |
| Salaries, rents, expenses, taxes, etc. | 2,136.32 | |
| Advance assessments | 208.19 | |
| Claims resisted on account of members not in good standing | 18,000.00 | |
| All other liabilities | 297.33 | |
| Total liabilities | | $ 818,391.84 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 2,688,381.44 |
| Comprised under the following funds— | | |
| Mortuary | $ 560,987.60 | |
| Emergency | 1,993,265.01 | |
| Expense | 134,128.83 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 254,322 | $ 615,329,000.00 |
| Written during year | 39,581 | 59,766,000.00 |
| Total | 293,903 | $ 675,095,000.00 |
| Terminated during year | 10,814 | 21,776,000.00 |
| In force at end of year | 283,089 | $ 653,319,000.00 |
| Losses and claims unpaid at beginning of year | 261 | $ 685,525.00 |
| Interest | | 1,272.50 |
| Losses and claims incurred during year | 2,815 | 7,453,500.00 |
| Total | 3,076 | $ 8,139,297.50 |
| Losses and claims settled during year | 2,760 | 7,341,547.50 |
| Losses and claims unpaid at end of year | 316 | 797,750.00 |
| Assessments collected during year | 12 | 7,505,892.72 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,611 | $ 6,566,000.00 |
| Written during year | 414 | 711,500.00 |
| Total | 3,025 | $ 7,277,500.00 |
| Terminated during year | 85 | 186,000.00 |
| In force at end of year | 2,940 | $ 7,091,500.00 |
| Losses and claims unpaid at beginning of year | 2⅔ | $ 8,000.00 |
| Losses and claims incurred during year | 33 | 87,500.00 |
| Total | 35⅔ | $ 95,500.00 |
| Losses and claims settled during year | 32⅔ | 88,500.00 |
| Losses and claims unpaid at end of year | 3 | 7,000.00 |
| Assessments collected during year | 12 | 85,671.54 |

# RIDGELY PROTECTIVE ASSOCIATION.

Incorporated May 10, 1894. Commenced Business May 14, 1894.

FRANCIS A. HARRINGTON, President. ALBERT L. PRATT, Secretary.

Home Office, Worcester, Mass.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 60,129.87 |

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 12,870.00 | |
| Dues for expenses, per capita tax | 58,653.75 | |
| Assessments— | | |
| Mortuary | 11,960.75 | |
| Disability | 70,990.50 | |
| Total paid by members | $ 154,475.00 | |
| Interest | 1,658.36 | |
| From all other sources | 300.00 | |
| Total cash income | | 156,433.36 |
| Aggregate last balance and income | | $ 216,563.23 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 9,300.00 | |
| Paid for temporary disability claims | 66,144.55 | |
| Total paid to applicants or members | $ 75,444.55 | |
| Commissions, fees and salaries to agents for organization, etc. | 12,870.00 | |
| Salaries of managers and agents not paid by commission | 4,230.51 | |
| Salaries of officers | 14,800.00 | |
| Salaries and other compensations of office employees | 8,712.00 | |
| Medical supervisors' fees | 2,553.00 | |
| Rent, supplies, advertising and printing | 3,074.25 | |
| Taxes | 178.03 | |
| Postage, express and telegraph | 2,800.00 | |
| Legal expenses | 4,510.00 | |
| Insurance Departments | 331.22 | |
| All other items | 14,694.22 | |
| Total disbursements | | 144,197.78 |
| Balance | | $ 72,365.45 |

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and stocks | $ 13,555.00 | |
| Cash in banks | 58,810.45 | |
| Total admitted assets | | $ 72,365.45 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 72,365.45 |
| Comprised under the following funds— | | |
| Mortuary | $ 14,089.70 | |
| Disability | 32,619.22 | |
| Emergency | 13,555.00 | |
| Expense | 12,101.53 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 14,108 | $ 1,434,500.00 |
| Written during year | 4,332 | 433,200.00 |
| Total | 18,440 | $ 1,867,700.00 |
| Terminated during year | 4,668 | 468,400.00 |
| In force at end of year | 13,772 | $ 1,399,300.00 |
| Losses and claims unpaid at beginning of year | 1 | $ 255.94 |
| Losses and claims incurred during year | 1,874 | 75,188.61 |
| Total | 1,875 | $ 75,444.55 |
| Losses and claims settled during year | 1,875 | 75,444.55 |
| Assessments collected during the year— | | |
| Mortuary | 4 | 11,960.75 |
| Disability | 4 | 70,990.50 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 95 | $ 9,500.00 |
| Written during year | 49 | 4,900.00 |
| Total | 144 | $ 14,400.00 |
| Terminated during year | 23 | 2,300.00 |
| In force at end of year | 121 | $ 12,100.00 |
| Losses and claims incurred during year | 12 | $ 300.00 |
| Losses and claims settled during year | 12 | 300.00 |
| Assessments collected during year— | | |
| Mortuary | 4 | 82.50 |
| Disability | 4 | 495.00 |

# ROYAL BENEFIT SOCIETY.

Incorporated November 21, 1897. Commenced Business November, 1897.

CHARLES W. KEYES, M. D., President. DAVID F. PENNINGTON, Secretary.

Home Office, Washington, D. C.

## BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 3,200.61 |

### INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Expense assessme t | $ 57,652.31 | |
| Assessments—Mortuary | 31,979.50 | |
| Medical examiners' fees and sale of supplies | 224.03 | |
| Total paid by members | $ 89,855.84 | |
| From all other sources | 127.50 | |
| Total cash income | | 89,983.34 |
| Aggregate last balance and income | | $ 93,183.95 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 12,490.25 | |
| Paid for temporary disability claims | 25,031.50 | |
| Payments returned to applicants or members | 1,382.18 | |
| Total paid to applicants or members | $ 38,903.93 | |
| Commissions, fees and salaries to agents for organization | 32,171.10 | |
| Salaries of managers and agents not paid by commission | 1,322.50 | |
| Salaries of officers | 2,035.50 | |
| Salaries and other compensations of office employees | 3,297.75 | |
| Medical examiners and supervisors | 3,206.85 | |
| Rent, supplies, advertising, printing and taxes | 2,576.82 | |
| Governing bodies | 32.50 | |
| Postage, express and telegraph | 1,296.89 | |
| Legal expenses | 387.00 | |
| Insurance Departments | 178.00 | |
| All other items | 1,759.33 | |
| Total disbursements | | 87,168.17 |
| Balance | | $ 6,015.78 |

### ASSETS.

| | | |
|---|---|---|
| Cash in office | $ 271.78 | |
| Cash in bank | 4,988.00 | |
| All other items | 756.00 | |
| Total net ledger assets | | $ 6,015.78 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | $ 5.39 | |
| Assessments collected and not turned over to Supreme Body | 6,656.55 | |
| Total non-ledger assets | | 6,661.94 |
| Gross assets | | $ 12,677.72 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---|---|
| Bills receivable | $ 718.27 | |
| All other | 4,331.55 | |
| Total | | $ 5,049.82 |
| Total admitted assets | | $ 7,627.90 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 2,070.00 | |
| Losses resisted | 255.00 | |
| Salaries, rents, expenses, taxes, etc. | 150.00 | |
| Total liabilities | | $ 2,475.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 5,152.90 |
| Comprised under the following funds— | | |
| Mortuary | $ 509.73 | |
| Expense | 4,643.17 | |

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 7,082 | $ 1,195,904.00 |
| Written during year | 7,435 | 1,250,353.00 |
| Total | 14,517 | $ 2,446,257.00 |
| Terminated during year | 6,812 | 1,144,857.00 |
| In force at end of year | 7,705 | $ 1,301,400.00 |
| Losses and claims unpaid at beginning of year | 18 | 1,982.25 |
| Losses and claims incurred during year | 111 | 14,001.75 |
| Total | 129 | $ 15,984.00 |
| Losses and claims settled during year | 114 | $ 13,659.00 |
| Losses and claims unpaid at end of year | 15 | 2,325.00 |
| Assessments collected during year | 12 | 89,631.81 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 2,077 | $ 343,505.00 |
| Written during year | 1,806 | 285,000.00 |
| Total | 3,883 | $ 628,505.00 |
| Terminated during year | 1,626 | 253,105.00 |
| In force at end of year | 2,257 | $ 375,400.00 |
| Losses and claims unpaid at beginning of year | 3 | $ 225.00 |
| Losses and claims incurred during year | 27 | 3,385.00 |
| Total | 30 | $ 3,610.00 |
| Losses and claims settled during year | 26 | 3,035.00 |
| Losses and claims unpaid at end of year | 4 | 575.00 |
| Assessments collected during year | 12 | 17,895.50 |

# ROYAL KNIGHTS OF KING DAVID.

Incorporated 1884. Commenced Business 1884.

R. H. W. LEAK, President. W. G. PEORSON, Secretary.

Home Office, Durham, N. C.

## INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses, per capita tax | $ 250.00 | |
| Assessments— | | |
| Mortuary | 700.00 | |
| Reserve | 500.00 | |
| Total paid by members | $ 1,450.00 | |
| Total cash income | | $ 1,450.00 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Death claims | $ 450.00 | |
| Total paid to applicants or members | $ 450.00 | |
| Salaries of managers and agents not paid by commission | 210.00 | |
| Salaries of officers | 35.00 | |
| Salaries and other compensations of office employees | 235.00 | |
| Advertising and printing | 104.00 | |
| Taxes | 70.00 | |
| Postage, express and telegraph | 36.00 | |
| Legal expenses | 7.50 | |
| Total disbursements | | 1,047.50 |
| Balance | | $ 402.50 |

## ASSETS.

| | | |
|---|---|---|
| Loans on mortgages | $ 100.00 | |
| Cash in office | 402.50 | |
| Total net ledger assets | | $ 502.50 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due | $ 6.00 | |
| Furniture, fixtures, etc. | 130.00 | |
| Assessments collected and not turned over to Supreme Body | 34.50 | |
| Total non-ledger assets | | 170.50 |
| Gross assets | | $ 673.00 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | | 130.00 |
| Total admitted assets | | $ 543.00 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 75.00 | |
| Total liabilities | | $ 75.00 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 468.00 |
| Comprised under the following funds— | | |
| Mortuary | $ 402.50 | |
| Reserve | 100.00 | |

ALL BUSINESS IN NORTH CAROLINA.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,000 | $ 50,000.00 |
| Written during year | 200 | 10,000.00 |
| Total | 1,200 | $ 60,000.00 |
| Terminated during year | 250 | 12,500.00 |
| In force at end of year | 950 | $ 47,500.00 |
| Losses and claims incurred during year | 9 | $ 450.00 |
| Losses and claims settled during year | 1 | 25.00 |
| Losses and claims unpaid at end of year | 8 | |
| Assessments collected during year | | 700.00 |

# SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD.

Incorporated January 1, 1891. Commenced Business January 1, 1891.

JOSEPH C. ROOT, President. JOHN T. YATES, Secretary.

Home Office, Omaha, Neb.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | $ 855,818.59 | |
| Deduct assets charged off | 35,909.62 | |
| Extended at | | $ 819,908.97 |

INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Membership fees | $ 27,646.26 | |
| Dues for expenses, per capita tax, etc. | 337,799.39 | |
| Assessments— | | |
| Mortuary | 2,433,400.27 | |
| Reserve | 280,857.48 | |
| Sinking fund | 15,774.33 | |
| Total paid by members | $ 3,095,477.73 | |
| Interest | 26,596.16 | |
| Rent | 12,221.00 | |
| From all other sources | 25,136.22 | |
| Total cash income | | 3,159,431.11 |
| Aggregate last balance and income | | $ 3,979,340.08 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims | $ 1,906,106.43 | |
| Paid for old age benefits | 1,200.00 | |
| Monuments | 133,400.00 | |
| Payments returned to applicants or members: Benefit, $8,976.18; General, $6,054.46 | 15,030.64 | |
| Total paid to applicants or members | $ 2,055,737.07 | |
| Commissions, fees and salaries to deputies for organization | 114,778.53 | |
| Salaries of officers | 14,088.04 | |

| | | |
|---|---|---|
| Salaries and other compensations of office employees | $ 50,931.41 | |
| Medical examiners and supervisors | 7,171.79 | |
| Rent, supplies, advertising, printing and taxes | 40,010.05 | |
| Governing bodies | 48,266.22 | |
| Postage, express and telegraph | 15,556.44 | |
| Legal expenses | 11,128.82 | |
| Insurance Departments | 4,501.71 | |
| Official publication | 43,047.31 | |
| All other items | 67,837.17 | |
| Total disbursements | | $ 2,473,054.56 |
| Balance | | $ 1,506,285.52 |

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 100,000.00 | |
| Book value of bonds and stocks | 799,541.61 | |
| Cash in office | 5,271.70 | |
| Cash in banks | 632,303.77 | |
| Total | $ 1,537,117.08 | |
| Deduct ledger liabilities— | | |
| Personal or deputies credit balances | 5,831.56 | |
| All other | 25,000.00 | |
| Total net ledger assets | | $ 1,506,285.52 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Due from Camps and others | $ 45,974.71 | |
| Assessments collected and not turned over to Supreme Body | 250,000.00 | |
| Total non-ledger assets | | 295,974.71 |
| Gross assets | | $ 1,802,260.23 |

### DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---|
| Due from Camps and others | 45,974.71 |
| Total admitted assets | $ 1,756,285.52 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted, due and unpaid | $ 2,914.41 | |
| Losses in process of adjustment or reported | 265,975.00 | |
| Losses resisted | 33,750.00 | |
| Unpaid installments on disability claims | 12,236.00 | |
| All other liabilities—794 monuments on liquidated claims payable when erected | 79,400.00 | |
| Total liabilities | | $ 394,275.41 |
| Balance on hand to protect contracts in addition to the right of assessments | | $ 1,362,010.11 |
| Comprised under the following funds— | | |
| Mortuary | $ 477,913.91 | |
| Emergency | 804,141.67 | |
| Expense | 79,954.53 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

### (TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year, including monuments | 176,028 | $ 275,557,300.00 |
| Written during year, including monuments | 57,958 | 72,107,300.00 |
| Total, including monuments | 233,986 | $ 347,664,600.00 |
| Terminated during year, including monuments | 26,810 | 34,186,000.00 |
| In force at end of year, including monuments | 207,176 | $ 313,478,600.00 |

| | *Number.* | *Amount.* |
|---|---|---|
| Losses and claims unpaid at beginning of year, including monuments | 121 | $ 258,333.34 |
| Losses and claims incurred during year, including monuments | 1,440 | 2,194,762.50 |
| Total, including monuments | 1,561 | $ 2,453,095.84 |
| Losses and claims settled during year | 1,359 | 2,056,256.43 |
| Losses and claims unpaid at end of year | 202 | 396,839.41 |
| Assessments collected during year | 12 | 2,714,257.75 |

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year | 1,623 | $ 2,668,800.00 |
| Written during year | 554 | 719,900.00 |
| Total | 2,177 | $ 3,388,700.00 |
| Terminated during year | 197 | 255,700.00 |
| In force at end of year | 1,980 | $ 3,133,000.00 |
| Losses and claims unpaid at beginning of year | ---------- | $ 500.00 |
| Losses and claims incurred during year | 13 | 22,700.00 |
| Total | 13 | $ 23,200.00 |
| Losses and claims settled during year | 13 | $ 22,600.00 |
| Losses and claims unpaid at end of year | ---------- | 600.00 |
| Assessments collected during year | 12 | 25,971.70 |

## SUPREME RULING FRATERNAL MYSTIC CIRCLE..

Incorporated April 27, 1895. Commenced Business January, 1885.

F. H. DUCKEVITZ, Supreme Mystic Ruler. J. D. MYERS, Supreme Recorder.

Home Office, Philadelphia, Pa.

BALANCE SHEET.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31 of previous year | | $ 63,392.36 |

INCOME.

(WITHOUT DEDUCTIONS).

| | | |
|---|---|---|
| Dues for expenses, etc.—Extension fund | $ 11,083.11 | |
| Assessments— | | |
| Mortuary and annuity | 239,458.32 | |
| Reserve and annuity | 26,606.52 | |
| Expense and annuity | 39,341.91 | |
| Sick, accident and expense | 2,185.37 | |
| Medical examiners' fees | 557.80 | |
| Total paid by members | $ 319,233.13 | |
| Interest | 2,281.16 | |
| Supplies—Benefit fund | 4,245.81 | |
| From all other sources | 2,264.87 | |
| Total cash income | | 328,024.97 |
| Aggregate last balance and income | | $ 391,417.33 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Paid for death claims and annuity | $ 226,508.64 | |
| Paid for permanent disability claims and annuity | 5,720.83 | |
| Paid for temporary disability claims | 1,298.13 | |
| Payments returned to applicants or members | 186.41 | |
| Total paid to applicants or members | $ 233,714.01 | |
| Commissions, fees and salaries to agents for organization | 11,417.75 | |
| Salaries of managers and agents not paid by commission | 11,813.33 | |
| Salaries of officers | 9,350.00 | |
| Salaries and other compensations of office employees | 4,920.34 | |
| Medical examiners and supervisors | 2,229.50 | |
| Rent, supplies, advertising and printing | 3,866.09 | |
| Official publication | 3,106.05 | |
| Postage, express and telegraph | 1,341.19 | |
| Legal expenses | 2,112.62 | |
| Insurance Departments | 600.25 | |
| All other items | 7,072.57 | |
| Total disbursements | | $ 291,543.70 |
| Balance | | $ 99,873.63 |

ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ 1,257.97 | |
| Loans on mortgages | 42,650.00 | |
| Bills receivable | 300.00 | |
| Cash in office | 1,991.40 | |
| Cash in banks | 53,674.26 | |
| Total net ledger assets | | $ 99,873.63 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Rents and interest due | $ 989.04 | |
| Personal and Ruling balance | 10,000.48 | |
| Market value of real estate over book value | 242.03 | |
| Funds in City National Bank, Buffalo, N. Y. | 1,984.44 | |
| Assessments laid | 27,000.00 | |
| Assessments collected and not turned over to Supreme Body | 27,000.00 | |
| All other | 9,538.78 | |
| Total non-ledger assets | | 76,754.77 |
| Gross assets | | $ 176,628.40 |
| Deduct assets not admitted— | | |
| Furniture, fixtures and safes, printed matter, etc. | $ 4,000.00 | |
| Personal or agents' debit balances | 8,509.67 | |
| Excess of assets over liabilities | 13,872.04 | |
| Total | | 26,381.71 |
| Total admitted assets | | $ 150,246.59 |

LIABILITIES.

| | | |
|---|---|---|
| Losses in process of adjustment or reported | $ 40,127.96 | |
| Total liabilities | | $ 40,127.96 |
| Balance on hand to protect contracts in addition to the right of asssessments | | $ 110,118.73 |
| Comprised under the following funds— | | |
| Mortuary | $ 15,261.24 | |
| Reserve | 82,747.04 | |
| Emergency | 1,784.84 | |
| Expense | 80.51 | |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year, life | 13,169 | $20,045,500.00 |
| Written during year, life | 2,172 | 1,944,250.00 |
| Total, life | 15,341 | $ 21,989,750.00 |
| Terminated during year, life | 3,451 | 4,677,416.66 |
| In force at end of year, life | 11,800 | 17,312,333.34 |
| Losses and claims unpaid at beginning of year, life | 44 | $ 67,250.00 |
| Losses and claims incurred during year, life | 119 | 198,500.00 |
| Total, iife | 163 | $ 265,750.00 |
| Losses and claims settled during year, life | 142 | $ 225,622.04 |
| Losses and claims unpaid at end of year, life | 21 | 40,127.96 |
| Assessments collected during year, life | 12 | $ 305,406.85 |

## BUSINESS IN NORTH CAROLINA DURING YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year, life | 319 | $ 642,500.00 |
| Written during year, life | 92 | 88,500.00 |
| Total, life | 411 | $ 731,000.00 |
| Terminated during year, life | 82 | 131,000.00 |
| In force at end of year, life | 329 | $ 600,000.00 |
| Losses and claims incurred during year, life | 3 | $ 4,250.00 |
| Total, life | 3 | $ 4,250.00 |
| Losses and claims settled during year, life | 2 | $ 2,250.00 |
| Losses and claims unpaid at end of year, life | 1 | 2,000.00 |
| Assessments collected during year, life | 12 | $ 10,918.26 |

## EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year, annuity | 332 | $ 66,700.00 |
| Written during year, annuity | 51 | 7,100.00 |
| Total, annuity | 383 | $ 73,800.00 |
| Terminated during year, annuity | 99 | 16,500.00 |
| In force at end of year, annuity | 284 | $ 57,300.00 |
| Losses and claims incurred during year, annuity | 24 | 6,743.05 |
| Total, annuity | 24 | $ 6,743.05 |
| Losses and claims settled during year, annuity | 24 | $ 6,743.05 |

## BUSINESS IN NORTH CAROLINA DURING THE YEAR.

| | *Number.* | *Amount.* |
|---|---|---|
| In force at beginning of year, annuity | 2 | $ 200.00 |
| Written during year, annuity | 8 | 800.00 |
| Total, annuity | 10 | $ 1,000.00 |
| Terminated during year, annuity | 6 | 600.00 |
| In force at end of year, annuity | 4 | $ 400.00 |

# INDEX TO COMPANIES.

FOR INDEX TO GENERAL TOPICS AND TABLES, SEE TABLE OF CONTENTS, PREFACING THE COMMISSIONER'S REPORT.

LIFE INSURANCE COMPANIES.


| | PAGE. |
|---|---|
| Aetna, Hartford, Conn | 5 |
| Bankers Life, New York City | 9 |
| Connecticut Mutual Life, Hartford, Conn | 13 |
| Contentnea Life, Wilson, N. C | 17 |
| Eastern Life, Charlotte, N. C | 20 |
| Equitable Life, New York City | 23 |
| Fidelity Mutual Life, Philadelphia, Pa | 27 |
| Germania Life, New York City | 31 |
| Hartford Life, Hartford, Conn | 35 |
| Home Life, New York City | 39 |
| Illinois Life, Chicago | 43 |
| Life of Virginia, Richmond | 48 |
| Manhattan Life, New York City | 52 |
| Maryland Life, Baltimore, Md | 56 |
| Massachusetts Mutual Life, Springfield | 60 |
| Metropolitan Life, New York City | 64 |
| Michigan Mutual Life, Detroit | 69 |
| Mutual Benefit Life, Newark, N. J | 73 |
| Mutual Life, New York City | 77 |
| National Life, Montpelier, Vt | 81 |
| New York Life, New York City | 85 |
| Northwestern Mutual Life, Milwaukee, Wis | 89 |
| Pacific Mutual Life, San Francisco, Cal | 93 |
| Penn Mutual Life, Philadelphia | 97 |
| Phœnix Mutual Life, Hartford, Conn | 102 |
| Provident Savings Life, New York City | 106 |
| Prudential of America, Newark, N. J | 111 |
| Security Life and Annuity, Greensboro, N. C | 117 |
| Security Mutual Life, Binghamton, N. Y | 120 |
| Security Trust and Life, Philadelphia, Pa | 124 |
| South Atlantic Life, Richmond, Va | 128 |
| Southern Loan and Trust, Greensboro, N. C | 132 |
| State Mutual Life, Worcester, Mass | 135 |
| State Life, Indianapolis, Ind | 139 |
| Sun Life, Montreal, Canada | 143 |
| Travelers, Hartford, Conn | 147 |
| Union Central Life, Cincinnati, Ohio | 151 |
| Union Mutual Life, Portland, Me | 156 |
| Washington Life, New York City | 160 |

LIFE ASSESSMENT COMPANIES.

PAGE.
Carolina Benevolent Association, Raleigh, N. C. ..... 167
Industrial Life and Health, Atlanta, Ga ..... 168
North Carolina Mutual and Provident, Durham, N. C. ..... 170
North Carolina Mutual Aid and Home Protective Association, Gastonia, N. C. 172
Peoples Benevolent and Relief Association, Charlotte, N. C. ..... 173
Peoples Mutual Benevolent Association, Raleigh, N. C. ..... 175
Peidmont Mutual Life, Greensboro, N. C. ..... 177
State Mutual Life and Annuity Association, Rome, Ga ..... 178

FIRE AND MARINE INSURANCE COMPANIES OF NORTH CAROLINA.

Cabarrus Mutual Fire, Concord ..... 183
Carolina, Wilmington ..... 184
Davidson County Mutual, Lexington ..... 186
Farmers Mutual, Raleigh ..... 187
Home Fire, Greensboro ..... 188
High Point Fire, High Point ..... 189
Mecklenburg Farmers Mutual, Charlotte ..... 191
North Carolina Home, Raleigh ..... 192
Pamlico Insurance and Banking, Tarboro ..... 194
Peidmont Fire, Charlotte ..... 196
Rowan Mutual, Salisbury ..... 198
Southern Loan and Trust, Greensboro ..... 199
Southern Stock Mutual, Greensboro ..... 201
Southern Underwriters, Greensboro ..... 203
Underwriters, Greensboro ..... 206
United Insurance Co., Raleigh ..... 208

FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

Aetna, Hartford, Conn ..... 213
Agricultural, Watertown, N. Y ..... 216
American Central, St. Louis, Mo ..... 219
American Fire, Philadelphia, Pa ..... 221
American, Boston, Mass ..... 224
Assurance of America, New York City ..... 226
Atlanta Home, Atlanta, Ga ..... 228
Atlanta-Birmingham, Atlanta, Ga ..... 230
British American, New York City ..... 232
Citizens of Missouri, St. Louis ..... 235
Camden Fire, Camden, N. J ..... 237
Colonial Fire, Washington, D. C ..... 240
Continental, New York City ..... 243
Delaware, Philadelphia, Pa ..... 246
Equitable Fire, Charleston, S. C ..... 248
Equitable Fire and Marine, Providence, R. I ..... 251
Fire Association, Philadelphia, Pa ..... 254

PAGE.
Fireman's Fund, San Francisco, Cal ..... 257
Georgia Home, Columbus, Ga ..... 260
German Alliance, New York City ..... 262
German American, New York City ..... 265
Germania Fire, New York City ..... 268
Glens Falls, Glens Falls, N. Y ..... 270
Globe and Rutgers, New York City ..... 273
Greenwich, New York City ..... 275
Hanover Fire, New York City ..... 278
Hartford Fire, Hartford, Conn ..... 281
Home, New York City ..... 284
Indemnity Fire, New York City ..... 287
Indianapolis Fire, Indianapolis, Ind ..... 289
Insurance Company of North America, Philadelphia, Pa ..... 292
Lafayette Fire, New York City ..... 295
Millers Mutual, Harrisburg, Pa ..... 298
Milwaukee Mechanics, Milwaukee, Wis ..... 300
National Fire, Hartford, Conn ..... 302
National Union, Pittsburg, Pa ..... 305
New Hampshire, Manchester, N. H ..... 307
Niagara, New York City ..... 310
North German, New York City ..... 312
Orient, Hartford, Conn ..... 315
Pennsylvania Fire, Philadelphia, Pa ..... 318
Phenix, Brooklyn, N. Y ..... 320
Phœnix, Hartford, Conn ..... 323
Providence-Washington, Providence, R. I ..... 326
Queen of America, New York City ..... 328
Rochester German, Rochester, N. Y ..... 331
St. Paul Fire and Marine, St. Paul, Minn ..... 334
Springfield Fire and Marine, Springfield, Mass ..... 337
Stuyvesant, New York City ..... 339
Sun, New Orleans, La ..... 342
Teutonia, New Orleans, La ..... 345
Traders, Chicago, Ill ..... 347
United States Fire, New York ..... 350
Virginia Fire and Marine, Richmond ..... 353
Virginia State, Richmond ..... 355
Westchester Fire, New York City ..... 358

FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

British America, Toronto, Canada ..... 363
Hamburg-Bremen United States Branch, New York City ..... 365
Caledonian United States Branch, New York City ..... 368
Cologne Re-insurance United States Branch, New York City ..... 370
Commercial Union United States Branch, New York City ..... 372
Law Union and Crown United States Branch, New York City ..... 375
Liverpool and London and Globe United States Branch, New York City ..... 378

PAGE.
London Assurance United States Branch, New York City..... 381
London and Lancashire United States Branch, New York City..... 384
Manchester United States Branch, New York City..... 387
Moscow Fire United States Branch, New York City..... 389
Munich Re-insurance United States Branch, New York City..... 392
North British and Mercantile United States Branch, New York City..... 394
Northern Assurance United States Branch, New York City..... 397
Norwich Union United States Branch, New York City..... 402
Palatine of London United States Branch, New York City..... 405
Prussian National United States Branch, Chicago, Ill..... 407
Phœnix Assurance United States Branch, New York City..... 410
Royal United States Branch, New York City..... 412
Royal Exchange United States Branch, New York City..... 415
Rossia United States Branch, New York City..... 422
Scottish Union and National United States Branch, Hartford, Conn..... 400
Skandia United States Branch, New York City..... 418
Salamandra United States Branch, New York City..... 420
Sun Insurance Office United States Branch, New York City..... 423
Union Assurance United States Branch, New York City..... 425
Western Assurance United States Branch, New York City..... 428

FIDELITY AND CASUALTY COMPANIES.

Aetna Indemnity, Hartford Conn..... 433
Aetna (Accident Dept.), Hartford, Conn..... 436
American Bonding, Baltimore, Md..... 439
American Surety, New York City..... 441
American Credit-Indemnity, New York City..... 444
City Trust, Safe Deposit and Surety, Philadelphia, Pa..... 446
Employers Liability United States Branch, Boston, Mass..... 449
Employers Indemnity, Philadelphia, Pa..... 453
Fidelity and Casualty, New York City..... 455
Fidelity and Deposit, Baltimore, Md..... 459
Federal Union Surety, Indianapolis, Ind..... 461
Hartford Steam-boiler, Hartford, Conn..... 463
Lloyds Plate-glass, New York City..... 466
Maryland Casualty, Baltimore..... 468
Metropolitan Plate-glass, New York City..... 472
National Surety, New York City..... 474
New York Plate-glass, New York City..... 477
Ocean Accident and Guarantee United States Branch, New York City..... 479
Park Region Mutual Hail, Glenwood, Minn..... 482
Pennsylvania Casualty, Scranton, Pa..... 484
Preferred Accident, New York City..... 487
Pacific Mutual (Accident Dept.), San Francisco, Cal..... 493
Standard Life and Accident, Detroit, Mich..... 490
Travelers (Accident Dept.), Hartford, Conn..... 495
Tobacco Planters Mutual Hail, Raleigh, N. C..... 497

PAGE.

Title Guaranty and Trust, Scranton, Pa..... 499
United States Casualty, New York City..... 501
United States Fidelity and Guaranty, Baltimore, Md..... 504

FRATERNAL ORDERS.

American Guild, Richmond, Va..... 509
Atlantic Coast Line, Wilmington, N. C..... 511
American Union Benefit, Kittrell, N. C..... 512
Ancient Order United Workmen, Albany, Ga..... 513
Knights of Pythias, Chicago, Ill..... 514
Funeral Benefit, Philadelphia, Pa..... 517
Family Protective Union, Boston, Mass..... 518
Fraternities Accident Order, Philadelphia, Pa..... 520
Grand Fraternity, Philadelphia..... 522
Improved Order Heptasophs, Baltimore, Md..... 524
I. O. O. Fellows, Wilson, N. C..... 526
Jr. O. U. A. Mechanics, Pittsburg, Pa..... 527
Knights of Harmony, Kinston, N. C..... 529
Knights of Honor, St. Louis, Mo..... 530
Knights and Ladies of Honor, Indianapolis, Ind..... 532
Knights of Gideon, Goldsboro, N. C..... 534
Ladies of the Maccabees of the World, Port Huron, Mich..... 535
Lincoln Benefit Society, Raleigh, N. C..... 537
Masonic Benefit Fund, Raleigh, N. C..... 539
Masonic Mutual Relief, Washington, D. C..... 540
Modern Puritans, Norfolk, Va..... 542
National Union, Toledo, Ohio..... 544
National Fraternal Union, Murray, Ky..... 546
Order of Select Knights, Buffalo, N. Y..... 548
Royal Arcanum, Boston, Mass..... 550
Ridgely Protective Association, Worcester, Mass..... 552
Royal Benefit Society, Washington, D. C..... 554
Royal Knights of King David, Durham, N. C..... 556
Sovereign Camp of the Woodmen of the World, Omaha, Neb..... 557
Supreme Ruling Fraternal Mystic Circle, Philadelphia..... 559

# THE SEVENTH BIENNIAL REPORT

OF THE

# BOARD OF DIRECTORS

OF THE

# NORTH CAROLINA SCHOOL FOR THE DEAF AND DUMB,

## MORGANTON, N. C.

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS, RALEIGH.
1904.

## BOARD OF DIRECTORS.

A. C. Miller,
M. H. Holt,
W. C. Dowd,
N. B. Broughton,
Frank Thompson,
M. F. Morphew,
J. C. Seagle.

## OFFICERS OF THE BOARD.

A. C. Miller, President.
E. McK. Goodwin, Secretary *ex officio*.

## EXECUTIVE COMMITTEE.

A. C. Miller, Chairman.
M. H. Holt,
M. F. Morphew.

# EDUCATIONAL DEPARTMENT.

SUPERINTENDENT:

E. McK. Goodwin, M. A.

Mrs. L. A. Winston, Lady Principal.

TEACHERS, MANUAL DEPARTMENT:

David R. Tillinghast,
O. A. Betts,
H. McP. Hofsteater,
Miss Carrie A. Haynes,
John C. Miller,
Miss Olivia B. Grimes,
Robert C. Miller.

ORAL DEPARTMENT:

Mrs. Anna C. Hurd, Chief Instructor.

Edwin G. Hurd, A. M.,
Edward F. Mumford, M. A.,
Miss Hermine Haupt,
Miss Jessie Ball,
Miss Robbie Tillinghast,
Miss Lula Carpenter,
Miss Fannie Thompson,
Miss Mabel L. Haynes,
Miss Nettie McDaniel,
Miss Eugenia Welsh,
Miss Lucile Cooper,
Miss Carrie Stinson.

TEACHER OF FREEHAND DRAWING:

Mrs. S. C. Betts.

STENOGRAPHER AND TYPEWRITER:

J. R. Clodfelter.

# INDUSTRIAL DEPARTMENT.

TEACHER OF SEWING AND DRESS-MAKING:

Miss Ida Bell.

TEACHER OF COOKING:

Miss Agnes Hunsicker.

SUPERVISOR OF FARM:

Oscar E. McBrayer.

EXPERT PRINTER:

H. McP. Hofsteater.

EXPERT SHOE-MAKER:

W. A. Townsend.

EXPERT CARPENTER:

Marion J. Green.

EXPERT IN LAUNDRY:

Mrs. Lizzie York.

# DOMESTIC DEPARTMENT.

George L. Phifer, Steward.

Mrs. Mary B. Malone, Matron.

George H. Moran, M. D., Attending Physician.

SUPERVISORS OF GIRLS:

Miss Kate Walton,
Miss Addie Partin.

SUPERVISORS OF BOYS:

Charles Ramsey,
Miss Emma Kelly.

ENGINEER:

Lloyd W. Rhyne.

# PRESIDENT'S REPORT.

*To His Excellency,* CHARLES B. AYCOCK,
*Governor of North Carolina.*

SIR:—The Board of Directors of the North Carolina School for the Deaf and Dumb have the honor to submit this their seventh biennial report.

Your Excellency, no doubt, is aware that the law of which this school is an expression, was placed on the statute books less than fourteen years ago. The Legislature of 1891 realizing that the best results in the training of the deaf could not be attained in the Institution for the Deaf and Dumb and the Blind at Raleigh, for obvious reasons, passed a law to establish a separate school for the deaf, and promptly accepted the generous offer of the city of Morganton, of site and money. That body proceeded to select as its Board of Directors, M. L. Reed, of Buncombe; N. B. Broughton, of Wake; M. H. Holt, of Guilford; R. A. Grier, of Mecklenburg; B. F. Aycock, of Wayne; S. McD. Tate, of Burke, and J. J. Long, of Columbus. This Board met and organized in April, 1891, electing Hon. M. L. Reed President, and M. L. Reed, N. B. Broughton and S. McD. Tate as Executive Committee.

The site for the school, one of the most beautiful in the State, was selected, plans were adopted, and buildings begun during the next year. The record of the progress of the school since its opening in October, 1894, is an open book, and we need not trace its successive and successful struggles.

To each member of this Board, and their successors, Dr. P. L. Murphy appointed to succeed S. McD. Tate, resigned; V. V. Richardson, of Columbus, to succeed J. J. Long; A. C.

Miller, to succeed B. F. Aycock, resigned; Samuel Huffman and A. J. Dula, appointed by the Legislature of 1895; Isaac Roberts and Dr. M. F. Morphew, appointed by the Governor in 1901, to succeed A. J. Dula and J. H. Hoffman; Jacob C. Seagle, to succeed V. V. Richardson, deceased, 1902; Frank Thompson in 1903, to succeed M. L. Reed, resigned, having been elected Chairman of the Board of County Commissioners of Buncombe County, and W. C. Dowd in 1904, to succeed Isaac Roberts, deceased, is due the wise planning, faithful execution and unparalleled success of the North Carolina School for the Deaf and Dumb. But to none is more credit due than to Hon. M. L. Reed, who was President of the Board from the first, until his resignation in 1903, and who brought to the position rare executive ability, and a devotion to the school's welfare which was an inspiration to all connected with it. Of the original Board but two remain, M. H. Holt and N. B. Broughton. The whole purpose and effort of the Board has been directed as a unit along two well-defined lines:

1. By careful study and examination of the various methods of instructing the deaf in this and other countries, to adopt what seemed best to develop the mind to give the most comprehensive grasp of language, science and mathematics, and to break down nature's barriers between them and their hearing brothers and sisters as far as possible, so that their association may become easy and intelligible.

2. By means of instruction in industrial lines—in printing, carpentry and its allied trades, agriculture, shoe-making, dress-making, cooking and other occupations, to fit these pupils to go out into life as independent, intelligent citizens, to add to the State's wealth and development.

To develop the school along these lines, has not been an easy task. It meant buildings, equipments and teachers. The buildings are among the best for their size in this coun-

try. They are up-to-date in every particular, well-lighted, well-heated, well-ventilated, commodious, splendid in architecture and arrangement. The equipments as carried out are first-class, but all needs along this line have not yet been supplied. In teachers we congratulate ourselves. We have managed to secure and retain some of the best and foremost teachers of the deaf in America. All these things cost money, and while the State has done well by the school in view of the other demands on the treasury, owing to the increased cost of living we have been handicapped in fully carrying out in a practical way the ideals of the Board. But we have "builded better than we knew," for all over this country and in Europe this school is spoken of as "one of the most progressive in America," and "one of the best in the world."

We have been very fortunate in having at the head of this Institution from its founding, Superintendent E. McK. Goodwin, wise, conservative, progressive, economical, capable, himself an excellent instructor of the deaf. His vigilance and devotion to the best interests of the deaf, his high and progressive ideals, have been large factors in the organization and development of this school.

We are proud of the splendid showing which is made by our farm. It is not only a source of revenue, but furnishes an extraordinary opportunity for deaf boys to become familiar with improved methods of farming, both as observers and helpers.

In the arduous work which has been ours for over thirteen years as a Board, we desire to thank every State and county official and citizens generally of the State, for kind words of sympathy, of appreciation, and for their cordial support and help in this work; also the press of the State for its kindly notices of our school, and their unstinted words of praise so generously bestowed. This universal sympathy, co-operation and appreciation has converted this arduous

task into a labor of love. Owing to the increased cost of living, and increase in attendance, we earnestly and cordially ask an additional annual appropriation of $5,000 for maintenance, and a special appropriation of $5,000 for improvements and appliances.

Respectfully submitted,

A. C. MILLER,
*President Board of Directors.*

# SUPERINTENDENT'S REPORT.

*To the Honorable Board of Directors of the North Carolina School for the Deaf and Dumb:*

GENTLEMEN:—Under statutory requirements, and by your order, I have the honor to submit this my Seventh Biennial Report of the North Carolina School for the Deaf and Dumb.

From an examination of this report, including the several reports from subordinate officers, the condition of the school and character of its work may be judged.

From our financial report it will be seen that we have lived within our appropriation, not because we did not need much more, and could have used more to a very great advantage to the school, but because it was law, and under your direction we did without such things as we did not have the money to buy, and indeed many things such as other institutions enjoyed. We have striven to throw every safeguard around the school in its entirety, and we believe the object for which the school was created and established has been successfully promoted.

During the biennial period just closing, we have had under our instruction 317 children. This may seem a large number, when compared with the number that was in the school ten years ago, yet there are a large number, who are eligible, not in school, and who are growing up in the most deplorable ignorance. Many of these have been offered admission and a large number of them would be in school if their parents only knew of the school and the character of its work. Many good citizens of the State have no conception of the school, and what is done for the deaf. Like all specialties, there must be enlightenment, and we earnestly ask the co-operation of every good citizen in the State, to help us make known, especially to parents of deaf children, the

school and the character of the work it is doing. The success of our school, at least in reaching all the class, who are entitled to its privileges, depends to a large extent, upon the co-operation we have from physicians, ministers, legislators, teachers and others coming in close contact with the people.

The deaf child is dependent upon the school for every phase of his life and growth, for unlike his hearing brother or sister, who gathers knowledge from contact with others, he must have it given to him by a teacher specially qualified until he has at least a primary education. The deaf child is shut up, unable to ask questions, or tell his thoughts, until he comes under the training of a teacher, who studies his condition and peculiar needs.

### NOT AN ASYLUM.

The primary object of the establishment of the institution was the education of the deaf and dumb, and if we fall short of that one object then the school is a failure.

The course of study covers the branches required by law in our public schools, and this is about what is done in the leading schools of similar character in America to-day.

We have prepared several young men for college, who entered on good standing, and ranked among the best students in Gallaudet College from the leading schools of the country.

At the close of the session of 1903 certificates of graduation were granted to Odie W. Underhill and Andrew C. Miller. The Board of Directors also granted certificates to all pupils who had completed the course of study since the school opened, as follows:

Matthew T. Jenkins, 1895; Robert S. Taylor, 1896; Hugh Miller, 1898; Robert C. Miller, 1899, and William H. Chambers, 1899; Maggie LeGrande and James M. Robertson, 1902.

METHODS OF INSTRUCTION.

We have endeavored to keep abreast of the best schools in the art of instruction, and we belong to the class of schools known in the profession as "Combined System" Schools, because we use the two methods, adopting the one best suited to the individual cases. Both departments cover the same course of study, but those in the oral department are taught speech and by speech, and the ones taught manually acquire written language only. It is estimated that more than ninety per cent. of the deaf being taught to-day are in the combined system schools.

From the following report of Mrs. Anna C. Hurd, Chief Instructor of the Oral Department, you may see a more detailed account of the work done in the oral department:

MRS. HURD'S REPORT.

*To* E. McK. GOODWIN, *Superintendent North Carolina School for the Deaf and Dumb:*

DEAR SIR:—There are present in the Oral Department of the School one hundred and twenty-eight pupils, forming twelve classes, taught by twelve teachers under my direction and supervision. Of this number seventy-five are totally and congenitally deaf, twenty-one have a slight degree of hearing, varying from merely perception of sound to the ability, in some cases, to distinguish a few words; eight became totally deaf under the age of three years; five became totally deaf between the ages of six and twelve years, and nineteen are semi-deaf and semi-mute.

Since my last report to you, December 1, 1902, twenty-one pupils present at that date have left school. Three of these pupils, while not regarded as graduates, had been with us the usual number of years and were not re-admitted. Nine of the others were either semi-deaf, or had become deaf after acquiring some education, and had received all the benefit from our school that it was thought practicable. One of these is now pursuing a higher course of study in a school for hearing children. In several instances, pupils of this kind while with us, acquired ability to read speech, which will be of value to them. One of the whole number mentioned moved from the state; one was sent home owing to eye trouble; two grown pupils were kept at home to work, and six small children have been detained for one reason and another.

Probably these will re-enter during the next year or two to find that they have lost their grade and will be discouraged and handicapped. Parents make a grave mistake in allowing trifling obstacles to prevent a child continuing in school after once entering, and a child should not be withheld from entering beyond the age of eight or ten years.

During the past two years, we have transferred four pupils to the Manual Department, and this year twenty-five out of twenty-nine new pupils admitted to the school, have been placed under oral instruction. Two beginning classes have been formed. One, composed of the youngest pupils, will receive systematic kindergarten work, preparatory to and in connection with the development of voice and speech, under Miss Carpenter, a trained kindergarten teacher, who came to us this year from the Michigan State School. The other, a class of twelve pupils, constitutes our regular first grade, taught by Miss Ball, a teacher of ability and experience, who comes to us from the Detroit Day Schools.

We have two other teachers, who are with us this year for the first time. Miss Haupt comes after several years successful experience in the Kentucky and Colorado Schools, broadened by travel in Germany, and visits to the schools of that country, and Miss Cooper, from the Kentucky School and trained at the Pennsylvania School, Mt. Airy, Philadelphia.

These ladies take the places of Miss F. Bell, who was appointed last year on the resignation of Miss Fleming, who married; of Miss King, who left us to go to the Pennsylvania School, of Miss Flagg, who went to Hartford, and the one additional teacher required by the large number of new pupils admitted to the department. Miss Stinson, who taught here for several years before going west, returns as a substitute for Miss Jones, who was detained at home, temporarily. The department is thoroughly organized and the classes are well graded. The grades and teachers are as follows:

PRIMARY CLASSES.

Kindergarten, 13 pupils, Miss Carpenter; First Grade, 12 pupils, Miss Ball; Second Grade, 11 pupils, Miss Stinson; Third Grade, 10 pupils, Miss M. Haynes.

INTERMEDIATE CLASSES.

Special B, 10 pupils, Miss R. Tillinghast; Special C, 12 pupils, Miss Thompson; Fourth Grade, 10 pupils, Miss Cooper; Fifth Grade, 10 pupils, Miss McDaniel.

ADVANCED CLASSES.

Special, 10 pupils; Sixth Grade, 10 pupils; Eighth Grade, 10 pupils; Tenth Grade, 10 pupils; rotating to Mr. Hurd, Miss Welsh, Mr. Mumford, Miss Haupt.

The term "Special" applies to classes, the members of which cannot

take the work in any regular grade and much individual work must be done in such cases.

The Primary Classes are taught Speech, Speech-Reading, and Language, oral and written.

The Intermediate Classes continue and enlarge this work, together with number work, Arithmetic, Nature Lessons, and Reading.

The advanced classes study the branches taught in our common schools, namely: Language and Composition, Information Lessons, Grammar, Arithmetic, United States History, English History, Geography, Physical Geography, Physiology, Experiments in Natural Philosophy, and Reading.

Recitations in all these branches are conducted orally—the pupils speaking and reading the speech of the teacher and of one another.

I want to call your attention to the good results from reading by our pupils. We have been careful to select books of interest, though written in a simple style, and you have provided us generously with material of this kind. Each teacher above the third grade devotes a portion of the time in school to the reading of these books with the class, arousing interest and giving help over the difficulties in English Construction.

There is nothing that we can do for our deaf boys and girls that will afford them more pleasure and profit than to give them the love and appreciation of good literature. Tastes and habits formed now will continue through life. It is sad to see adult deaf care little or nothing for good reading and depend for their knowledge of life and events upon gossip.

The plan inaugurated two years ago of rotating classes in the advanced grades is continued. The advantages for it, then, have been proven by trial.

An outline of work prepared by myself is followed in all the grades.

When one notes the increase in numbers and the progress of pupils taught by the oral method all over the country in schools for the deaf, we are glad that we, in North Carolina, are not distanced in this respect.

There can be no question by the careful student of this subject, but that we are pursuing the right course to educate all deaf children possible through this method. This is the test to be applied: Can we educate advantageously? Not can we give perfect speech and ability to read perfectly the speech of others, but can we give that which is sufficient for the education of the child to be carried on profitably by this method? We can, and do, as results show with two-thirds of the deaf pupils who enter this school.

What can we do to improve the speech and speech-reading of our deaf pupils? Give them every opportunity to practice, using their speech and to read speech at home and in school. This is the great need of the oral pupils—opportunity and encouragement to use speech outside of the school-room.

The advice and assistance of a specialist of the throat, eye, and ear, is a need, the importance of which seems not to be appreciated fully, and I would call your attention again to this matter. Schools far behind us in many points of equipment have supplied this want. Frequently a slight operation and treatment would render our efforts to develop voice and speech more successful, and the eyesight of all deaf children should be carefully guarded.

I had the pleasure and benefit from attending the Ninth Congress of Superintendents and Principals held in St. Louis, October 17-20. Representatives from nearly every State in the United States and several from abroad were present and a variety of subjects of interest to educators of the deaf were discussed.

Professor Holt, of our Board of Directors, was also present a portion of the time and reminded the members of the Congress of the Convention of Instructors of the Deaf to meet with us in Morganton next summer. His brief address was received enthusiastically and all superintendents present promised good delegations from the schools over which they have charge.

I made a short visit, on my return from St. Louis, at the Illinois School for the Deaf at Jacksonville, Ill., the largest school for the deaf in the United States, where I was entertained courteously and shown the work of the school by Superintendent Gillette, and the principal, Miss Morse. Visits of this sort are of great value to teachers, giving them new ideas and enabling them to keep in touch with all progressive movements in the education of the deaf. In the Illinois School a large percentage of the pupils are under oral instruction, about two-thirds of the whole number.

In closing my report for this eighth year, I have had charge of the Oral Department, I wish to express my appreciation of the co-operation of the teachers who have been associated with me and of their enthusiastic and efficient work.

To you, our Superintendent, and to the members of the Board of Directors of the school, I am very grateful for constant support during these years that we have been building up the oral work, and it is a great satisfaction to show the results from this work, that we now have, especially from our oldest pupils, who have received all of their education in this department.

Very respectfully,

ANNA C. HURD,
*Chief Instructor, Oral Department.*

November 30, 1904.

We have learned from experience that there is no more important work in a school for the deaf than the work of the primary classes, and in order to do this most effectively

in the manual department, by your authority four years ago, I put Mrs. L. A. Winston in charge of the primary classes as Supervising Teacher, and the work done under her direction has proven the wisdom and necessity for close supervision, in order to get the best results. The work accomplished in these classes bears out our expectation. Mrs. Winston has under her direction, at present, four primary classes, taught by Miss Carrie Haynes, Miss Olivia Grimes, Mr. Robert Miller and Mr. J. C. Miller in order respectively.

## MRS. WINSTON'S REPORT.

*To* E. McK. GOODWIN, *Superintendent North Carolina School for the Deaf and Dumb:*

DEAR SIR:—Since my report to you two years ago, November 30, 1902, as Supervising Teacher of the Primary Manual Department, I have been elected Lady Principal of the school, in which office I have served only a little more than two months. Whereupon I beg leave to submit to you the following: The duties assigned me by yourself and the Executive Board were as follows:

1. Social head of the household.
2. General oversight of young ladies in "loco parentis."
3. Suggest and help plan diversion for teachers and advanced classes of the deaf.
4. Meet visitors in absence of the Superintendent and have general care of them when entertained in the Institution.
5. Be official to the administration building in the absence of the Superintendent.
6. Preside at teachers' table.
7. Supervise in a general way the teaching of four or five manual classes.

With your advice and most cordial assistance, I have endeavored to perform the requirements laid down as stated above.

The work is more arduous than is possible for a casual observer to understand. It is a position, without precedent in our school's history, yet none the less important. In taking up these duties at the opening of the present school term, I spent the greater part of each morning in the school-room regrading and getting the work underway. I have prepared and placed in the hands of each teacher a copy of an outline of work, which each class is to pursue under my supervision during the present year. My object is that the classes shall be so systematically taught that one shall be an even, well-graded step to another. There

has been but little change, if any, in the method of work from that of last year, and the year before.

Two years ago I organized the entire Primary Manual Department into a calisthenic class using our beautiful assembly hall as a gymnasium. Being accessible to the school-rooms, it was easy, without loss of time, to bring in the entire department, which now numbers sixty-three, for a drill not exceeding twenty minutes. This exercise is given every other day, alternating with the drawing period.

I have persisted in these exercises for I have observed that, aside from the physical help obtained, when a pupil becomes observing and accurate in his gymnastics, he likewise becomes so in other lines of work. I have recently introduced into this exercise three new features, namely: The wand, or poles, the rings, and a breathing exercise.

In pursuance of my new duties, I have planned a series of entertainments for the pupils. These in no way conflict with the monthly "play nights," which you planned years ago, and which are such a delight to the pupils of all grades. I find that to invite the entire school of two hundred and forty pupils to a party would be an "unwieldy" thing to handle when the object is to impress the pupil with certain social features of the outside world. I therefore planned to give them a birthday party every two months. The invitations to be confined to those whose birthdays occurred during these months, embracing one of the vacation months, thus each pupil would have a birthday party during the school term. The first of the series occurred the evening of November 12th.

My new position has brought me in touch with almost every part of the domestic department. The wear and tear of ten years' use has rendered the renewal of some things about the building important. Some work in the way of alteration, repair and the utilization of what we have, has been done.

It is a well-known fact that after a child has reached a certain age, thorough intellectual instruction is often exceedingly difficult. There has always been in our school just such a class, whose parents owing to indifference or ignorance, have not allowed them to enter at the proper age. Therefore, with your permission, I would submit for yours and the honorable Board's consideration that such class of pupils be allowed more time in the industrial department. It has always been your policy to have a graded plan of instruction in the industrial as well as in the intellectual department of the school, hence the benefit to such pupils.

I desire to express my sincere appreciation to you and to the household, who have rendered me effective and cordial assistance and made it possible for me to do what I have done.

I am very respectfully,

L. A. WINSTON.

November 30, 1904.

The remaining classes in the Manual Department are taught by Mr. O. A. Betts, having language and composition; Mr. H. McP. Hofsteater, geography and history, and Mr. D. R. Tillinghast, arithmetic, rotating for the periods of the several studies. Many of the leading schools have adopted this method and it meets with cordial approval, after fair trials.

DEPARTMENT OF FREEHAND DRAWING.

It is our purpose to give every child who enters the school lessons in freehand drawing, not for the purpose of making artists, but for the sake of mental training. Every experienced teacher will testify to the educative value of freehand drawing properly pursued. Most schools for the deaf of to-day have such department. You will find a more detailed account of the work done in the department in the accompanying report of Mrs. S. F. Betts, teacher of freehand drawing.

MRS. BETTS' REPORT.

*To* E. McK. GOODWIN, *Superintendent North Carolina School for the Deaf and Dumb.*

DEAR SIR:—We now have 152 pupils taking Freehand Drawing, which includes every class in the intermediate and primary departments, except one of the first grade.

The periods of drawing are arranged to alternate with the oral and manual departments every other day. This gives each pupil from ten to twelve lessons of thirty minutes each every month.

In addition to drawing from objects and nature, I use Krusi's and Prang's Practical drawing courses as supplements, which I find very suitable for our class of work.

Our pupils are interested in their work, and are making very satisfactory progress.

Drawing is being more and more appreciated in educational work, and I regard it of the greatest benefit to all; physically, in training the hand and eye; intellectually, in compelling correct observation; and aesthetically in the appreciation and production of beautiful forms.

I believe every child, and especially those who are deaf, should be given an opportunity to learn to draw.

Respectfully,

MRS. SUDIE F. BETTS.

INDUSTRIAL TRAINING.

Within the last two decades the subject of manual and technical training has received a liberal share of professional thought from educators, even by those not engaged in the branch at all, but who study it purely from a psychological standpoint. It is often the case that a boy or girl, who is backward in general development may be awakened in one of the industrial departments, and often, thus awakened, does much better in the school proper. Manual training not only stimulates, but it cultivates perception, and the power of imitation, and develops the constructive ability in a boy, which would otherwise be dormant.

Our effort has been more in the line of trades teaching than technical training, because many of our pupils are not prepared to deal with theory, but learn to do by doing, and seeing it done. The work in the various industrial departments, not only serves in an educative way, but the change becomes rest to them, thereby preparing for better study and mental growth.

We have four industrial departments for the boys: woodwork, both carpentry and shop work; shoe-making, printing and type-setting, and farming and gardening, with its concomitant branches, that every good farmer must know. The deaf are handicapped in many occupations, but the trades taught in this school are well adapted to the deaf. Education is not to be calculated in dollars and cents only, but we must needs look at it from the standpoint of a bread winner, and give such training as will enable them to earn an honorable living. It is gratifying to the management to note that many of our pupils go out from school into positions which would have never been open to them except for the special training they received here, and employers generally speak well of their faithfulness.

### INDUSTRIES FOR THE GIRLS.

The conditions that confront girls in the industrial world are much more circumscribed than for their brothers, and this holds good in cases of the deaf, especially, for very few places are open to the deaf girl.

We teach them sewing and dress-making, cutting and fitting, and practical and economic cooking, and general domestic work—compensating for what is lost by not being under the careful mother in the preparation for domestic duties.

### COOKING CLASS.

We think there is no more important industrial training than in this department, for whether the girl has to cook or not, every woman, regardless of how cultured she may be, or indeed regardless of how little culture she may have, should know something of cooking.

At the close of last session Miss Sallie Hart, our former teacher of cooking, resigned to be married. To fill this vacancy, by your authority, I tendered the place to Miss Agnes S. Hunsicker, a graduate of Drexel Institute, of Philadelphia, who comes well recommended.

A class of eight or ten girls go to the school kitchen six days in the week, and cook such articles of food as are put on the bill of fare by the matron for that day. We do not teach the science of kitchen chemistry, for the girls are not sufficiently advanced to take it, but we do endeavor to teach the practical part of the art of cooking, having in view wholesome food and an economic use of materials furnished.

### SEWING DEPARTMENT.

Every girl, rich or poor, should learn to sew, and indeed to make any garment that her station would enable her to wear, even though she had no intention of earning a living with her needle. It is the aim of our teacher to prepare every

girl in this department to make any garment worn by her sex, neatly and economically, in keeping with the prevailing style and fashion.

At the close of last session Miss Laura Baucom resigned to be married, and Miss Ida Bell, of Charlotte, was elected to fill the vacancy. She came to us well recommended and has entered upon her duties in a way that bespeaks success.

### WOOD-WORKING FOR BOYS.

More than a year ago Mr. Charles F. Brown resigned his position as teacher of wood-working to take position in a private manufacturing establishment, and Mr. Marion J. Green, a graduate of the Agricultural and Mechanical College, who came well recommended, was elected to fill the vacancy. This, like all the other industrial departments, has a two-fold object, that of training as well as giving a trade. Many of our boys from this department are prepared to take paying positions as mechanics.

### SHOE-MAKING.

There is a demand for good shoe-makers in every community, and the deaf man can fill this place quite as well as his hearing brother. Many of our boys are taught to do creditable work at this trade.

### FARMING AND GARDENING.

In September, 1903, Mr. F. T. Meacham, who had been in charge of the farm for nearly five years, resigned to accept the superintendency of the new State Experiment Farm at Statesville. During these years our farm was greatly improved and abundant crops made, and our herd of Berkshire hogs was improved until they now compare favorably with the best herds in the State.

Mr. Oscar E. McBrayer was elected to succeed Mr.

Meacham, and entered upon his work with industry, good judgment, and has made fine crops.

It has been my earnest desire to educate boys for the farm rather than to educate them away from the farm. Many look upon farming as a branch of industry that any one can engage in, and have thus lowered the dignity of this honorable calling. The deaf should be encouraged to stay on the farm. It is the best of all occupations for the average deaf man, especially in an agricultural State, where perhaps seventy-five per cent. of the boys come from the farm, for he can pursue his work with as little contact with the world as he could in any trade, and by industry and frugality make an independent living. We endeavor to teach the practical part of agriculture. We do not attempt the course given in agricultural colleges, but we give our students an opportunity to see the operations on a well-regulated farm. We raise excellent crops on our farm, and though a few years ago most of our land was worn out it produces as much per acre as the best farms in the county.

Besides producing a bountiful supply of fresh vegetables and small fruits, we gathered two thousand and seven hundred quarts of strawberries, about fourteen hundred quarts of which were preserved for use during the session of school. We harvest good crops of fine cultivated hay, which enables us to keep a good herd of dairy cows, from which we get a liberal supply of good, fresh milk. We harvested thirteen hundred and fifty bushels of corn, after cutting a hundred and seventeen tons of ensilage. Our sweet potato crop produced about seven hundred bushels, and we harvested three hundred and seventy-five bushels of Irish potatoes.

### PRINTING AND TYPESETTING.

Printing and typesetting are taught, and while we do not value the trade for the possibilities in it to aid in making a living, but for the training it gives we regard it only as

an aid to school work. We teach printing, do the printing of the school, publish the DEAF CAROLINIAN, our school paper, which comes out weekly, and is sent to the homes of most of the children.

First Lessons in Speech, by Mrs. Hurd, published by the school, and printed by the boys, is being used in most of the leading schools on the continent. We will realize enough from sales to pay for its publication, and have the use of it in our own school.

### BUILDINGS AND GROUNDS.

The buildings, while not at all elaborate, are comfortable and convenient, with steam-heat and electric light, with our own water-works furnishing pure, fresh water in abundance. We need some repairs, for the service of a school building is severe. We are not crowded, but if all should come who have applied we could not accommodate them. If our population increases in the next decade as it has in the last, with the material wealth the State has gained, it will be only a matter of time when the demands will necessitate considerable enlargement or the establishment of a school elsewhere.

### ATTENDANCE.

We have enrolled the present session 241 pupils, and during the biennial period we have had under instruction 317 children, names of whom appear in this report. Yet there are, in all probability, at least a hundred and fifty who are strictly eligible not in school.

### A COMPULSORY ATTENDANCE LAW NEEDED.

If it is the duty of the State to provide for the education of the deaf, it certainly has the right to require the attendance upon some school, for if the deaf are not educated they often become charges upon the county for life. But when educated they invariably become self-supporting.

## HEALTH OF THE SCHOOL.

We have occasion to be thankful for the continued good health of the entire membership of our large household. There has been no necessity for opening the infirmary for the girls for a period of about three years, and only one severe case of illness among the boys. Last spring we had an epidemic of measles, and though we had a hundred and seventeen cases there was not a complicated case and no serious results following. I respectfully refer you to the report of Dr. George H. Moran, attending physician:

## DR. MORAN'S REPORT.

E. McK. GOODWIN, ESQ., *Superintendent School for the Deaf and Dumb.*

SIR:—I have the honor to say that since my report, dated November 30, 1902, the health of the school under your charge has been good. There have been very few cases of serious illness, and no deaths. During the prevalence of measles last year, we had one hundred and seventeen cases. Owing to the fact that my directions regarding treatment were faithfully carried out, and the very careful nursing the children received, there were none of the sequela which so frequently follows this disease, and all made good recoveries.

There have been three cases of rheumatism, two of bronchitis, one of typhoid pneumonia, two of diarrhœa, three cases of fractured clavicle, one of radius, and some minor injuries, sprains, and cuts. Each year we have vaccinated new pupils, and have re-vaccinated all others who did not present satisfactory evidence of protection from small-pox. I have visited the school 240 times, and from time to time have inspected the buildings. I have invariably found them in good sanitary condition.

I desire to express to you my sincere thanks for your cordial support, in all my efforts for the good of the sick, and to preserve the health of the well, and also my appreciation of the assistance of those whose duty it is to nurse and care for the helpless.

Very respectfully yours,

GEO. H. MORAN, M. D.,
*Physician to the School.*

## PROVISION FOR THE FEEBLE-MINDED NEEDED.

We have many applications for children who are mentally deficient, either imbecile or idiotic, and not deaf. The law

prohibits admission of this class, indeed, the doors of every institution in the State are closed against them. The State has provided liberally for the other classes—the insane, the deaf and dumb, the blind, old soldiers, and inebriates, as her means would permit, but has never listened to the cry of this class—one of the most unfortunate of them all, and a class that has not contributed to their affliction. Does not the State owe it to this class to provide for them a custodial home, where they could be protected, at least, and many of them educated in the primary sense, and the condition of all ameliorated. Many ask if it will pay. No, not in dollars and cents, but human souls cannot be estimated that way. It is the duty of a Christian Commonwealth to take care of the afflicted ones, and humanity pleads for the class for which the State so far has made no provision. There are such schools or homes in nearly all of the States, and it is a charity that belongs to the State.

### KELLY LIBRARY.

This library, established by the generosity and wisdom of John Kelly, who died half a century ago, contains nearly two thousand volumes. While many of these books are not well adapted for the deaf, yet, as a reference library, it is of great value to them. We have purchased about two hundred volumes of supplemental reading books, which are used to great advantage in cultivating the habit of reading.

### READING-ROOMS.

We have provided reading-rooms for both the girls and the boys, and they serve the school in a most effective way. The rooms are open to the boys and girls respectively. In these rooms are placed many of the leading newspapers of the State, which are generously donated, and a number of the leading magazines, all of which are a source of pleasure

and great educational value, and withal go a long way toward cultivating the habit of reading.

### LITERARY SOCIETIES.

Every well-regulated school should have its literary societies, for it fills a place that is filled by no other means. It cultivates an ease of expression with the student that can be acquired in no other way at school. If rightly conducted it requires considerable reading and study, and this proves to be of untold aid to the student. The Kelly Literary Society of this school meets regularly and has served a good purpose. They choose their own officers, but there is always an officer of the school with them, both to aid and to see that there is proper decorum.

### RELIGIOUS AND MORAL TRAINING.

Principles of religion and morality must be instilled in the minds of the children, or in manhood and womanhood the lack of such training will be evident and their character distorted. Our school endeavors to take the place of a Christian home, and to teach the principles of morality and religion. Every child is taught to study and reverence the Bible, a copy of which every child has, after he has learned to read sufficiently to understand it.

Every Sunday we have chapel exercises for all the children, conducted by the Superintendent and the gentlemen teachers. The pupils of the oral department assemble in the chapel every Sunday morning for religious exercises, conducted orally by Messrs. Hurd and Mumford. We have Sunday-school, the children being taught by their respective teachers. In the advanced classes we use the International Lesson Helps.

We occasionally have ministers of the various denominations preach in our chapel. A large number of our children have professed faith in Christ and have joined the denomination to which their parents belong.

OUR CORPS OF TEACHERS.

No school could be a success without a competent, faithful corps of teachers, and the success of no school depends more fully upon the efficiency of its teachers than a school for the deaf. We have a corps of twenty-two regular teachers in the school proper, including the chief instructors and teachers of drawing, every one having had special training or liberal experience. Since my report two years ago the following changes in the corps have been made. In June, 1903, Miss Martha Bell, who had been with us three years, resigned to go to the Mt. Airy School of Philadelphia. In mid-session a year ago Miss Nannie Fleming, who had taught here nine years, resigned to be married, and Miss Frances Bell, formerly of the Florida school, was appointed to fill the vacancy. At the close of last session Miss Sibelle King and Miss Frances Bell resigned to go to the Mt. Airy School, and Miss Helen Flagg resigned to go to the Hartford School. These places were filled by the appointment of Miss Hermine Haupt, a teacher of successful experience, formerly of the Colorado School, and Miss Jessie Ball and Miss Lula Carpenter, both of whom had special training and experience, the one coming from the Detroit Day School, and the other from the Michigan School for the Deaf, and Miss Lucile Cooper, of Kentucky, who had received special training in the Mt. Airy School. Mrs. O. T. Hofsteater resigned and Mr. Robert C. Miller, one of our graduates, and a full graduate of Gallaudet College, was elected to fill the vacancy, and has entered upon his duties with earnestness. The day has come when all of the leading schools require special training before a teacher can claim recognition, and this demand has elevated the standard of work done very materially in all of the schools. It is expensive to train teachers, and it is usually done at the expense of the deaf child. But we are not so much annoyed in the profession to-day as we were

even five years ago by a class of teachers whose only claim was that they needed a place where they could earn a living.

We have a corps of teachers that any State might be proud of.

PRIMARY HANDICRAFT.

I have always attached great value to proper industrial training, and upon my recommendation you instructed me to employ a teacher of primary handicraft, to take up manual training of boys from ten to fourteen years of age. After diligent search, I engaged the services of Miss Annie Jarrell, who graduated at the Normal School of the University of Georgia, who was to begin the work at the opening of the present session. But owing to unavoidable circumstances Miss Jarrell failed to come and asked to be released from the engagement. I am now endeavoring to secure the services of a competent teacher of this department. It will fill a long-felt need in our school and doubtless be of great value to the advanced industrial department.

AMERICAN CONVENTION.

The American Convention of Instructors of the Deaf is the leading organization of the profession, embracing both branches—the manual and the oral teachers. This convention, in session at Buffalo, N. Y., in 1900, unanimously accepted an invitation from our Board of Directors to meet at this school at its next regular session, which would have taken place during the past summer but for the World's Fair at St. Louis, for a large number of the profession asked the postponement until 1905. We expect a very large attendance, delegates coming from every quarter of the United States, and a number of foreign countries will be represented. It is an honor to any school and State to have this distinguished organization to meet upon its invitation, and North Carolina duly appreciates this honor, especially when

other States extended a similar invitation. The convention will be held during the next summer vacation.

### RECOMMENDATIONS.

Two years ago we asked for an increase of $7,500 annually to meet the increase of attendance and the increased cost of living, together with a special appropriation of $2,500 for improvement of grounds and roads. For the first time in our history did the Legislature fail to grant every dollar we asked, for our records had been so economical and conservative that our requests were always regarded reasonable and just. We again ask for a special appropriation of $5,000 for better equipment of machinery and appliances, improvement of grounds and roadways, and $5,000 additional annual appropriation for maintenance. This amount will keep us within the limit of the lowest per capita cost of any State institution of similar character, obtaining anything like similar results.

### BRIEF FINANCIAL REPORT.

#### RECEIPTS FOR THE BIENNIAL PERIOD.

| | | |
|---|---|---|
| 1902 December 1. | By amount in hands of sub-treasurer | $ 5.71 |
| | By amount earnings in hands of steward | 2,533.17 |
| | By appropriation for maintenance | 85,000.00 |
| | By appropriation, special to pay debt | 5,000.00 |
| | By earnings for biennial period | 7,219.84 |
| | | $99,758.72 |

#### DISBURSEMENTS FOR THE BIENNIAL PERIOD.

| | | |
|---|---|---|
| To amount warrants paid out during period | $96.577.90 | |
| To amount warrants audited and not paid | 3,154.32 | |
| To net balance to credit of school | 26.50 | |
| | | $99,758.72 |

Thus it will be seen that we have lived within our means and have a net balance of $26.50 to the credit of the school.

APPOINTMENT OF LADY PRINCIPAL.

Upon your instructions the Superintendent has moved out of the main building into the old residence that was being renovated at the time of my last report. This change made it necessary that there should be a head in the Superintendent's absence, and it was but natural that both the Superintendent and Board should turn to Mrs. L. A. Winston to fill the responsible place, and upon his nomination the Board unanimously elected her Lady Principal. She had spent more than twelve years teaching the deaf, is thoroughly acquainted with every phase of institution life, a knowledge of which peculiar needs can be acquired only by careful study and long experience. All of these qualifications make her eminently capable for the duties of the new position. Being a teacher of successful experience and a lady of liberal culture and fine Christian character, those acquainted with her join most cordially in commending the management of the school for their wise selection.

She has entered upon her new duties with the same zeal and earnestness that has always marked her work, and the same devotion which she has shown in teaching the deaf may confidently be expected of her in the carrying out of the arduous duties required of her.

ACKNOWLEDGMENTS.

The various railroads have continued their courteous and generous concessions of reduced rates to our pupils, and teachers and officers traveling in charge of them. This concession enables many to enjoy the privilege of the school who would otherwise be unable to do so.

We gratefully acknowledge the donation of many newspapers of the State, among them a number of the leading dailies.

Mr. William Wade, of Oakmont, Pa., has given books and

made donations, which kind remembrance is duly appreciated.

The Volta Bureau has furnished from time to time valuable professional literature, which could be procured from no other source, and we are justly indebted for the same.

To ministers of the various denominations, who have from time to time preached for us, we extend our cordial thanks.

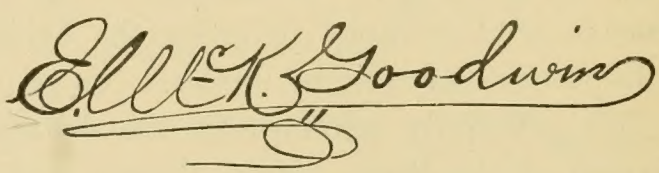
To the State Superintendent, Hon. J. Y. Joyner, State Board of Public Charities, the State Board of Health, many County Superintendents, teachers, ministers, physicians and legislators who have manifested cordial interest in our work, all of which materially aid our efforts in the welfare of the deaf, and to all of these we express grateful thanks.

We are most grateful to Drs. Stokes and Whitehead, of Salisbury, for service rendered gratis in a difficult surgical operation upon Walter McCormick, a deaf boy, who was entirely relieved of a serious trouble and who is to-day strong and in vigorous health.

To the teachers, officers and employees of the school, who have labored faithfully to help me promote the object for which the school was created, I wish especially to express my sincere gratitude.

In conclusion, I want to thank the Board of Directors for their courteous consideration of me, and their untiring devotion shown in the welfare of the school, for by their hearty co-operation and kind support, my arduous duties have been made much lighter.

Respectfully submitted,



*Supt. of the N. C. School for the Deaf and Dumb.*

December 1, 1904.

# LIST OF PUPILS.

## MALES.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Abee, Willie A | Waightsell Abee | Hickory | Catawba. |
| Abernathy, Percy | Jas. W. Abernathy | Catfish | Catawba. |
| Albertson, Samuel | Lee Albertson | Sarecta | Duplin. |
| Alderman, Linwood | Mrs. J. W. Alderman | Wilmington | New Hanover. |
| Aycock, Herman | B. F. Aycock | Whiteville | Columbus. |
| Bailey, George | R. B. Bailey | Woodleaf | Rowan. |
| Beaver, Everett | J. P. Beaver | China Grove | Rowan. |
| Berry, Andrew | J. T. Berry | Connelly Springs | Burke. |
| Benfield, Willie E | R. C. Benfield | Concord | Cabarrus. |
| Biggerstaff, Robert | A. A. Biggerstaff | Ellenboro | Rutherford. |
| Biggerstaff, Kelly | A. A. Biggerstaff | Ellenboro | Rutherford. |
| Bird, Joel | C. A. Bird | Whittier | Swain. |
| Bowman, Earl H | W. P. Bowman | Mt. Bethel | Alexander. |
| Bowman, William | W. P. Bowman | Mt. Bethel | Alexander. |
| Brendle, Harley C | J. H. Brendle | Acton | Buncombe. |
| Bradley, Chas. B | C. B. Bradley | Old Fort | McDowell. |
| Brown, Charlie | Jas. S. Brown | Coahoma | Lenoir. |
| Brown, John W | R. L. Brown | Gibson Station | Scotland. |
| Brown, Everett | E. W. Brown | Mt. Bethel | Alexander. |
| Brooks, Golden | D. I. P. Brooks | Sladesville | Hyde. |
| Buckner, John | Henry Buckner | Silk Hope | Chatham. |
| Butner, Samuel | H. M. Butner | Burnsville | Yancey. |
| Cain, William | J. C. Cain | Pine Hall | Stokes. |
| Cain, Miller | J. C. Cain | Pine Hall | Stokes. |
| Cain, Henry | J. C. Cain | Pine Hall | Stokes. |
| Callahan, Edgar | Jas. L. Callahan | Henrietta | Cleveland. |
| Callahan, Jas | Jas. L. Callahan | Henrietta | Cleveland. |
| Calhoun, Jas | J. P. Calhoun | Summerfield | Guilford. |
| Calhoun, Charlie | J. P. Calhoun | Summerfield | Guilford. |
| Calhoun, Benj | J. P. Calhoun | Summerfield | Guilford. |
| Cape, Charlie | Harriet Cape | Graham | Alamance. |
| Chandler, J. Erwin | J. W. Chandler | McAdenville | Gaston. |
| Cook, Raymond | Mrs. T. H. Cook | Salisbury | Rowan. |
| Coggins, Eddie | J. R. Coggins | Richmond | Chatham. |
| Coker, Milton | Mrs. Mary Coker | Aaron | Wayne. |
| Council, Arthur | J. H. Council | Raleigh | Wake. |
| Craven, Rassie | W. S. Craven | Moffitt | Randolph. |
| Culbreth, Stephen | W. D. Culbreth | Fayetteville | Cumberland. |

MALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Dail, Edward | Mrs. C. Dail | Seven Springs | Wayne. |
| Davis, George | Walter C. Davis | High Point | Guilford. |
| Doroughty, Pleasant | Matilda Doroughty | Gray Beal | Ashe. |
| Downey, Oliver | L. P. Downey | Forest City | Rutherford. |
| Durham, Grover | W. J. Durham | Roscoe | Chatham. |
| Durham, Oscar | W. J. Durham | Roscoe | Chatham. |
| Edwards, Leon | Ed. J. Edwards | Edwards | Beaufort. |
| Edwards, Sinclaire | L. C. Edwards | Relief | Mitchell. |
| Edmondson, Jerome | F. M. Edmondson | Conoho | Martin. |
| Edmondson, Linwood | F. M. Edmondson | Conoho | Martin. |
| Enloe, Bert | M. B. Enloe | Ocona Lufty | Swain. |
| Eubanks, Golden | Mrs. J. H. Petitt | Henrietta | Cleveland. |
| Everett, Simon D | Mrs. Henry Everett | Robertsonville | Martin. |
| Falls, Clifton | Andrew Falls | Charlotte | Mecklenburg. |
| Farrior, Jonathan | J. D. Farrior | Wilson | Wilson. |
| Fillyaw, Marion | H. M. Fillyaw | Dial | Cumberland. |
| Fowler, John | Manuel Fowler | Tabor | Columbus. |
| Fowler, Homer | Manuel Fowler | Tabor | Columbus. |
| Fox, Thomas | Dr. L. M. Fox | Ramseur | Randolph. |
| Franklin, Parker | S. T. Franklin | Montezuma | Mitchell. |
| Fryar, Walter | Louis Fryar | Wilmington | New Hanover. |
| Garland, William | G. Garland | Magnetic City | Mitchell. |
| Gibbs, J. Nelson | Joseph P. Gibbs | Burnsville | Yancey. |
| Green, Weston | J. A. Green | Waynesville | Haywood. |
| Green, Noah | Joseph Green | Bakersville | Mitchell. |
| Guire, Oscar | O. D. Guire | Asheville | Buncombe. |
| Haire, Bert | W. S. Haire | Jefferson | Ashe. |
| Harris, David | David Swindell | Oriental | Pamlico. |
| Hamlet, Oscar | A. A. Hamlet | Asheville | Buncombe. |
| Hackney, William | Rev. J. D. Hackney | Franklinville | Randolph. |
| Hartsell, Alonzo | Mrs. Mary Hartsell | Georgeville | Cabarrus. |
| Hendley, John | J. A. Hendley | Cedar Hill | Anson. |
| Henderson, Ross | C. P. Henderson | Holton | Mecklenburg. |
| Herndon, Geo | J. F. Herndon | King's Mountain | Cleveland. |
| Hendrix, Grover | S. Hendrix | Darby | Wilkes. |
| Hopkins, John | J. R. Hopkins | Skinnersville | Washington. |
| Hosley, Cephus | Joseph Hosley | Hickory | Catawba. |
| Hutchins, Wesley | William Hutchens | Yadkinville | Yadkin. |
| Hunter, Oscar | W. G. Hunter | Nebo | McDowell. |
| Hyman, Clifton | Mrs. H. B. Hyman | Whitakers | Edgecombe. |

MALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Jarrell, Benj | Benjamin L. Jarrell | Asheboro | Randolph. |
| Jarrell, Henry | Benjamin L. Jarrell | Asheboro | Randolph. |
| Johnson, Lamont | Andrew Johnson | Buck Shoals | Yadkin. |
| Jolly, Welly | K. D. N. Jolly | Boiling Springs | Cleveland. |
| Jones, George | David Jones | White Plains | Surry. |
| Jones, Lewis | J. M. Jones | Harrellsville | Hertford. |
| Jones, Melville D. | Y. B. Jones | Henderson | Vance. |
| Jones, Charlie | C. B. Jones | Polksville | Cleveland. |
| Justice, Leo | Mrs. Bertha Justice | Wilmington | New Hanover. |
| Keziah, William | Sanford Keziah | Waxhaw | Union. |
| King, Leonard | Mrs. M. M. King | Faison | Duplin. |
| Knotts, Duke | J. N. Knotts | Lilesville | Anson. |
| Lambeth, Chas | W. R. Lambeth | Battle Ground | Guilford. |
| Landers, Benj | Z. B. Landers | Alleghany | Madison. |
| Lane, Butler | Thomas Lane | Faro | Wayne. |
| Leonhardt, Carroll | Mrs. R. Leonhardt | Cherryville | Gaston. |
| Lindsay, Barnett | Mrs. Maggie Edwards | Almond | Swain. |
| Maner, Wesley | B. T. Maner | Lowders | Stanly. |
| McCormick, Walter | W. S. McCormick | Rowland | Robeson. |
| McCartney, Geo | J. W. McCartney | Wilmington | New Hanover. |
| McGuire, Monroe | D. J. McGuire | Dark Ridge | Watauga. |
| McKinney, James | Winfield S. McKinney | Mica | Mitchell. |
| Mixon, Noah | B. F. Mixon | Small | Beaufort. |
| Miller, Andrew | A. C. Miller | Shelby | Cleveland. |
| Miller, Walter | F. M. Miller | Waco | Cleveland. |
| Moore, Lewis | H. T. Moore | Williamston | Martin. |
| Mozingo, Jas | W. B. Mozingo | Cogdell | Wayne. |
| Moser, Thos | John W. Moser | Burlington | Alamance. |
| Murphy, Spencer | Mrs. Dorcas Murphy | Wanchese | Dare. |
| Munday, Charlie | R. M. Munday | Denver | Lincoln. |
| Myers, John | Jesse Myers | Advance | Davie. |
| Myers, Thomas | R. M. Myers | Alexander | Buncombe. |
| Neel, Chester | E. W. Neel | Bizzell | Wayne. |
| Nicholson, Leslie | J. T. Nicholson | Hamptonville | Yadkin. |
| Noble, Hanes | Colon Noble | Grists | Columbus. |
| O'Neal, Adolphus | Mrs. Nancy O'Neal | Ocracoke | Hyde. |
| Overby, Jas. | J. F. Overby | Nashville | Nash. |
| Overby, John F. | J. F. Overby | Nashville | Nash. |
| Parker, Andrew | E. Hardy | Warsaw | Duplin. |
| Partin, George | G. B. Partin | Durham | Durham. |

MALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Phillips, Willie | L. A. Phillips | Dewitt | Henderson. |
| Phillips, Albert | E. E. Phillips | Idlewild | Ashe. |
| Phillips, Vander | J. W. Phillips | Matthews | Mecklenburg. |
| Pierce, Daniel | D. G. Pierce | Pigottsville | Brunswick. |
| Pike, Numer | William Pike | Pomona | Guilford. |
| Pool, Grover | S. R. Pool | Raleigh | Wake. |
| Putnam, Mallory | Mrs. William Putnam | Gastonia | Gaston. |
| Queen, Arthur | Lee Queen | Cowarts | Jackson. |
| Queen, Anzel | Lee Queen | Cowarts | Jackson. |
| Rash, Tyre | Melton Rash | Jennings | Iredell. |
| Raines, Albert | W. H. Raines | Goldsboro | Wayne. |
| Reece, Oliver | Joseph Reece | Cecil | Haywood. |
| Robertson, James | J. W. Robertson | Selma | Johnston. |
| Rozzell, Jefferson | L. P. Rozzell | Spurrier | Mecklenburg. |
| Scarborough, Jas | Z. B. Scarborough | Avon | Dare. |
| Shelton, Oscar | W. A. Shelton | Alleghany | Madison. |
| Shelton, Thomas | E. R. Shelton | Foust | Madison. |
| Silver, Alphonso | A. B. Silver | Micaville | Yancey. |
| Sizemore, Gerney | E. G. Sizemore | Martin | Yadkin. |
| Smith, Paul | John Smith | Marshall | Madison. |
| Stewart, John | Mrs. J. W. Stewart | Greenback | Warren. |
| Summerlin, Walter | Richard Summerlin | Mt. Olive | Duplin. |
| Tise, Andrew | W. W. Tise | Orinoco | Davidson. |
| Tittle, Frank | William Tittle | Waynesville | Haywood. |
| Triplett, William | L. Triplett | Triplett | Watauga. |
| Tucker, Harrison | C. F. Tucker | Hamptonville | Yadkin. |
| Vestal, Marvin | John Vestal | Hamptonville | Yadkin. |
| Vestal, Charlie | John Vestal | Hamptonville | Yadkin. |
| Walker, Andrew | H. W. Walker | Gordonton | Person. |
| Walker, Julius | O. H. Walker | Northbrook | Lincoln. |
| Walker, Tyre | W. C. Walker | Abshers | Wilkes. |
| Waldrop, Ethan | Samuel Waldrop | Asheville | Buncombe. |
| Waldrop, Fred | Samuel Waldrop | Asheville | Buncombe. |
| Weaver, Elijah | Herman Weaver | Lansing | Ashe. |
| West, Julian | George West | Kinston | Lenoir. |
| Winters, Gaither | D. K. Winters | Morganton | Burke. |
| Wilson, Donally | W. J. Wilson | Reece | Watauga. |
| Wilson, George | Laura Wilson | Hornet | Mecklenburg. |
| Williamson, Judson | Jacob Williamson | Roane's Mill | Macon. |
| Woodard, William | Calvin Woodard | Black Creek | Wilson. |

MALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Woodell, Thomas | D. D. Woodell | Raleigh | Wake. |
| Woodell, Robert | Mrs. N. C. Woodell | Buies | Robeson. |
| Wooding, Henry | G. Wooding | Oxford | Granville. |
| Wright, Willie | P. L. Wright | Gibson | Richmond. |
| York, Samuel | Rev. I. I. York | High Point | Guilford. |
| York, Willie | Millard R. York | Spray | Rockingham. |
| Young, John | Mrs. B. F. Young | South Toe | Yancey. |

---

FEMALES.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Barlow, Maude | John P. Barlow | Grandfather | Watauga. |
| Baynard, Ada | J. A. Baynard | Ellenboro | Rutherford. |
| Bigham, Lillie | J. H. Bigham | Charlotte | Mecklenburg. |
| Biggers, Ethel | E. B. Biggers | Stephens | Union. |
| Bill, Dora | John W. Wright | Iron Hill | Columbus. |
| Blackwell, Anice | E. S. Blackwell | Salisbury | Rowan. |
| Brady, Emma | N. E. Brady | Conover | Watauga. |
| Brann, Carrie | Isaac Brann | Thompsonville | Rockingham. |
| Bradshaw, Hattie | J. M. Bradshaw | Cedar Cliff | Alamance. |
| Bradshaw, Mattie | J. M. Bradshaw | Cedar Cliff | Alamance. |
| Brady, Etta | Andrew Brady | Forest City | Rutherford. |
| Bright, Jamie | C. M. Bright | Maiden | Catawba. |
| Brown, Emma | R. L. Brown | Gibson | Scotland. |
| Carter, Minnie | J. W. Carter | Buckhorn | Cumberland. |
| Chandler, Emma | R. T. Chandler | Virgilina, Va. | Granville. |
| Coltrane, Pearl | W. M. Coltrane | Winston | Forsyth. |
| Coleman, Day | D. J. Coleman | Cerro Gordo | Columbus. |
| Coleman, Frosty | D. J. Coleman | Cerro Gordo | Columbus. |
| Cook, Daisy | Mrs. Ellen Cook | Westfield | Surry. |
| Cook, Ella | Henry Cook | Pine Ridge | Surry. |
| Copeland, Nannie | Green Copeland | Fremont | Wayne. |
| Cox, Bessie | H. M. Cox | Buffalo Ford | Randolph. |
| Dixon, Rena | J. M. Dixon | Gale | Nash. |
| Downey, Ola | L. P. Downey | Forest City | Rutherford. |
| Durham, Mary | W. J. Durham | Roscoe | Chatham. |
| Durham, Josie | W. J. Durham | Roscoe | Chatham. |
| Edmondson, Lucile | F. M. Edmondson | Conoho | Martin. |
| Ennis, Maude | W. V. Ennis | Buie's Creek | Harnett. |

FEMALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Ezell, Ruth | J. J. Ezell | Charlotte | Mecklenburg. |
| Fillyaw, Jessie | H. M. Fillyaw | Dial | Cumberland. |
| Fleming, Nina | Nathaniel Fleming | Hester | Granville. |
| Fowler, Dolly | Manuel Fowler | Tabor | Columbus. |
| Fowler, Ida | Manuel Fowler | Tabor | Columbus. |
| Gautier, Mary | Lewis Gautier | New Bern | Craven. |
| Gardner, Daisy | G. W. Gardner | East Durham | Durham. |
| Garren, Joanna | A. Garren | Fruitland | Henderson. |
| Gladden, Donnie | A. C. Gladden | Fallston | Cleveland. |
| Grubb, Alfaretta | Charles F. Grubb | Salisbury | Rowan. |
| Gragg, Ida | Mrs. M. Gragg | Sweetwater | Watauga. |
| Hamilton, Irene | J. A. Hamilton | Bradley's Store | Harnett. |
| Hartsell, Daisy | Mrs. Mary Hartsell | Georgeville | Cabarrus. |
| Hartsell, Munny | Mrs. Mary Hartsell | Georgeville | Cabarrus. |
| Harwood, Glendora | L. T. Harwood | East Durham | Durham. |
| Haywood, Virgie | J. G. Haywood | Waxhaw | Union. |
| Hagwood, Mary | Mrs. H. C. Hagwood | Raleigh | Wake. |
| Hardin, Alice | J. N. Hardin | Bonny | Rutherford. |
| Herring, Sarah | Dr. H. C. Herring | Concord | Cabarrus. |
| Hendley, Pearl | John Hendley | Cedar Hill | Anson. |
| Henson, Minnie | J. J. Henson | Sweetwater | Watauga. |
| Hilton, Eva | John W. Hilton | Thomasville | Davidson. |
| Hinson, Lela | Mrs. G. Hinson | Beston | Wayne. |
| Hollar, Bessie | Alonzo Hollar | Catawba | Catawba. |
| Holloman, Either | J. W. Holloman | Harrellsville | Hertford. |
| Hopkins, Sarah | J. R. Hopkins | Skinnersville | Washington. |
| Howard, Ruth | J. A. Howard | Manchester | Cumberland. |
| Hyatt, Belle | W. S. Hyatt | Cherokee | Swain. |
| Icard, Lonnie | J. P. Icard | Saw Mill | Caldwell |
| Ingram, Maude | B. H. Ingram | Pekin | Montgomery. |
| Jackson, Nannie | W. H. Jackson | Kinston | Lenoir. |
| Jarvis, Lydia | M. S. Hodges | Dobson | Surry. |
| Jones, Blanche | Murdock Jones | Roberdell | Richmond. |
| Jones, Aggie | Murdock Jones | Roberdell | Richmond. |
| Jones, Jennie | Murdock Jones | Roberdell | Richmond. |
| Jones, Mattie | Daniel E. Jones | Goldsboro | Wayne. |
| King, Maggie | Mrs. M. M. King | Faison | Duplin. |
| Knotts, Edna | John N. Knotts | Lilesville | Anson. |
| Knotts, Nettie | John N. Knotts | Lilesville | Anson. |

FEMALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Lang, Nannie | W. M. Lang | Farmville | Greene. |
| Lewis, Mollie | Edward F. Lewis | Raleigh | Wake. |
| Lisenberry, Susan | W. W. Lisenbury | Norwood | Stanly. |
| McCurry, Lola | S. W. McCurry | Hensley | Yancey. |
| McCullen, Fannie | Mrs. Z. Morgan | Goldsboro | Wayne. |
| McCall, Sarah | R. A. McCall | Morganton | Burke. |
| McCall, Leona | J. L. McCall | Tulin | Cabarrus. |
| McDaniel, Amanda | J. A. McDaniel | Grade | Alexander. |
| McKenzie, Pearl | W. M. McKenzie | Eagle Springs | Moore. |
| Masters, Ethel | W. E. Masters | Asheville | Buncombe. |
| Mebane, Ethel | R. J. Mebane | Elon College | Alamance. |
| Mills, Julius | Dr. J. C. Mills | Reidsville | Rockingham. |
| Milligan, Pearl | Mrs. L. Milligan | Fallston | Cleveland. |
| Mitchell, Ruth | W. H. Mitchell | Aulander | Bertie. |
| Morris, Maude | Wiley Morris | Salisbury | Rowan. |
| Moore, Crissie | Harvey T. Moore | Williamston | Martin. |
| Morrison, Sallie | Mrs. Jefferson Matthews | Webster | Jackson. |
| Myers, Mary | Mrs. Mary C. Myers | Light | Davidson. |
| Newton, Leatha | James W. Newton | Maribel | Pamlico. |
| Newton, Elizabeth | James W. Newton | Maribel | Pamlico. |
| Ostwalt, Mamie | F. K. Ostwalt | Ostwalt | Iredell. |
| Overby, Matilda | J. F. Overby | Nashville | Nash. |
| Owen, Elva | D. A. Owen | Winton | Bertie. |
| Parker, Mittie | J. P. Hardy | Warsaw | Duplin. |
| Parker, Elina | J. P. Hardy | Warsaw | Duplin. |
| Parnell, Caroline | W. F. Parnell | Lumberton | Robeson. |
| Parnell, Nona | W. F. Parnell | Lumberton | Robeson. |
| Partin, Bettie | G. B. Partin | East Durham | Durham. |
| Passons, Grace | J. R. Passons | Huntdale | Yancey. |
| Patterson, Sarah E | Murdock Patterson | Hope Mills | Cumberland. |
| Patterson, Lena | Murdock Patterson | Hope Mills | Cumberland. |
| Pate, Eva | L. H. Pate | Kinston | Lenoir. |
| Pike, Hazel | William Pike | Pomona | Guilford. |
| Pike, Emma | William Pike | Pomona | Guilford. |
| Pierce, Mary | Franklin Pierce | Colerain | Bertie. |
| Poplin, Amanda | Mrs. C. Poplin | Locust | Stanly. |
| Powell, Cora | S. H. Powell | Lenoir | Caldwell. |
| Prevatt, Orpah | Rev. F. A. Prevatt | Lumberton | Robeson. |
| Ray, Rosetta | A. G. Ray | Pensacola | Yancey. |
| Raynor, Ruth | Isaac Jones | Maple Hill | Duplin. |

FEMALES—CONTINUED.

| *Name.* | *Parent or Guardian.* | *Post-office.* | *County.* |
|---|---|---|---|
| Reece, Iona | Joseph Reece | Cecil | Haywood. |
| Rhodes, Cora | J. H. Rhodes | Linney | Ashe. |
| Riddle, Flora | J. W. Riddle | Edonia | Cumberland. |
| Rich, Bertha | Eli Rich | Baker | Burke. |
| Roberts, Eula | C. B. Roberts | China Grove | Cabarrus. |
| Sanders, Dora | David Sanders | Capelsie | Montgomery. |
| Scarborough, Mary | W. H. Scarborough | Avon | Dare. |
| Scarborough, Lonnie | W. H. Scarborough | Avon | Dare. |
| Settle, Ardie | Hampton Settle | Elkin | Surry. |
| Sharp, Mamie | Mrs. D. A. Starkweather | Greensboro | Guilford. |
| Simmons, Stella | W. B. Simmons | Salemburg | Sampson. |
| Smith, Merle | J. G. Smith | Harrisburg | Cabarrus. |
| Smith, Ella | Richard M. Smith | Francisco | Stokes. |
| Spivey, Rosa | L. M. Spivey | Lemon Springs | Moore. |
| Spivey, Bessie | Grey Spivey | Goldsboro | Wayne. |
| Stockton, Myrtle | W. C. Stockton | Franklin | Macon. |
| Strickland, Daisy | John Strickland | Turlington | Harnett. |
| Starnes, Bessie | D. A. Starnes | Bethel | Alexander. |
| Stout, Velna | J. L. Stout | Hale | Mitchell. |
| Stevens, Lula | W. J. Stevens | Prospect Hill | Caswell. |
| Suttle, Aurelia | S. R. Suttle | Enola | Burke. |
| Thomas, Lillian | J. B. Thomas | Swan | Moore. |
| Thomas, Hattie | Mrs. N. V. Thomas | Thomasville | Davidson. |
| Tillman, Autney | W. Cole | Haw River | Durham. |
| Troutman, Eva | T. Troutman | Statesville | Iredell. |
| Turner, Douschka | Z. E. Turner | Statesville | Iredell. |
| Underhill, Odie | J. D. Underhill | Hickory Grove | Wake. |
| Watts, Lizzie | John L. Watts | Matthews | Mecklenburg. |
| Waters, Rosa | E. L. Waters | Magnolia | Duplin. |
| Watson, Mildred | H. L. P. Watson | High Point | Guilford. |
| West, Mamie | L. C. West | Westville | Harnett. |
| West, Emma | Sam West | Fayetteville | Cumberland. |
| White, Bessie | R. C. White | Charlotte | Mecklenburg. |
| Winslow, Essie | James V. Winslow | Gliden | Chowan. |
| Woodell, Nora | Mrs. N. Woodell | Buie's | Robeson. |
| Wood, Sallie | Mrs. L. M. Wood | Stallings | Franklin. |
| York, Laura | Mrs. Willis H. York | Old Fort | McDowell. |
| Zachary, Ophelia | Joseph Zachary | Toxoway | Transylvania. |

# REPORT

OF THE

## BOARD OF DIRECTORS AND SUPERINTENDENT

OF THE

# STATE HOSPITAL,

## RALEIGH, N. C.,

FOR THE

## TWO YEARS ENDING NOVEMBER 30, 1904.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS.
1905.

# OFFICERS OF THE HOSPITAL.

## BOARD OF DIRECTORS.

John D. Biggs, *President*.....Williamston, N. C.
Term expires April 1, 1905.
R. H. Stancell, M. D.....Margarettesville, N. C.
Term expires April 1, 1905.
John B. Broadfoot.....Fayetteville, N. C.
Term expires April 1, 1905.
Edwin Smith .....Godwin, N. C.
Term expires April 1, 1907.
L. J. Picot, M. D.....Littleton, N. C.
Term expires April 1, 1907.
W. H. Whitehead, M. D.....Rocky Mount, N. C.
Term expires April 1, 1907.
J. G. Hunt, M. D.....Oxford, N. C.
Term expires April 1, 1909.
John W. Thompson.....Raleigh, N. C.
Term expires April 1, 1909.
S. O. Middleton.....Hallsville, N. C.
Term expires April 1, 1909.
B. R. Lacy, Treasurer *ex officio*.....Raleigh, N. C.
P. B. Fleming, Institutional Clerk.....Raleigh, N. C.

## EXECUTIVE COMMITTEE.

R. H. Stancell, M. D., *Chairman.*
L. J. Picot, M. D. S. O. Middleton.

## RESIDENT OFFICERS AND STAFF.

James McKee, M. D.....Superintendent.
Charles L. Jenkins, M. D.....Assistant Physician.
Edwin B. Ferebee, M. D.....Assistant Physician.
Charles Hardesty .....Steward.
Miss M. F. Whitaker.....Matron.
Miss Mary Lacy....Clerk to Board of Directors and Ex. Com. and Sten.

## SUBORDINATE OFFICERS.

Miss Annie J. Eagle.....Head Nurse.
A. J. Brown.....Head Nurse.
L. A. Kuester.....Engineer.
T. A. Holliday.....Carpenter.
James S. Adams.....Garden, Farm and Dairyman.

# REPORT OF BOARD OF DIRECTORS.

---

DIX HILL,

RALEIGH, N. C., December 14, 1904.

*To His Excellency,* GOVERNOR C. B. AYCOCK,

Raleigh, N. C.

DEAR SIR:—We herewith submit the report of Dr. James McKee, Superintendent of the institution which you have placed in our charge, and beg to call your attention to what we regard as urgent needs of this institution:

| | |
|---|---|
| 1. An annual appropriation for 1905 | $ 75,000.00 |
| For 1906 | 75,000.00 |
| 2. For Engineering Department, which includes three boilers, etc | 17,500.00 |
| 3. Carpenter's house and equipments and dormitories for employees and laundry | 8,500.00 |
| 4. For the purchase of land and erecting buildings for the increased accommodation of outside insane | 90,000.00 |
| 5. Painting houses and repairs | 3,500.00 |
| 6. For fencing | 1,000.00 |
| 7. For reflooring portions of the house | 1,800.00 |
| 8. Water rent for 1905 | 1,500.00 |
| Water rent for 1906 | 1,500.00 |
| 9. Annual payment for lights for 1905 | 1,500.00 |
| Annual payment for lights for 1906 | 1,500.00 |
| 10. For outstanding indebtedness | 1,835.45 |
| | $280,135.45 |

While every best endeavor was made to avoid a deficit in accordance with law, we have been compelled to make a deficit on account of the condemning of the electric wiring in the house. To protect the property and patients against fire, connection was made with the Raleigh Gas and Electric Company at a cost of $1,000.

The joint committee of the two institutions rendered its report, which so forcibly commended itself in detail as to the data obtained from the outside insane that it was unanimously adopted and commended to your especial attention and through you to the Legislature.

Very respectfully submitted for the Board of Directors,

JOHN D. BIGGS,
*Chairman.*

# REPORT OF THE JOINT COMMITTEE.

*To the Boards of Directors of the State Hospitals at Morganton and Raleigh:*

The undersigned committee, appointed by your respective bodies, beg leave to report the following:

We believe a certain and well-defined policy should be adopted by the State either to provide adequately for its insane citizens or decline to do so in unqualified terms. If the latter policy is followed, the authorities of the different counties, knowing they cannot depend on the State, will provide for their insane the best they can, and the insane will have some care that is now denied to many. Under the present plan the counties wait for the State to build and the State does not and thus the insane are left uncared for.

There is no need to discuss the humane or economical side of the question, for we assume that all are agreed that the public should undertake to provide amply for all the insane, especially those whose friends and relatives are unable to care for them.

It is well known that North Carolina has not erected enough buildings to house all its white insane, but it is not certain how many are in their homes, in jails and alms-houses or roaming the country at large.

The United States Census for 1900 does not enumerate the insane except those in State and Private Hospitals, and the census of 1890 was so notoriously and glaringly inaccurate in the enumeration of the insane that not the slightest credence is given it. The numerations of previous years are out of date and may be as worthless as that of 1890, but a study of the census of 1880 is interesting; the white population was 867,242, the insane 1,591, one insane person

to every 545 of inhabitants; the negro insane was one to every 1,215. (Negroes under the foregoing should have room for 520; the whites room for 2,181. The negroes have room for 500; the whites room for 1,400. There are 20 negro insane on the outside to 700 white). We, therefore, must rely on the carefully prepared statistics of other countries and States. In more thickly populated countries there are slightly more than three insane persons to every 1,000 of population. Probably insanity is not so prevalent amongst our citizens, but we believe that two to 1,000 of white people in North Carolina are insane. The large number of applications on file in the offices of the two hospitals for white insane and the many letters of inquiries would seem to prove this number to be correct, but to be well within limits we will base our calculations on one insane person to 600 of white inhabitants.

North Carolina by the census of 1900 had 1,263,603 white inhabitants; 779,049 in the Western Hospital District and 484,554 in the Eastern. On the basis of one insane person to 600 inhabitants we had in the State in 1900, 2,106 insane; 1,298 in the Western District and 808 in the Eastern. The Western District increased in population during the decade 1890-1900, 148,269, or 14,827 per annum. The Eastern District 66,143, or 6,614 per annum. At the same ratio the population in the Western District for the past five years has increased 74,133, the insane 123; in the Eastern the increase of population for five years has been 33,070, the insane 55. If these estimates are correct there are in the Western District 1,421 insane persons, in the Eastern 863, or a total of 2,284 in the State. The Morganton Hospital has in round numbers beds for 1,000 patients, the one in Raleigh beds for 400. These estimates show the need for an increase of 421 beds at Morganton and 463 Raleigh, and also that in the Western District there is one

patient cared for to every 853 inhabitants, and in the Eastern one to every 1,294. It appears from the foregoing that the Eastern District needs room for more. To equalize the two districts there should be at Morganton 129 patients from the East. The yearly increase of the white insane in North Carolina is about 36.

In accordance with the agreement of the two boards, 70 women were received from the East. On 22d of October there were 77 patients in the Hospital at Morganton from the East and 16 in the Raleigh Hospital from the West. It is plain that sending patients so far is expensive, and, everything else being equal, the Raleigh Hospital needs enlargement more than the one at Morganton.

It is our opinion that in consideration of the large number of insane outside the walls of the Hospitals, who are in need, and the difficulty and expense of providing for so many at once, that dotards, paralytics, idiots, imbeciles and epileptics for the present be excluded or accommodations prepared for them in other places.

Employment is the best remedy for insanity and farming is the best and most remunerative form of labor. It is estimated there should be an acre of land to every patient under treatment. The Hospital at Raleigh has felt greatly the need for land and this need cannot but grow greater as time goes on. We respectfully urge that this matter cannot be too strongly insisted on to the Legislature by your respective boards. Sufficiency of land is the one great means of reducing the cost of maintenance; it is not only a curative measure, but an economical one.

It is absolutely necessary to make more room for the insane at Raleigh. The cost for their maintenance will be materially decreased by the purchase of more land and a cheaper water supply. They now pay two thousand dollars per annum for water and for the rent of land, which represents the

interest on a capital of forty thousand dollars at five per cent.

We again ask that attention be drawn to the large amount of tuberculosis in our midst, which we are helpless to combat with our insufficient accommodation for the tuberculous patients.

There is a great demand on the resources of the State for every purpose and these resources are limited. We for this reason recommend that at present you ask for accommodation for the insane on a basis of one bed in the Hospital for every 750 of population. This would require about one hundred and fifty more beds at Morganton and three hundred and fifty at Raleigh. This makes no allowance for the yearly increase, and will not, in our judgment, supply the demand, but by excluding the classes we think under the circumstances should be excluded, it may care for the curable, violent and troublesome cases. The beds at Morganton should be limited to men, because of the excess of accommodation for women, 600 to 400 men; the beds at Raleigh to be divided equally between the sexes.

The colonization of patients at Morganton has proved so efficient we recommend this be tried at Raleigh and increased at Morganton. If this be done more land will also be needed at Morganton. For obvious reasons it is better to have land joining the present holdings, but this is not essential; land more than three or four miles away can be utilized.

We respectfully call your attention to an effort that may be made to change the State's Prison into a hospital for the insane. We believe this would be harmful to the State's best interests, and we know it is not and cannot be made suitable for the innocent insane. The laws governing hospitals and the general subject of insanity could be amended in some particulars with advantage.

If the Legislature of 1905 should determine to provide to any large extent for the insane it would be the part of wis-

dom to appoint a competent commission to examine this great question in all its aspects before large amounts of money be spent. The best thought of this and all other countries should be studied and the wisest course adopted. There is a disposition to break away from the old plan of large, expensive structures to smaller, simpler, cheaper, and we believe, more efficient ones.

We feel we have a great State, and we are proud of it. We cannot but earnestly hope that this subject of caring for its insane so long neglected may be systematically taken up and treated in a business-like way. If, after discussion, the General Assembly believes the State cannot afford to erect any more buildings, then it should so declare. If, on the other hand, it thinks our people can further and adequately provide for them, then this should be dealt with in a plain, business-like way.

Respectfully submitted,

J. P. SAWYER,
I. I. DAVIS,
A. A. SHUFORD,
*Committee from Morganton Hospital.*

R. H. STANCELL,
L. J. PICOT,
S. O. MIDDLETON,
*Committee from the Raleigh Hospital.*

# REPORT OF SUPERINTENDENT.

*John D. Biggs, Esq., President, and Gentlemen of the Board of Directors of the State Hospital at Raleigh:*

I have the honor to submit, by custom and law, the biennial report of the State Hospital at Raleigh for the two years ending November 30, 1904. To this report will be found annexed the Steward's, and the accompanying tables of receipts and expenditures, the reports of the Engineer, Carpenter, Gardener, Stock and Dairyman and Matron, all of which will inform you of the operations of the respective departments for this biennial period. At the beginning of this biennial period, December 1, 1902, there were in this Hospital, patients—164 males; 233 females; total, 399. The number of male patients admitted during this period was 180; females 148; total, 328. The total number under treatment during the bienneum, 725; number of deaths, 32 males; 25 females; total 57. Number discharged as restored, 113 males; 63 females; total, 173. The per cent. of restorations based on admissions was, males, 67; females, 42; average per cent. of restorations, 54; remaining in the Hospital December 1, 1904, 178 males; 202 females; total, 480. Seventy-two were declined for the following reasons: for want of room, being blind, forfeiting beds, being paralytics, epileptics, imbeciles and idiots. The number of deaths has been 57; of them 4 were over 70 years, 5 over 60, 11 over 50 years, 17 over 40 years, 14 over 30, 5 over 20 years, and 1 under 20 years. Only one patient died of an acute disease, that was pneumonia. Tuberculosis comes in as usual as the cause of the greatest number of deaths. And just here it is well enough to suggest the necessity of providing isolation, disinfection and treatment for these cases. Cheaply constructed houses,

or, what is better, tents, should be provided for them that their time might be spent in the open air, and during sleeping hours get as much oxygen in their lungs as possible. When these cottages or tents shall have become so infected as to be unfit for use they can be burned, and the loss will be small. A great many cases of recurrent mania have been discharged that will return.

While the mortality is greater than in the preceding two years, yet we should and do feel grateful that no unusual sickness or acute disease has prevailed on Dix Hill among the inhabitants.

We have had no accidents, but have been unfortunate in losing 168 head of hogs by cholera. The infection was probably brought in by a hog purchased, yet the hog pasture has been in constant use for forty-five years, and cholera has invaded it before. The herd is being replaced by purchases, which have been an unexpected draught upon the maintenance appropriation.

### AMUSEMENTS AND DIVERSIONS OF PATIENTS.

The patients, nurses and male attendants assemble twice a week and enjoy dancing to the strains of sweet music. All of them thoroughly enjoy the music, and the effect is so apparent that music should be credited as one of the most potential remedies for the insane. Services are held every Sunday morning in the Chapel by Dr. T. N. Ivey, the Chaplain. The better class of patients appreciate these services. They are fond of the Chaplain, and look forward with great anticipation to his regular and prompt attendance.

### TRAINING SCHOOL.

The training school has been a success. The nurses are trained in the Hospital to bestow upon the patients that careful nursing for the advancement of their comfort and the promotion of their recovery. To keep their physical lives up to

the highest possible sanitary condition by proper feeding, and by strict observance of regular habits in eating, sleeping, bathing and taking outdoor exercise is to be found the "royal road to recovery." The class appreciates this, and is working diligently and interestingly along these lines for the accomplishment of that purpose.

### WORK ACCOMPLISHED DURING THE PAST TWO YEARS.

Very few improvements have been added to the Hospital, as only one appropriation was made for any, and that was $5,000 for the special purpose of furnishing to the Hospital a purer and more wholesome water supply and all necessary connections and equipments thereto. The right of way, with all the necessary deeds, was obtained from the guardian of Frances Fuller Thompson through her plantation. The main pipe of the Wake Water Company was tapped, connection made and 2,800 feet of 8-inch iron pipe was laid and made to connect with pipes at the Hospital. The pressure was so great under this new service that the old corroded pipes throughout the Hospital had to be replaced with 1,100 feet of new pipe. Several new lavatories have been put in and 90 feet of drain pipes, and a great many old, worn-out basin cocks have been replaced by new and better ones.

The water supply, for the first time in years, is pure and adequate, though it comes at a cost of $1,500 per year. A new 150-horse-power boiler was purchased and placed in a position west of the great stack, and protected by a frame building shut in and covered by corrugated iron. The cost of the building, breeching, masonry, house and connections by new pipes was $3,082.60. The condemning of the old boilers by the boiler inspector made it necessary to make this purchase. The special Examining Committee in their report to the Legislature of 1903 recommended an appropriation of $3,000 for the purpose of buying boilers. This boiler has relieved us materially, as it gives the old boilers rest, they

being about burned out and not fit for persistent use. The Engineer, Carpenter and Tinner have been constantly employed in repairing. The building, having been in constant use for forty-six years, requires persistent watchfulness to meet the dilapidation that comes with time. The Engineer has been very busy and careful in looking after the old, worn-out and inadequate boilers that have been in constant use for thirteen years, and but for his thorough knowledge of his business, his untiring energy and deep interest in the care of these unfortunate people, we were likely to have been without heat any time during the winter. Three new 150-horse-power boilers are urgently needed to take the place of the old, worn-out and condemned boilers. There is too great an area of building surface to heat for the boiler capacity, and if additional buildings, as asked for, are granted the purchase of them will be most important.

I desire to call your attention to the ice plant, and reiterate what was recommended in the report of 1902. I stated that the ice plant is not at all equal to the needs of the Hospital, nor the cold storage, and for economy and convenience should be removed. If the proposition recommended for the construction of a new house is granted the cold storage and ice plant could be placed in that. The pipes in the cold storage and brine tank are badly corroded, and are leaking. During the persistently hot weather last summer we were obliged to buy ice to supplement our ice for use in the Hospital. It is necessary to have a 3,000-gallon brine tank. The one at present in use was bought second-hand six years ago, and was not properly constructed. The Engineer's Report will give you in detail the needs in that portion of his department. See Engineer's Report annexed.

The Carpenter's Report annexed hereto will show that since his connection with the Hospital he has been very busy doing repair work.

### GARDENER'S REPORT.

This officer's report will disclose the work done in his department and the urgent need of a greater acreage of land. Eighty acres adjoining this tract have been rented for $300 per year, with the privilege of five years. It has been the greatest help to us. It furnished a house for the Gardener, out-houses for farm hands, additional stable room and pasture land for mules and calves. Quite a number of fowls were raised there. The estimated value of crops harvested is $1,237, rent deducted leaves $937 worth of corn, potatoes, pease and ensilage on hand. The Hospital ought to have one acre of land for every patient. I would most earnestly suggest the recommendation of an appropriation of $10,000 to purchase land. It gives me pleasure to endorse the suggestions contained in the report.

### PLANS FOR INCREASED ACCOMMODATIONS FOR PATIENTS.

In the last biennial report attention was called to the necessity of providing for the outside insane. The report called for an addition both to the male and female wings, running in a westerly direction 172 feet and three stories high of the same architecture as the old building, giving 132 more rooms, these wings being contiguous to the heating plant, thereby economizing in attaching the heating pipes.

The Executive Committee of this State Hospital met at the State Hospital at Morganton and agreed to admit patients to the empty beds in both Hospitals, regardless of residence, but legal by transfer. The Committee from this Hospital fully inspected the Hospital at Morganton and its workings, and were very much pleased with the colony plan recently adopted by the management of that Hospital. They inspected one building fully completed and filled with patients, with all the cooking apparatus and heating apparatus installed. They were impressed with the neatness of the system and

of the house, yard, barns, piggeries and poultry yard. The patients were contented and evidently intent upon making a success of what they supposed to be their own belongings. This is the history of all colony plans that are being tried in Europe and America, and I suggest that the plan be tried here, provided we can get the additional acreage of land to justify us in so doing. These houses can be built at a small cost, and could be built while building the wing to the female department of our present building, thereby enabling us to complete this building much more promptly and at a less cost. If this should be granted, there would be no necessity of adding at present the other wing to the male department. The Committee adjourned to meet in Raleigh at the Hospital, November 22, which they did, and formulated a report which will be presented to your body for your deliberation and action. I commend it to you as a plain statement of *data,* though approximate, but the best to be obtained, as worthy of adoption. I suggest you order its publication in the published report.

FINANCES.

I respectfully call your attention to the attached report of the Steward. You will observe that the expenditures are in excess of receipts. This could not be avoided without detriment to the property and patients committed to our care. The repair account is unusually large; the cost of living high and uncertain; the water account, payable in money monthly from the maintenance fund; the imperative necessity of changing our system of lighting the premises and houses, using both gas and electricity at a cost of $243 per month, with an old, worn-out gas plant, making gas from rosin at a cost of $2.60 per barrel, and overtaxing a dynamo put in for 200 lights and made to carry 300; the condemning of the wiring by an expert inspector of the South Eastern Tariff Association compelled us to connect with the Standard Gas and Electric Company of Raleigh. This company supplies

us with gas at a cost of $1.25 per thousand feet, and will cost $1,800 per annum. The cost of rewiring the house was estimated at $2,000. The cost of the dynamos to be run in duplicate would cost $6,300. This could not be obtained for the want of funds. The lights are brilliant and satisfactory both as to service and cost. The cost of connecting and purchasing lamps is $1,000.

THE RECEIPTS FOR TWO YEARS ARE FOR OUTSTANDING INDEBTEDNESS.

| | |
|---|---|
| End of fiscal year 1902 | $ 7,000.00 |
| Special appropriation for water | 5,000.00 |
| Maintenance, $71,500 for two years | 143,000.00 |
| Pay patients and other resources | 13,321.28 |
| | $168,321.28 |

EXPENDITURES.

| | |
|---|---|
| For 1903 | $ 87,593.03 |
| For 1904 | 82,563.70 |
| Total | $170,156.73 |
| Deficit | 1,835.45 |

THE COST OF MAINTAINING PATIENTS PER CAPITA ON APPROPRIATION.

| | |
|---|---|
| One year | $ 159.00 |
| One month | 33.00 |
| One day | .43 |

NEEDS.

| | |
|---|---|
| An annual appropriation for 1905 | $ 75,000.00 |
| For 1906 | 75,000.00 |
| For Engineering Department, which includes three boilers, house, etc | 17,500.00 |
| Carpenter's house and equipments and dormitories for employees and laundry | 8,500.00 |
| For the purchase of land and erecting buildings for the increased accommodation of outside insane | 90,000.00 |
| Painting house and repairs | 3,500.00 |
| For fencing | 1,000.00 |
| For reflooring portions of the house | 1,800.00 |
| Water rent for 1905 | 1,500.00 |
| Water rent for 1906 | 1,500.00 |
| Annual payment for lights for 1905 | 1,500.00 |
| For 1906 | 1,500.00 |
| For outstanding indebtedness | 1,835.45 |
| | $280,135.45 |

On July 15 Mr. W. R. Crawford, Jr., resigned as Steward, to accept a position as general agent of the Connecticut Mutual Life Insurance Company. His long, efficient and faithful services have been appreciated by this and preceding administrations. He was succeeded by Mr. Hardesty, whose familiarity with the work has enabled us to run things on smoothly.

The members of the Medical Staff are entitled to and deserve much praise for time and skillful energy given to the work.

It is a matter of pleasure to recall the endorsement of our actions and instances of courtesy and kindness shown us by the members of the Board and the faithfulness and loyalty of the employees.

Respectfully submitted,

JAMES MCKEE,
*Superintendent.*

TABLE No. 1.

SHOWING THE NUMBER OF ADMISSIONS AND DISCHARGES (INCLUDING CURES, IMPROVED, UNIMPROVED AND DEATHS) AND THOSE REMAINING FOR EACH YEAR SINCE THE OPENING OF THE HOSPITAL.

| Date. | Admissions. | Discharges. | | | | | | Remaining. |
|---|---|---|---|---|---|---|---|---|
| | | Cured. | Improved. | Not Insane. | Unimproved. | Deaths. | Total. | |
| 1856 | 90 | 5 | 3 | ..... | ..... | 2 | 10 | 80 |
| 1857 | 96 | 15 | 10 | ..... | 6 | 7 | 38 | 138 |
| 1858 | 57 | 26 | 7 | ..... | 9 | 9 | 51 | 141 |
| 1859 | 83 | 22 | 11 | ..... | 7 | 10 | 50 | 170 |
| 1860 | 76 | 23 | 22 | ..... | 25 | 23 | 73 | 179 |
| 1861 | 61 | 21 | 4 | ..... | 14 | 8 | 47 | 193 |
| 1862 | 44 | 17 | 2 | ..... | 8 | 15 | 42 | 195 |
| 1863 | 41 | 9 | 4 | ..... | 7 | 21 | 41 | 195 |
| 1864 | 40 | 14 | 7 | ..... | 7 | 27 | 55 | 189 |
| 1865 | 41 | 9 | 1 | ..... | 19 | 45 | 74 | 147 |
| 1866 | 65 | 15 | 4 | ..... | 14 | 14 | 47 | 165 |
| 1867 | 85 | 13 | 5 | ..... | 13 | 21 | 52 | 198 |
| 1868 | 72 | 18 | 7 | ..... | 11 | 17 | 53 | 217 |
| 1869 | 27 | 7 | 3 | ..... | 2 | 7 | 19 | 225 |
| 1870 | 27 | 7 | 4 | ..... | 2 | 9 | 22 | 232 |
| 1871 | 44 | 9 | 5 | ..... | 9 | 8 | 31 | 245 |
| 1872 | 43 | 14 | 9 | ..... | 14 | 8 | 55 | 233 |
| 1873 | 50 | 17 | 6 | ..... | 5 | 13 | 41 | 242 |
| 1874 | 44 | 13 | 8 | ..... | 2 | 16 | 39 | 247 |
| 1875 | 42 | 16 | 5 | ..... | 5 | 14 | 40 | 249 |
| 1876 | 44 | 11 | 6 | ..... | 3 | 9 | 29 | 264 |
| 1877 | 52 | 13 | 8 | ..... | 3 | 15 | 39 | 278 |
| 1878 | 42 | 14 | 11 | ..... | 10 | 19 | 54 | 266 |
| 1879 | 45 | 14 | 4 | ..... | 2 | 13 | 33 | 277 |
| 1880 | 56 | 17 | 7 | ..... | 7 | 29 | 60 | 273 |
| 1881 | 49 | 10 | 3 | ..... | 2 | 23 | 38 | 284 |
| 1882 | 50 | 16 | 5 | ..... | 18 | 17 | 56 | 278 |
| 1883 | 53 | 17 | 43 | ..... | 63 | 9 | 132 | 199 |
| 1884 | 106 | 27 | 16 | ..... | 9 | 11 | 62 | 243 |
| 1885 | 97 | 41 | 12 | ..... | 9 | 24 | 86 | 254 |
| 1886 | 95 | 17 | 36 | ..... | 28 | 20 | 101 | 248 |
| 1887 | 74 | 17 | 2 | ..... | 3 | 8 | 30 | 292 |
| 1888 | 80 | 37 | 14 | ..... | 11 | 18 | 80 | 292 |
| 1889 | 93 | 52 | 9 | ..... | 1 | 25 | 87 | 298 |
| 1890 | 75 | 30 | 17 | ..... | 16 | 26 | 79 | 294 |
| 1891 | 88 | 45 | 10 | ..... | 2 | 24 | 81 | 301 |
| 1892 | 93 | 57 | 12 | ..... | 4 | 21 | 94 | 300 |
| 1893 | 97 | 46 | 17 | ..... | ..... | 28 | 91 | 288 |
| 1894 | 92 | 50 | 3 | ..... | 3 | 19 | 75 | 305 |
| 1895 | 137 | 62 | 7 | ..... | 4 | 41 | 114 | 328 |
| 1896 | 160 | 96 | 12 | 2 | 5 | 44 | 159 | 329 |
| 1897 | 182 | 99 | 10 | ..... | 8 | 28 | 145 | 364 |
| 1898 | 190 | 115 | 6 | ..... | 3 | 27 | 161 | 393 |
| 1899 | 169 | 105 | 4 | 2 | 4 | 53 | 168 | 390 |
| 1900 | 192 | 119 | 3 | ..... | 1 | 31 | 154 | 424 |
| 1901 | 143 | 100 | 5 | ..... | 1 | 41 | 147 | 420 |
| 1902 | 163 | 150 | 1 | 1 | 1 | 33 | 186 | 397 |
| 1903 | 141 | 55 | 10 | 8 | 4 | 28 | 105 | 433 |
| 1904 | 187 | 121 | 12 | 1 | ..... | 29 | 240 | 380 |
| Total | 4,173 | 1,852 | 412 | 14 | 394 | 1,017 | 3,764 | |

Transferred to State Hospital at Morganton in 1904—77.

TABLE No. 2.

SHOWING MOVEMENT OF POPULATION FOR THE PAST TWO YEARS ENDING NOVEMBER 30, 1904.

| | Males. | Females. | Total. |
|---|---|---|---|
| Remaining November 30, 1902 | 164 | 233 | 397 |
| Admitted during past two years | 180 | 148 | 328 |
| Total number under treatment the past two years | 344 | 381 | 725 |
| Average daily population | 212 | 235 | 447 |
| Discharged past two years | 127 | 84 | 211 |
| Discharged as recovered | 113 | 63 | 170 |
| Discharged as improved | 8 | 14 | 22 |
| Discharged as unimproved | ..... | 1 | 1 |
| Discharged as harmless and incurable | ..... | 3 | 3 |
| Discharged as not insane | 3 | 3 | 6 |
| Discharged as idiot | 2 | ..... | 2 |
| Discharged as imbecile | 1 | ..... | 1 |
| Transferred to State Hospital at Morganton | 7 | 70 | 77 |
| Total number died during past two years | 32 | 25 | 57 |
| Total number discharged during past two years | 166 | 179 | 345 |
| Per cent. of discharged on admission | ..... | ..... | 54 |
| Per cent. of deaths on number treated | ..... | ..... | 7 |

TABLE No. 3.

SHOWING THE FORMS OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Mania, acute | 37 | 52 | 89 |
| Mania, subacute | 20 | 11 | 31 |
| Mania, chronic | ..... | 11 | 11 |
| Mania, recurrent | 24 | 34 | 56 |
| Mania, religious | 5 | 1 | 6 |
| Mania, toxic | 6 | 1 | 7 |
| Mania, puerperal | ..... | 6 | 6 |
| Mania, hysterical | ..... | 3 | 3 |
| Mania, epileptic | 1 | 2 | 3 |
| Mania, paralytic | 2 | ..... | 2 |
| Mania, klepto | 1 | ..... | 1 |
| Mania, dipso | 23 | 1 | 24 |
| Melancholia | 29 | 22 | 51 |
| Dementia senile | 7 | ..... | 7 |
| Paresis | 2 | 1 | 3 |
| Imbecility | 4 | ..... | 4 |
| Idiocy | 2 | ..... | 2 |
| Paranoia | 3 | ..... | 3 |
| Moral depravity | 4 | ..... | 4 |
| Cerebral anemia | 7 | ..... | 7 |
| Not insane | 3 | 3 | 6 |
| | 180 | 148 | 328 |

TABLE No. 4.

SHOWING DURATION OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Not to exceed one month | | 32 | 75 |
| From one to three months | 20 | 26 | 46 |
| From three to six months | 12 | 22 | 34 |
| From six to twelve months | 16 | 15 | 31 |
| From one to two years | 21 | 14 | 35 |
| From two to three years | 17 | 7 | 24 |
| From three to five years | 10 | 8 | 18 |
| From five to ten years | 23 | 13 | 36 |
| From ten to twenty years | 9 | 9 | 18 |
| From twenty to thirty years | 4 | 1 | 5 |
| From thirty to forty years | 3 | 1 | 4 |
| From forty to fifty years | 1 | ..... | 1 |
| From fifty to sixty years | 1 | ..... | 1 |
| | 180 | 148 | 328 |

TABLE No. 5.

SHOWING SUPPOSED CAUSE OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Jealousy | 1 | ..... | 1 |
| Epilepsy | 1 | 2 | 3 |
| Alcohol | 23 | 1 | 24 |
| Domestic trouble | 8 | 10 | 18 |
| Reverses | 9 | 1 | 10 |
| Paresis | 2 | 1 | 3 |
| Religion | 7 | 4 | 11 |
| Menopause | ..... | 1 | 1 |
| Grief | 2 | 6 | 8 |
| Uterine troubles | ..... | 15 | 15 |
| Ill health | 6 | 25 | 31 |
| Drug habit | 8 | 3 | 11 |
| Traumatism | 8 | ..... | 8 |
| Heredity | 5 | 7 | 12 |
| Overwork | 11 | 1 | 12 |
| Love affair | 1 | 3 | 4 |
| Masturbation | 8 | ..... | 8 |
| Child-birth | ..... | 4 | 4 |
| Excitement | 1 | ..... | 1 |
| Syphilis | 1 | ..... | 1 |
| Imbecility | 4 | ..... | 4 |
| Senility | 7 | ..... | 7 |
| Toxaemia | 3 | ..... | 3 |
| Moral depravity | 3 | ..... | 3 |
| Fright | ..... | 3 | 3 |
| Shock | 2 | ..... | 2 |
| Exposure | 5 | ..... | 5 |
| Poverty | 4 | ..... | 4 |
| Lagrippe | ..... | 2 | 2 |
| Typhoid fever | 8 | 4 | 12 |
| Idiocy | 2 | ..... | 2 |
| Cerebral anemia | 7 | ..... | 7 |
| Unknown | 33 | 55 | 88 |
| | 180 | 148 | 328 |

TABLE No. 6.

SHOWING THE AGE WHEN ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| From ten to twenty | 15 | 7 | 22 |
| From twenty to thirty | 36 | 42 | 78 |
| From thirty to forty | 35 | 37 | 72 |
| From forty to fifty | 43 | 29 | 72 |
| From fifty to sixty | 33 | 21 | 54 |
| From sixty to seventy | 14 | 10 | 24 |
| From seventy to eighty | 3 | 1 | 4 |
| From eighty to ninety | 1 | 1 | 2 |
| | 180 | 148 | 328 |

TABLE No. 7.

SHOWING NUMBER OF ATTACKS OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| First attack | 135 | 95 | 230 |
| Second attack | 30 | 32 | 62 |
| Third attack | 8 | 8 | 16 |
| Fourth attack | 3 | 6 | 9 |
| Unknown | 4 | 7 | 11 |
| | 180 | 148 | 328 |

TABLE No. 8.

SHOWING OCCUPATION OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Farmer | 75 | | 75 |
| Merchant | 8 | | 8 |
| Machinist | 3 | | 3 |
| Clerk | 8 | | 8 |
| Lawyer | 3 | | 3 |
| Minister | 1 | | 1 |
| Laborer | 18 | 1 | 19 |
| Printer | 1 | | 1 |
| Drummer | 3 | | 3 |
| Plasterer | 1 | | 1 |
| Insurance agent | 1 | | 1 |
| Painter | 2 | | 2 |
| Tinner | 1 | | 1 |
| Housewife | | 81 | 81 |
| Housekeeper | | 40 | 40 |
| Teacher | 1 | | 1 |
| Student | 4 | 2 | 6 |
| Seamstress | | 1 | 1 |
| Mill operator | | 1 | 1 |
| Sawyer | 1 | | 1 |
| Barber | 1 | | 1 |
| Clerk of the Superior Court | 1 | | 1 |
| Justice of the Peace | 1 | | 1 |
| Postmaster | 1 | | 1 |
| Contractor | 1 | | 1 |
| Stenographer | | 1 | 1 |
| Car inspector | 1 | | 1 |
| Brickmason | 2 | | 2 |
| Liveryman | 2 | | 2 |
| Mechanic | 6 | | 6 |
| Tobacconist | 2 | | 2 |
| Lumber dealer | 1 | | 1 |
| Artist | 1 | | 1 |
| Blacksmith | 2 | | 2 |
| Medicine vender | 1 | | 1 |
| Bartender | 2 | | 2 |
| Gambler | 1 | | 1 |
| Pension agent | 1 | | 1 |
| Fireman | 1 | | 1 |
| Watchman | 1 | | 1 |
| None | 20 | 21 | 41 |
| | 180 | 148 | 328 |

TABLE No. 9.

SHOWING THE CIVIL CONDITION OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Single | 75 | 55 | 130 |
| Married | 92 | 76 | 168 |
| Widowed | 13 | 17 | 30 |
| | 180 | 148 | 328 |

TABLE No. 10.

SHOWING RESIDENCE OF THOSE ADMITTED DURING PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Anson | 2 | ..... | 2 |
| Beaufort | 2 | 3 | 5 |
| Bertie | ..... | 3 | 3 |
| Bladen | 2 | 2 | 4 |
| Brunswick | ..... | 2 | 2 |
| Burke | 1 | ..... | 1 |
| Buncombe | 1 | ..... | 1 |
| Carteret | 3 | 2 | 5 |
| Chatham | 4 | 9 | 13 |
| Columbus | 2 | 6 | 8 |
| Chowan | 1 | 1 | 2 |
| Craven | 3 | 3 | 6 |
| Camden | ..... | 1 | 1 |
| Currituck | 1 | ..... | 1 |
| Cumberland | 11 | 7 | 18 |
| Duplin | 7 | 2 | 9 |
| Durham | 5 | 9 | 14 |
| Edgecombe | 8 | 5 | 13 |
| Franklin | 13 | 5 | 18 |
| Granville | 7 | 6 | 13 |
| Greene | 1 | 2 | 3 |
| Guilford | 1 | ..... | 1 |
| Harnett | 4 | 4 | 8 |
| Hertford | 1 | ..... | 1 |
| Halifax | 4 | 1 | 5 |
| Hyde | ..... | 4 | 4 |
| Jones | 2 | 2 | 4 |
| Johnston | 7 | 3 | 10 |
| Lenoir | 2 | 3 | 5 |
| Martin | 1 | 4 | 5 |
| Nash | 5 | 2 | 7 |
| New Hanover | 4 | 6 | 10 |
| Northampton | 1 | 2 | 3 |
| Onslow | 2 | ..... | 2 |
| Pasquotank | 1 | 1 | 2 |
| Pender | 1 | 2 | 3 |
| Pamlico | 1 | ..... | 1 |
| Pitt | 3 | 2 | 5 |
| Robeson | 8 | 7 | 15 |
| Richmond | 1 | ..... | 1 |
| Sampson | 6 | 4 | 10 |
| Surry | 2 | ..... | 2 |
| Tyrrell | 1 | ..... | 1 |
| Vance | 5 | 2 | 7 |
| Wake | 26 | 15 | 41 |
| Warren | 7 | 5 | 12 |
| Wayne | 6 | 9 | 15 |
| Washington | 1 | ..... | 1 |
| Wilson | 3 | 2 | 5 |
| | 180 | 148 | 328 |

TABLE No. 11.

SHOWING NATIVITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| North Carolina | 176 | 148 | 324 |
| South Carolina | 1 | 0 | 1 |
| Virginia | 2 | 0 | 2 |
| Germany | 1 | 0 | 1 |
| | 180 | 148 | 328 |

TABLE No. 12.

SHOWING THE FORM OF INSANITY OF THOSE RECOVERED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Mania, acute | 56 | 25 | 81 |
| Mania, subacute | 15 | 4 | 19 |
| Mania, recurrent | 6 | 19 | 25 |
| Mania, toxic | 6 | 1 | 7 |
| Mania, dipso | 15 | 0 | 15 |
| Mania, syphilitic | 0 | 1 | 1 |
| Mania, traumatic | 1 | 0 | 1 |
| Mania, pro | 1 | 0 | 1 |
| Mania, puerperal | 0 | 3 | 3 |
| Mania, hysterical | 0 | 3 | 3 |
| Mania, religious | 2 | 0 | 2 |
| Melancholia | 11 | 7 | 19 |
| | 113 | 63 | 176 |

TABLE No. 13.

SHOWING DURATION OF INSANITY OF THOSE RECOVERED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| From one to three months | 20 | 8 | 28 |
| From three to six months | 34 | 11 | 45 |
| From six to twelve months | 14 | 14 | 28 |
| From one to three years | 40 | 20 | 60 |
| From three to five years | 5 | 3 | 8 |
| From five to seven years | 0 | 2 | 2 |
| From seven to ten years | 0 | 3 | 3 |
| From ten to twenty years | 0 | 2 | 2 |
| | 103 | 63 | 176 |

TABLE No. 14.

SHOWING THE CAUSE OF DEATH OF THOSE WHO DIED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Exhaustion, acute mania | 2 | | 2 |
| Exhaustion, chronic mania | 2 | 4 | 6 |
| Exhaustion, epilepsy | 2 | 1 | 3 |
| Exhaustion, dementia | 1 | | 1 |
| Exhaustion, traumatic mania | 1 | | 1 |
| Exhaustion, general paresis | 2 | 1 | 3 |
| Exhaustion, cerebral embolism | 1 | | 1 |
| Exhaustion, chronic diarrhœa | 1 | 5 | 6 |
| Exhaustion, melancholia | 1 | | 1 |
| Epithelioma (specific) | 1 | | 1 |
| Epithelioma | | 1 | 1 |
| Phthisis pulmonalis | 6 | 8 | 14 |
| Apoplexy | 4 | 2 | 6 |
| Pulmonary gangrene | | 1 | 1 |
| Pulmonary embolism | 2 | | 2 |
| Bright's disease | 2 | 1 | 3 |
| Pneumonia | 1 | | 1 |
| Arteris sclerosis | 1 | | 1 |
| Cardiac dropsy | 1 | | 1 |
| Lagrippe | | 1 | 1 |
| Leukæmia | 1 | | 1 |
| | 32 | 25 | 57 |

TABLE No. 15.

SHOWING THE FORMS OF INSANITY OF THOSE WHO DIED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Mania, acute | 3 | 1 | 4 |
| Mania, recurrent | 2 | 1 | 3 |
| Mania, subacute | 1 | 2 | 3 |
| Mania, traumatic | 1 | | 1 |
| Mania, chronic | 5 | 12 | 17 |
| Mania, paralytic | 3 | | 3 |
| Mania, syphilitic | 1 | | 1 |
| Mania, epileptic | 2 | 4 | 6 |
| Melancholia | 6 | 3 | 9 |
| Dementia | 6 | 2 | 8 |
| Imbecility | 1 | | 1 |
| Idiocy | 1 | | 1 |
| | 32 | 25 | 57 |

TABLE No. 16.

SHOWING THE AGE AT DEATH OF THOSE WHO DIED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| From fifteen to twenty years | ..... | 1 | 1 |
| From twenty to thirty years | 3 | 2 | 5 |
| From thirty to forty years | 7 | 7 | 14 |
| From forty to fifty years | 10 | 7 | 17 |
| From fifty to sixty years | 7 | 4 | 11 |
| From sixty to seventy years | 4 | 1 | 5 |
| From seventy to eighty years | 1 | 3 | 4 |
| | 32 | 25 | 57 |

TABLE No. 17.

SHOWING LENGTH OF TIME SPENT IN THE HOSPITAL OF THOSE WHO DIED DURING THE PAST TWO YEARS.

| | Males. | Females. | Total. |
|---|---|---|---|
| Less than one week | 3 | ..... | 3 |
| From one to four weeks | 5 | ..... | 5 |
| From one to three months | 5 | 1 | 6 |
| From three to six months | 4 | 3 | 7 |
| From six to twelve months | 1 | 1 | 2 |
| From one to three years | 3 | 1 | 4 |
| From three to six years | 2 | 7 | 9 |
| From six to ten years | 1 | 6 | 7 |
| From ten to fifteen years | 5 | 2 | 7 |
| From fifteen to twenty years | 1 | 2 | 3 |
| From twenty to thirty years | 1 | 2 | 3 |
| From thirty to forty years | 1 | ..... | 1 |
| | 32 | 25 | 57 |

TABLE No. 18.

SHOWING RESIDENCE OF THOSE REMAINING IN THE HOSPITAL.

| | Males. | Females. | Total. |
|---|---|---|---|
| Alamance | ..... | 1 | 1 |
| Beaufort | 7 | 6 | 13 |
| Bertie | 4 | 2 | 6 |
| Bladen | 6 | 1 | 7 |
| Brunswick | ..... | 2 | 2 |
| Buncombe | 1 | ..... | 1 |
| Burke | 1 | ..... | 1 |
| Camden | 1 | 2 | 3 |
| Carteret | 5 | 6 | 11 |
| Chatham | 4 | 2 | 6 |
| Chowan | 1 | 3 | 4 |
| Columbus | 4 | 6 | 10 |
| Craven | 2 | 6 | 8 |
| Cumberland | 10 | 15 | 25 |
| Currituck | 2 | 1 | 3 |
| Dare | ..... | 2 | 2 |
| Duplin | 7 | 4 | 11 |
| Durham | 4 | 5 | 9 |
| Edgecombe | 5 | 6 | 11 |
| Franklin | 4 | 7 | 11 |
| Gates | 1 | 1 | 2 |
| Granville | 8 | 9 | 17 |
| Greene | 2 | 2 | 4 |
| Guilford | 1 | ..... | 1 |
| Halifax | 8 | 8 | 16 |
| Harnett | 3 | 6 | 9 |
| Hertford | 3 | ..... | 3 |
| Hyde | 4 | 4 | 8 |
| Johnston | 3 | 6 | 9 |
| Jones | 2 | ..... | 2 |
| Lenoir | 1 | 4 | 5 |
| Martin | 4 | 5 | 9 |
| Moore | ..... | 2 | 2 |
| Nash | 7 | 3 | 10 |
| New Hanover | 7 | 9 | 16 |
| Northampton | 2 | 6 | 8 |
| Onslow | 2 | 3 | 5 |
| Orange | ..... | 1 | 1 |
| Pamlico | 1 | 2 | 3 |
| Pasquotank | 4 | 2 | 6 |
| Pender | ..... | 2 | 2 |
| Pitt | 4 | 3 | 7 |
| Rockingham | 1 | 1 | 2 |
| Robeson | 3 | 6 | 9 |
| Rowan | 1 | ..... | 1 |
| Sampson | 2 | 7 | 9 |
| Stanly | 1 | ..... | 1 |
| Surry | 1 | ..... | 1 |
| Tyrrell | 2 | ..... | 2 |
| Vance | 4 | ..... | 4 |
| Wake | 17 | 12 | 29 |
| Warren | 3 | 4 | 7 |
| Wayne | 3 | 13 | 16 |
| Wilson | 4 | 4 | 8 |
| Washington | 3 | ..... | 3 |
| | 178 | 202 | 380 |

# TREASURER'S REPORT.

STATE TREASURY DEPARTMENT,

RALEIGH, N. C., January 3, 1905.

I hereby certify that the receipts and disbursements of the State Hospital, Raleigh, for the two fiscal years 1903 and 1904 were as follows:

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. 1. | Balance | none | |
| 1903. | | | |
| Nov. 30. | Appropriation for 1903 | $84,500.00 | |
| Nov. 30. | Earnings for 1903 | 5,938.54 | $ 90,438.54 |
| 1904. | | | |
| Nov. 30. | Appropriation for 1904 | $71,500.00 | |
| Nov. 30. | Earnings for 1904 | 4,390.37 | $ 75,890.37 |
| | Total for two years | | $166,328.91 |
| 1904. | | | |
| Nov. 30. | Disbursements for two years | | 161,762.71 |
| Dec. 1. | Balance in Treasury | | $ 4,566.20 |

I do not know the amount of outstanding vouchers, therefore cannot state the amount of balance available.

B. R. LACY,
*Treasurer ex officio.*

# STEWARD'S REPORT.

DIX HILL,

STATE HOSPITAL AT RALEIGH,

RALEIGH, N. C., November 30, 1904.

DR. JAMES MCKEE, *Superintendent.*

DEAR SIR:—I herewith submit to you in tabulated form the appropriations and expenditures for the fiscal years 1903 and 1904 ending November 30th, with an itemized account of cash received from various sources, also an itemized statement of the product from the farm, garden and dairy with their estimated value:

Abstract A shows the monthly expenditures.

Abstract B shows expenditures classified.

Abstract C shows the cash receipts and expenditures.

Abstract D shows the product of farm, garden and dairy.

Abstract E shows the appropriations, expenditures and the outstanding accounts.

All of which is respectfully submitted,

CHARLES HARDESTY,
*Steward.*

# ABSTRACT A.

RECEIPTS AND EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1903.

| | |
|---|---|
| Appropriation for fiscal year 1903 | $71,500.00 |
| Appropriation for outstanding accounts | 7,000.00 |
| Appropriation for water line and supply | 5,000.00 |
| Cash sales and receipts for pay patients | 5,938.54 |
| | $89,438.54 |

EXPENDITURES.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Outstanding accounts | | $ 7,500.00 | |
| December | $8,995.30 | | |
| 1903. | | | |
| January | 7,434.68 | | |
| February | 6,539.50 | | |
| March | 6,438.47 | | |
| April | 5,553.68 | | |
| May | 6,053.28 | | |
| June | 6,892.08 | | |
| July | 6,763.27 | | |
| August | 5,303.36 | | |
| September | 4,616.94 | | |
| October | 4,918.88 | | |
| November | 5,294.86 | $74,804.30 | |
| Total | | | $82,304.30 |

EXPENDITURES—APPROPRIATION FOR WATER LINE AND SUPPLY.

| | | | |
|---|---|---|---|
| May | $3,992.25 | | |
| June | 477.89 | | |
| July | 357.19 | | |
| August | 103.74 | | |
| September | 129.41 | | |
| October | 44.06 | | |
| November | 184.19 | $ 5,288.73 | $87,593.03 |
| By balance | | | $ 1,845.51 |

# ABSTRACT B.

## CLASSIFICATION OF EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1903.

| | Dec. | Jan. | Feb. | March. | April. | May. | June. | July. | August. | Sept. | Oct. | Nov. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Bacon | $ 221.85 | $ 155.16 | $ 85.12 | $ 117.89 | $ 246.11 | $ 177.40 | $ 364.05 | $ 247.68 | $ 417.80 | $ 443.15 | $ 165.16 | $ 70.22 | $ 2,711.59 |
| Baking powders | 8.40 | 46.50 | 14.70 | 7.70 | 7.35 | 8.40 | 7.70 | 8.05 | 12.20 | 54.20 | 7.33 | 7.00 | 189.54 |
| Butter | 305.37 | 265.24 | 184.30 | 570.54 | 45.48 | 399.70 | 138.54 | 36.76 | 344.69 | 49.00 | 349.56 | 244.18 | 2,933.30 |
| Coffee | | 60.72 | 30.30 | 74.16 | 38.85 | 102.56 | | 13.50 | 53.75 | 60.91 | 107.25 | | 542.06 |
| Cheese | | 14.36 | | | 9.69 | 10.44 | | | 17.01 | 16.65 | 26.02 | 48.77 | 142.93 |
| Crackers | 5.00 | 41.49 | 89.19 | 26.33 | 20.74 | 44.53 | 5.00 | | | 3.58 | 9.39 | 7.50 | 252.75 |
| Eggs | 90.01 | 110.03 | 129.13 | 119.10 | 68.54 | 107.47 | 154.42 | 55.83 | 75.16 | 64.16 | 61.48 | 101.79 | 1,137.12 |
| Fruit | 138.70 | 166.52 | 60.15 | 36.10 | 19.75 | 25.90 | 15.50 | 17.85 | 94.21 | 78.29 | 81.28 | 88.42 | 822.67 |
| Fish | 138.38 | 114.66 | 45.60 | 136.55 | 57.88 | 34.30 | 184.57 | | 58.25 | 90.00 | 60.32 | 111.17 | 1,031.68 |
| Flour | 1,022.02 | | | | | 1.35 | 540.26 | 86.21 | 83.02 | 164.77 | 226.88 | 693.04 | 2,817.55 |
| Freight on provisions | 17.50 | 44.35 | 23.45 | 8.82 | 9.96 | 9.55 | 17.36 | 1.05 | 11.85 | 5.27 | 7.50 | 27.63 | 184.29 |
| Fresh meats—beef | 259.28 | 36.41 | 35.29 | 260.16 | 331.30 | 438.96 | 195.74 | 158.24 | 223.09 | 166.41 | 389.74 | 274.39 | 2,769.01 |
| Fresh meats—lamb | | 35.07 | | 16.02 | 11.01 | 83.07 | 229.00 | 44.30 | 89.96 | 76.80 | 71.20 | | 656.43 |
| Fresh meats—pork | 2.40 | 8.50 | 230.85 | 174.76 | 29.55 | 16.55 | 26.58 | | | | | 74.70 | 563.89 |
| Fresh meats—sausage | .22 | | .15 | | | | | | | | .50 | | .87 |
| Game | 15.17 | 100.91 | 12.50 | | 6.80 | 22.05 | | 2.50 | | | | 19.13 | 179.06 |
| Hominy | 59.50 | 30.90 | 45.30 | 9.30 | 42.05 | | 27.00 | 14.00 | 20.45 | 13.20 | 13.20 | 45.60 | 320.50 |
| Ice | | | | | | | 12.00 | 12.00 | | | 2.00 | | 26.00 |
| Lard | 188.80 | 153.94 | | | 4.97 | | 86.91 | 343.55 | 142.51 | | | | 920.68 |
| Meal | 102.00 | 21.00 | 30.80 | 41.95 | 47.86 | 26.91 | 89.44 | | 13.55 | 43.30 | 33.75 | 15.60 | 466.16 |
| Molasses | 36.00 | 130.50 | | | 44.69 | | 32.70 | 5.28 | | 73.99 | 3.38 | 13.20 | 339.74 |
| Oatflakes | | | 6.00 | | | | 2.54 | | | | | | 8.54 |
| Poultry—chickens | 134.46 | 115.46 | 64.21 | 23.97 | 27.90 | 37.82 | 170.02 | 158.81 | 179.21 | 121.54 | 69.60 | 199.11 | 1,302.11 |
| Poultry—turkeys | 30.01 | | 43.62 | 1.50 | | | | | | | 12.00 | 65.37 | 152.50 |
| Rice | 59.01 | 60.30 | 12.53 | 64.63 | | | 41.75 | 63.00 | | 30.00 | 9.00 | 10.50 | 350.72 |
| Salt | 22.10 | | | 5.05 | 14.30 | | 7.95 | 12.10 | | 11.00 | | 6.60 | 79.10 |
| Sugar | 86.77 | 223.26 | | 87.15 | 99.02 | 138.31 | 77.42 | 280.63 | | 86.00 | 187.02 | | 1,265.58 |
| Sundries—spices, etc. | 44.00 | 6.65 | | 1.25 | 9.20 | 1.40 | 94.50 | | 2.00 | .75 | 18.23 | 13.25 | 191.23 |
| Tea | 9.00 | 29.76 | | | | | | | | | | | 38.76 |

## ABSTRACT B—CONTINUED.

| | Dec. | Jan. | Feb. | March. | April. | May. | June. | July. | August. | Sept. | Oct. | Nov. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Vegetables—I. potatoes | $ 18.00 | $ | $ 7.25 | $ 6.15 | $ 20.00 | $ | $ | $ | $ 7.50 | $ | $ 7.65 | $ | $ 66.55 |
| Vinegar | | | | | 14.56 | | | | 30.71 | 2.32 | 6.25 | 2.75 | 56.59 |
| Dry goods, carpets, etc. | 421.64 | 966.28 | 511.60 | 327.48 | 706.33 | 494.80 | 408.98 | 796.45 | 391.29 | 230.53 | 81.55 | 19.47 | 5,356.40 |
| Mattresses | | | | 205.15 | 2.00 | 9.25 | 15.93 | | | 30.87 | | | 263.20 |
| Shoes and boots | 211.45 | 106.59 | 3.85 | 243.25 | 34.35 | 89.10 | 11.90 | 86.92 | 163.26 | | 81.45 | | 1,032.12 |
| Starch, soap, etc. | 86.50 | 127.83 | 36.00 | | 76.78 | 43.38 | 15.50 | 69.00 | 136.07 | 4.50 | | 89.51 | 685.07 |
| Medical and professional services | | | | | | | 15.00 | 35.00 | | | | | 50.00 |
| Medicine | 224.52 | | 96.68 | 37.97 | 85.20 | 10.76 | 2.75 | 84.56 | 26.73 | 61.32 | 60.50 | 21.97 | 712.96 |
| Liquor | | | 140.91 | | | | | 4.80 | 3.75 | 14.50 | .99 | | 164.95 |
| Surgical instruments | 49.50 | | 96.75 | 2.24 | | | 42.59 | 51.75 | | | | | 242.83 |
| Periodicals | 10.50 | | | | 9.00 | | 3.00 | | | 5.00 | 4.00 | | 31.50 |
| Tobacco | 101.65 | .60 | | 90.61 | 9.23 | | 95.00 | | | 90.93 | 12.00 | | 400.02 |
| Advertising | | | | | | 1.50 | | | | | | | 1.50 |
| Amusements | | | 26.00 | | | 1.00 | 25.50 | 37.00 | 21.00 | 14.00 | | | 124.50 |
| Books | | 10.00 | 31.00 | 12.00 | | | 23.85 | | | | | 18.00 | 94.85 |
| Carriage hire | .50 | .75 | 8.85 | .50 | .60 | 2.50 | 3.35 | .25 | 1.25 | 2.75 | 2.50 | 2.00 | 25.80 |
| Directors' expenses | 52.40 | | | | 83.35 | | | | | | | | 135.75 |
| Directors—Executive Committee expenses | | 44.00 | 22.50 | | 45.50 | 29.65 | 19.65 | 19.20 | 20.40 | 18.50 | 45.85 | 24.95 | 290.20 |
| Express and freight | 2.71 | 6.75 | 9.30 | 2.39 | | | .55 | 1.96 | 3.07 | 3.35 | 9.46 | 3.63 | 43.17 |
| Farm implements | 4.00 | | 124.71 | 10.09 | 5.05 | 55.76 | 15.41 | 5.25 | .59 | | 3.50 | .90 | 225.26 |
| Fertilizers | | | | 66.25 | 45.60 | | 173.53 | | | | | 104.05 | 389.43 |
| Seeds | | 7.56 | 49.30 | 13.75 | | 5.00 | 1.09 | | 39.64 | 19.76 | 47.80 | | 183.90 |
| Stock—horses and mules | | | | | | | 125.00 | | | | 45.00 | | 170.00 |
| Blacksmithing | 3.60 | | 7.80 | 6.30 | | 14.60 | .80 | 13.95 | 8.00 | 5.60 | 7.00 | 3.90 | 71.55 |
| Cows | | | | | | | 45.00 | | 47.55 | | | | 92.55 |
| Corn | 67.61 | 78.75 | 20.85 | 41.25 | 32.50 | | 30.80 | 44.40 | 30.00 | 37.00 | 46.12 | | 428.78 |
| Forage—chops, bran, etc. | 360.29 | 395.56 | 425.73 | 337.80 | 174.40 | 191.72 | 820.36 | 330.40 | 54.35 | 37.50 | 102.02 | 119.00 | 3,349.13 |
| Oats | 45.70 | 36.00 | | 26.50 | 40.39 | | 73.76 | 40.13 | 51.56 | 25.00 | 94.64 | | 433.68 |
| Straw | 14.50 | 9.85 | 18.92 | 46.94 | 9.00 | 17.44 | 3.96 | 6.00 | 84.38 | 16.95 | 5.89 | 22.00 | 255.83 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fuel—coal | 1,930.68 | 1,384.43 | 1,259.96 | 626.90 | 399.76 | 930.39 | 291.41 | 1,199.32 | 5.52 | | | 483.81 | 8,512.18 |
| Fuel—wood | 241.07 | | 44.37 | 169.12 | | 324.94 | | 134.10 | 126.90 | 145.05 | 31.80 | 8.25 | 1,225.60 |
| Furniture | | 6.19 | 14.40 | 4.00 | | | 16.17 | | 18.13 | | | | 58.89 |
| Crockery | | | | 52.95 | 38.10 | 33.15 | 11.61 | 18.85 | 12.25 | 22.45 | | 39.00 | 228.36 |
| Brooms | | 24.00 | | | 45.51 | 35.04 | 114.96 | | | | 30.00 | | 249.51 |
| Tin and willow-ware | | | | | 2.33 | 64.80 | | 5.10 | 6.10 | | 3.00 | 5.40 | 86.73 |
| Harness—vehicles, etc. | | | | | 2.35 | 5.85 | | 6.30 | | 6.25 | 4.30 | | 25.05 |
| Improvements and repairs | 150.57 | 147.45 | 201.98 | 229.88 | 200.47 | 82.40 | 29.33 | 37.18 | 24.42 | 83.57 | 99.98 | 99.62 | 1,386.85 |
| Repairs—hardware | | 27.10 | 42.61 | 12.58 | 39.08 | | | 24.53 | 22.46 | 45.57 | 45.26 | 7.57 | 266.76 |
| Repairs—lime | | 8.90 | 120.20 | 76.50 | 50.40 | | | .50 | 4.50 | 36.90 | 13.50 | 3.60 | 315.00 |
| Repairs—cement | | 3.25 | 3.25 | | | | | | | | 31.25 | | 37.75 |
| Repairs—lumber | .85 | 58.40 | 38.40 | 15.12 | 13.58 | | | | 9.60 | | 167.64 | | 303.59 |
| Repairs—paints, oil | 38.50 | 22.65 | 58.86 | 36.78 | 12.33 | 19.65 | | 16.63 | 22.68 | 86.75 | 6.75 | 50.13 | 371.71 |
| Lights | 40.98 | 39.22 | 32.63 | 12.37 | 94.60 | 2.50 | | 180.61 | 78.37 | | 3.85 | 21.10 | 506.23 |
| Lubricating oil | | 26.27 | 11.21 | | 81.57 | 32.52 | | 65.88 | 34.79 | 11.87 | 40.22 | 5.64 | 309.97 |
| Ministerial services | 12.50 | | | | | | | | | 41.67 | | | 54.17 |
| Salaries and wages | 1,891.30 | 1,905.32 | 1,895.96 | 1,925.97 | 1,885.34 | 1,842.66 | 1,875.92 | 1,873.84 | 1,878.16 | 1,861.58 | 1,849.56 | 1,836.67 | 22,522.28 |
| Stationery | | | | 6.00 | 2.00 | | | | | | | 95.71 | 103.71 |
| Stationery—postage | | 16.50 | 31.20 | 10.00 | 1.50 | 21.20 | 27.20 | 6.00 | 38.95 | | 10.00 | 59.90 | 222.45 |
| Stationery—printing | | | | | 94.98 | | | | | | | | 94.98 |
| Telegrams | 17.83 | 2.39 | 1.33 | .75 | 1.94 | 4.40 | 1.77 | 4.62 | 3.22 | 1.93 | 5.81 | 6.36 | 52.35 |
| Telephones | | .40 | 1.95 | | 1.00 | .65 | | 1.45 | 57.50 | | | 2.80 | 65.75 |
| Traveling expenses | | | | | | | 30.00 | | | | | | 30.00 |
| | 8,995.30 | 7,434.68 | 6,539.50 | 6,438.47 | 5,553.68 | 6,053.28 | 6,892.08 | 6,763.27 | 5,303.36 | 4,616.94 | 4,918.88 | 5,294.86 | 74,804.30 |
| Outstanding accounts | 7,500.00 | | | | | | | | | | | | 7,500.00 |
| Special appropriation water-works and supply | | | | | | 3,992.25 | 477.89 | 357.19 | 103.74 | 129.41 | 44.06 | 184.19 | 5,288.73 |
| | 16,495.30 | 7,434.68 | 6,539.50 | 6,438.47 | 5,553.68 | 10,045.53 | 7,369.97 | 7,120.46 | 5,407.10 | 4,746.35 | 4,962.94 | 5,479.05 | 87,593.03 |

# ABSTRACT C.

CASH RECEIPTS AND EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1903.

CASH.

| | | | | |
|---|---|---|---|---|
| | | To balance | | $4,066.70 |
| 1902. | | | | |
| Dec. | 2. | Mayo, account Mrs. Silverthorn | $ 30.00 | |
| | 2. | D. B. Thompson, account J. Uzzell | 50.00 | |
| | 3. | J. F. Dobson, account son | 15.00 | |
| | 2. | Mrs. A. S. Skinner, account son Charles | 50.00 | |
| | 6. | Mrs. L. A. Haywood, account son E. B. | 20.00 | |
| | 8. | G. M. T. Fountain, account Mrs. Hargrove | 20.00 | |
| | 8. | Dr. Jenkins, account board of wife | 10.00 | |
| | 9. | W. B. Rose, account G. L. Rose | 20.00 | |
| | 9. | One iron bed, Mrs. Robbins | 1.00 | |
| | 9. | M. B. Wyatt, account D. Mangum | 10.00 | |
| | 17. | W. D. Mangum | 15.00 | |
| | 18. | W. H. Carty, account Miss Carty | 20.00 | |
| | 18. | D. B. Thompson, account J. Uzzell | 28.31 | |
| | 21. | D. Jones, account W. D. Parks | 20.00 | |
| | 22. | Mrs. J. T. Aiken, account patient | 20.00 | |
| | 21. | T. J. Bassnight, account patient | 30.18 | |
| | | | $ 359.49 | $ 359.49 |

VOUCHERS.

| | | | |
|---|---|---|---|
| No. 1. | Cash returned to M. J. Gorman | $ 10.00 | |
| No. 2. | Union Rubber Co., rubber mats | 163.12 | |
| No. 3. | Ellington Lumber Co., tool-house | 3.00 | |
| No. 4. | Standard Gas & Elec. Co., fixtures | 11.50 | |
| No. 5. | G. S. Tucker & Co., chairs | 431.61 | |
| No. 6. | W. R. Crawford, Jr., Steward, tool-house | 47.52 | |
| No. 7. | Prof. J. Levin, music | 35.00 | |
| No. 8. | W. R. Crawford, Jr., Steward, cow shed | 39.66 | |
| No. 9. | Raleigh and Cape Fear R. R. Co. | 21.67 | |
| | | $ 763.08 | |
| | Balance | 3,663.11 | |
| | | $4,426.19 | $4,426.19 |

| | | | | |
|---|---|---|---|---|
| 1903. | | | | |
| Jan. | 1. | Balance forward | | $3,663.11 |
| | 1. | Mrs. C. Kleuppelburg, account husband | $ 20.00 | |
| | 6. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 6. | G. M. T. Fountain, account Mrs. Hargrove | 20.00 | |
| | 6. | E. B. Ward, account | 100.00 | |
| | 7. | Mrs. A. S. Skinner, acct. Charles Skinner | 50.00 | |
| | 7. | Dr. C. L. Jenkins, acct. board of wife | 10.00 | |
| | 8. | J. H. Gill, scrap iron | 14.45 | |
| | 8. | Southern Cotton Oil Co., rebate lard | 4.50 | |
| | 8. | Mrs. G. Rose, account husband | 20.00 | |
| | 8. | W. H. Carty, account E. Carty | 20.00 | |
| | 24. | D. W. Parks, account patient | 20.00 | |
| | 27. | J. F. Aiken | 20.00 | |
| | 27. | C. Hardesty, two pigs | 3.00 | |
| | 27. | Mrs. Kleuppelburg, account husband | 20.00 | |
| | | | | $ 341.95 |
| | | VOUCHERS. | | |
| | | No. 10. G. S. Tucker & Co., chairs | $ 59.00 | |
| | | No. 11. M. S. Clark, slating tool-house | 90.58 | |
| | | No. 12. M. S. Clark, slating shed | 285.53 | |
| | | | $ 435.11 | |
| | | Balance | 3,569.95 | |
| | | | $4,005.06 | $4,005.06 |
| 1903. | | | | |
| Feb. | 1. | Balance forward | | $3,569.95 |
| | 3. | Mrs. A. L. Skinner, account son | $ 50.00 | |
| | 5. | Mrs. C. Kleuppelburg, account husband | 20.00 | |
| | 7. | Dr. C. L. Jenkins, account board of wife | 10.00 | |
| | 7. | G. M. T. Fountain, acct. Mrs. Hargrove | 20.00 | |
| | 7. | Dora Jones, one iron bedstead | 1.75 | |
| | 7. | Mrs. L. A. Haywood, account son | 20.00 | |
| | 7. | I. W. Dodd | 20.00 | |
| | 7. | M. G. Gulley, account C. Cardell | 20.00 | |
| | 7. | J. S. Harris, account A. Powham | 60.00 | |
| | 7. | W. H. Carty, account Miss Carty | 20.00 | |
| | 17. | Mrs. E. C. Pool, pair shoes | 1.50 | |
| | 28. | E. H. Love, 606 pounds old rags | 2.42 | |
| | 28. | E. H. Love, 994 pounds rubbish rags | 1.98 | |
| | 28. | L. F. Ward, acct. A. C. Harrison, deceased | 741.60 | |
| | 28. | J. F. Aiken, account husband | 20.00 | |
| | | | | $1,009.25 |

VOUCHERS.

| | | | |
|---|---|---|---|
| | No. 13. J. L. O'Quinn, bushes | $ 55.00 | |
| | No. 14. J. W. Barber & Son, harness | 33.05 | |
| | No. 15. Upchurch & Holder, carriage hire | 65.25 | |
| | No. 16. G. S. Tucker & Co., chairs | 21.50 | |
| | No. 17. W. B. Wright, music | 26.00 | |
| | No. 18. W. R. Crawford, Jr., Steward, music printed | 17.27 | |
| | | $ 218.07 | |
| | Balance | 4,361.13 | |
| | | $4,579.20 | $4,579.20 |
| 1903. | | | |
| Mch. 1. | By balance | | $4,361.13 |
| 4. | Mrs. G. A. Rose, account G. A. Rose | $ 20.00 | |
| 4. | E. B. Crow, account C. C. Crow | 10.00 | |
| 4. | Edgar Haywood, acct. E. B. Haywood | 20.00 | |
| 5. | Mrs. C. Kleuppelburg, account husband | 20.00 | |
| 5. | L. Gilliam, acct. 2½ yards rubber sheeting | 1.37 | |
| 5. | J. L. O'Brian, account L. O'Brian | 20.00 | |
| 5. | Dr. C. L. Jenkins, account wife's board | 10.00 | |
| 5. | G. M. T. Fountain, acct. Mrs. Hargrove | 20.00 | |
| 12. | Sheriff Durham county, clothing supplied W. E. Carver | 6.00 | |
| 12. | K. B. Hill, account G. G. Hill | 20.00 | |
| 12. | W. H. Carty, account E. Carty | 20.00 | |
| 12. | A. Mayo, account L. J. Silverthorn | 15.00 | |
| 12. | Mrs. I. A. Dodd, account husband | 20.00 | |
| 12. | Mrs. M. G. Gulley, account C. Cardell | 20.00 | |
| 12. | Miss A. Eagle, account goods | .30 | |
| 28. | Mrs. G. A. Rose, account husband | 20.00 | |
| 30. | Miss S. Timberlake, one turkey | 1.50 | |
| | | | $ 244.17 |

VOUCHERS.

| | | |
|---|---|---|
| | No. 19. Caraleigh Mill Co., cow shed and tool-house | $ 117.25 |
| | No. 20. Ellington Lumber Co., desk, Steward's office | 6.24 |
| | No. 21. W. R. Crawford, Jr., labor, Steward's office | 44.99 |
| | 22. G. S. Tucker & Co., chairs | 79.43 |
| | | $ 247.91 |
| | Balance | 4,357.39 |
| | | $4,605.30 $4,605.30 |

1903.

| | | | | |
|---|---|---|---|---|
| April | 1. | By balance forwarded | | $4,357.39 |
| | 3. | Mrs. C. Kleuppelburg, account husband | $ 20.00 | |
| | 5. | G. M. T. Fountain, acct. Mrs. Hargrove | 20.00 | |
| | 5. | J. L. O'Brian, account L. O'Brian | 20.00 | |
| | 5. | Mrs. L. Haywood, account son | 20.00 | |
| | 5. | Dr. C. L. Jenkins, account board of wife | 10.00 | |
| | 5. | Dr. James McKee, Supt., board of horse | 30.00 | |
| | 14. | Oettinger Bros., account G. E. Andrews | 20.00 | |
| | 14. | Mrs. I. W. Dodd, account husband | 20.00 | |
| | 15. | M. G. Gulley, account C. Caudle | 20.00 | |
| | 17. | W. H. Carty, account daughter | 20.00 | |
| | 18. | K. S. Hill, account C. G. Hill | 20.00 | |
| | 17. | S. M. Lassiter, account self | 60.00 | |
| | 17. | D. T. Johnson & Son, mullets returned | 28.50 | |
| | 17. | Washburn-Crosby Co., demurrage freight S. A. L. returned | 1.00 | |
| | 18. | Auction sale of horse, buggy and harness | 82.40 | |
| | 28. | L. J. O'Brian, account L. O'Brian | 20.00 | |
| | | | | $ 411.90 |

VOUCHERS.

| | | | |
|---|---|---|---|
| No. 23. | Henry A. Dreer, rose bushes | $ 75.72 | |
| No. 24. | Raleigh Marble Works, top kitchen table | 212.00 | |
| | | $ 287.72 | |
| | Balance | 4,481.57 | |
| | | $4,769.29 | $4,769.29 |

1903.

| | | | | |
|---|---|---|---|---|
| May | 1. | By balance | | $4,481.57 |
| | 1. | Mrs. C. Kleuppelburg, account husband | $ 20.00 | |
| | 1. | George E. Gill, account Miss S. L. Gill | 325.00 | |
| | 3. | Dr. C. L. Jenkins, account wife's board | 10.00 | |
| | 3. | G. M. T. Fountain, account M. L. Hargrove | 20.00 | |
| | 3. | E. W. Lassiter, account brother | 12.66 | |
| | 3. | Z. W. Lamb, account J. W. Watkins | 20.00 | |
| | 7. | J. R. Ferrall & Co., acct. hams returned | 47.21 | |
| | 8. | C. R. Ellis, admr., account J. W. Ellis | 21.23 | |
| | 8. | D. S. Alderman, account J. H. Alderman | 40.00 | |
| | 8. | T. I. Bassnight, account J. Twedy | 30.16 | |
| | 14. | S. S. Parham, account Asa Parham | 20.00 | |
| | 14. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 14. | J. T. Nichols, acct. M. H. Mountain | 332.73 | |
| | 16. | W. H. Carty, account daughter | 20.00 | |

| | | | | |
|---|---|---|---|---|
| 1903. | | | | |
| May 19. | John Hayes, treatment | $ | 15.00 | |
| 21. | Oettinger Bros., account G. E. Andrews | | 20.00 | |
| 21. | K. S. Hill, account C. Hill | | 20.00 | |
| | | | | $ 993.99 |
| | VOUCHERS. | | | |
| | No. 25. Dobbin & Ferrall, awnings | $ | 75.00 | |
| | No. 26. Beal Johnson | | 168.87 | |
| | No. 27. Lumsden Bros., repairing roof | | 83.28 | |
| | No. 28. T. H. Briggs, cement basement | | 71.50 | |
| | No. 29. W. R. Crawford, Jr., mason basem't | | 27.50 | |
| | No. 30. W. R. Crawford, Jr., music | | 10.24 | |
| | | $ | 436.39 | |
| | Balance | | 5,039.17 | |
| | | $5,475.56 | | $5,475.56 |
| 1903. | | | | |
| June 1. | By balance | | | $5,039.17 |
| 1. | J. L. O'Brian, account L. O'Brian | $ | 20.00 | |
| 5. | G. M. T. Fountain, account Mrs. Hargrove | | 20.00 | |
| 5. | Thomas Bowden | | 20.00 | |
| 6. | Dr. C. L. Jenkins, account board wife | | 10.00 | |
| 6. | Gus Kohn, account hides | | 186.85 | |
| 8. | E. B. Ward, account B. T. Curtis | | 20.00 | |
| 9. | J. H. Hayes, treatment | | 10.00 | |
| 15. | L. A. Haywood, account son | | 20.00 | |
| 16. | W. H. Carty, account daughter | | 20.00 | |
| 18. | Oettinger Bros., account E. Andrews | | 20.00 | |
| 19. | J. T. Bassnight, account J. Twedy | | 31.45 | |
| 25. | J. Hayes, treatment | | 13.00 | |
| 25. | Mrs. Pipkins, one pair shoes | | 1.50 | |
| | | | | $ 392.80 |
| | VOUCHERS. | | | |
| | No. 31. Ellington Lumber Company | $ | 11.69 | |
| | No. 32. N. C. Building and Supply Co | | 18.97 | |
| | No. 33. T. H. Briggs & Sons, paint | | 100.29 | |
| | No. 34. T. H. Briggs & Sons, cement | | 13.00 | |
| | No. 35. L. H. Adams, shingles | | 108.00 | |
| | No. 36. Remington Machine Co., ice cans and track | | 97.50 | |
| | No. 37. G. S. Tucker & Co., chairs | | 142.17 | |
| | No. 38. W. R. Crawford, Jr., Steward, cementing basement | | 23.00 | |
| | | $ | 514.62 | |
| | | | 4,917.35 | |
| | | $5,431.97 | | $5,431.97 |

| | | | | |
|---|---|---|---|---|
| 1903. | | | | |
| July | 1. | By balance | | $4,917.35 |
| | 1. | Standard Oil Co., account sale barrels | $ 2.85 | |
| | 1. | Dr. C. L. Jenkins, account board wife | 10.00 | |
| | 4. | G. T. Bowden, account treatment | 20.00 | |
| | 6. | D. S. Alderman, account son | 20.00 | |
| | 7. | E. B. Ward, account B. F. Curtis | 20.00 | |
| | 7. | J. L. O'Brian, account L. O'Brian | 20.00 | |
| | 7. | G. M. T. Fountain, acct. Mrs. Hargrove | 20.00 | |
| | 7. | W. R. Crawford, Jr., account cow | 45.00 | |
| | 8. | Mrs. C. Durham | 20.00 | |
| | 8. | Mrs. E. McGhee, acct. Charles Skinner | 100.00 | |
| | 8. | Mrs. E. Haywood, acct. E. B. Haywood | 20.00 | |
| | 14. | Mrs. E. E. Swindell, acct. son Charles | 20.00 | |
| | 15. | W. H. Carty, account Miss E. Carty | 20.00 | |
| | 15. | Gus Kohn, account hides | 21.80 | |
| | 16. | J. W. Johnson | 20.00 | |
| | 31. | Mrs. E. McGhee, acct. Charles Skinner | 100.00 | |
| | | | | $ 479.65 |
| | | VOUCHERS. | | |
| | | No. 39. J. W. Barber & Son, surry | $ 198.50 | |
| | | No. 40. Zachary Mantel Co., mantels | 31.00 | |
| | | No. 41. Isaac Hall, masonry | 13.00 | |
| | | No. 42. T. H. Briggs & Sons, cement | 16.25 | |
| | | No. 43. W. R. Crawford, Jr., Steward, fences | 74.10 | |
| | | | $ 332.85 | |
| | | Balance | 5,064.15 | |
| | | | $5,397.00 | $5,397.00 |
| 1903. | | | | |
| Aug. | 1. | By balance transferred | | $5,064.15 |
| | 2. | Mrs. E. E. Swindell, account son | $ 20.00 | |
| | 2. | Mrs. L. A. Haywood, account son | 20.00 | |
| | 3. | J. L. O'Brian, account L. O'Brian | 20.00 | |
| | 4. | W. H. Carty, account E. Carty | 20.00 | |
| | 7. | G. M. T. Fountain, account Mrs. Hargrove | 20.00 | |
| | 7. | A. L. Barefoot, account A. W. Tart | 20.00 | |
| | 7. | D. S. Alderman, account J. H. Alderman | 20.00 | |
| | 7. | G. T. Bowden | 20.00 | |
| | 20. | C. Tarlton, account N. A. Tarlton | 20.00 | |
| | 20. | A. Mayo, account Mrs. J. L. Silverthorn | 15.00 | |
| | 20. | Dr. C. L. Jenkins, wife's board | 10.00 | |
| | 6. | T. L. Curtis, account E. B. Ward | 20.00 | |
| | | | | $ 225.00 |

VOUCHERS.

| | | | |
|---|---|---|---|
| | No. 44. Upchurch & Holder, carriage hire. | $ 29.25 | |
| | No. 45. N. C. Building and Supply Co.... | 8.60 | |
| | | $ 37.85 | |
| | | 5,251.30 | |
| | | $5,289.15 | $5,289.15 |
| 1903. | | | |
| Sept. 1. | By balance | | $5,251.30 |
| 1. | Mrs. E. McGhee, account Charles Skinner. | $ 100.00 | |
| 3. | Mrs. E. E. Swindell, acct. Charles Swindell | 20.00 | |
| 3. | E. C. Jones, account self | 20.00 | |
| 4. | E. B. Ward, account Mrs. F. L. Curtis.... | 20.00 | |
| 4. | J. L. O'Brian, account L. O'Brian | 20.00 | |
| 7. | G. M. T. Fountain, account Mrs. Hargrove | 20.00 | |
| 7. | T. J. Bassnight, account Twedy | 30.40 | |
| 3. | Mrs. L. Haywood, account E. B. Haywood. | 20.00 | |
| 8. | Farina Milling Co., account sacks | 56.36 | |
| 8. | H. D. Upchurch, account sacks | .60 | |
| 9. | D. S. Alderman, account J. H. Alderman.. | 20.00 | |
| 7. | W. C. Cram, one boiler | 180.00 | |
| 15. | J. G. Justice, account Mrs. A. Justice | 20.00 | |
| 18. | W. H. Carty, account Miss E. Carty | 20.00 | |
| 18. | W. B. Mann, account Irish potatoes | 13.50 | |
| 22. | Standard Oil Co., account barrels | 2.95 | |
| 22. | Akron Elec. Co., express charges returned. | 1.55 | |
| 27. | C. Talton, account N. A. Talton | 5.00 | |
| 30. | H. D. Edgerton, account C. Edgerton | 20.00 | |
| | | | $ 590.36 |

VOUCHERS.

| | | | |
|---|---|---|---|
| | No. 46. Ahren & Ott Mfg. Co., plumbing ware | $ 65.27 | |
| | No. 47. Upchurch & Holder, carriage hire.. | 9.75 | |
| | No. 48. Henry A. Dreer, bulbs | 99.10 | |
| | | $ 174.12 | |
| | Balance | 5,667.54 | |
| | | $5,841.66 | $5,841.66 |
| 1903. | | | |
| Oct. 1. | By balance | | $5,667.54 |
| 1. | A. L. Barefoot, account W. W. Tart | $ 20.00 | |
| 1. | F. H. Jones, account E. C. Jones | 20.00 | |
| 3. | Mrs. E. McGhee, account Charles Skinner. | 100.00 | |
| 3. | J. G. Justice, account Mrs. A. Justice | 20.00 | |
| 3. | Dr. C. L. Jenkins, account board of wife... | 10.00 | |

| | | | | |
|---|---|---|---|---|
| 1903. | | | | |
| Oct. | 6. | J. L. O'Brian, account L. O'Brian..... | $ 20.00 | |
| | 7. | G. M. T. Fountain, account Mrs. Hargrove. | 20.00 | |
| | 9. | H. C. Privet, account T. Ralph..... | 20.00 | |
| | 9. | D. S. Alderman, account J. H. Alderman.. | 20.00 | |
| | 9. | I. Hall, sale one old bedstead..... | 1.00 | |
| | 15. | Mrs. E. E. Swindell, acct. son Charles.... | 20.00 | |
| | 18. | D. C. Fenner, account R. L. Fenner..... | 20.00 | |
| | 18. | W. H. Carty, account E. Carty..... | 20.00 | |
| | 20. | W. Williams ..... | 50.00 | |
| | 28. | E. W. Lassiter, account S. M. Lassiter.... | 60.00 | |
| | 28. | Mrs. E. Haywood, acct. E. B. Haywood.... | 20.00 | |
| | 30. | E. B. Ward, account Miss E. Carty..... | 20.00 | |
| | 20. | J. B. Watkins ..... | 20.00 | |
| | | | | $ 481.00 |
| Oct. | 15. | To cash deposited with State Treasurer... | $5,938.54 | |
| | | To balance ..... | 210.00 | |
| | | | $6,148.54 | $6,148.54 |
| 1903. | | | | |
| Nov. | 1. | By balance ..... | | $ 210.00 |
| | 3. | L. J. O'Brian, account L. O'Brian..... | $ 20.00 | |
| | 3. | E. C. Jones, account self..... | 20.00 | |
| | 9. | S. D. Alderman, account J. H. Alderman. | 20.00 | |
| | 9. | H. D. Edgerton, account C. S. Tarlton.... | 20.00 | |
| | 9. | H. D. Privett, account T. Ralph..... | 11.50 | |
| | 9. | Dr. C. L. Jenkins, account board wife.... | 10.00 | |
| | 9. | Mrs. E. E. Swindell, account son Charles. | 20.00 | |
| | 13. | E. B. Ward, account F. L. Curtis..... | 20.00 | |
| | 13. | W. A. Barefoot, account W. A. Tart..... | 20.00 | |
| | 13. | J. G. Justice, account Mrs. A. Justice.... | 20.00 | |
| | 13. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 12. | W. H. Carty, account E. Carty..... | 20.00 | |
| | 12. | Account Dr. James McKee, Supt..... | 400.00 | |
| | 12. | Mrs. E. McGhee, acct. Charles Skinner... | 50.00 | |
| | 24. | A. Mayo, account J. L. Silverthorn..... | 15.00 | |
| | 24. | G. M. T. Fountain, acct. Mrs. Hargrove.. | 20.00 | |
| | 25. | L. B. Young, account A. Pearce..... | 100.00 | |
| | 25. | J. B. Watkins, account E. A. Watkins.... | 20.00 | |
| | 27. | Dr. C. L. Jenkins, account board of wife.. | 10.00 | |
| | 30. | Miss N. J. Pratt, five yards N. goods.... | .50 | |
| | 30. | A. L. Barefoot, account W. A. Tart..... | 20.00 | |
| | 30. | H. D. Edgerton ..... | 20.00 | |
| | | | | $ 877.00 |

VOUCHERS.

| | | |
|---|---|---|
| No. 49. Prof. J. Levin, music | $ 32.00 | |
| No. 50. Prof. J. Levin, music | 35.00 | |
| | $ 67.00 | |
| Balance | 1,020.00 | |
| | $1,087.00 | $1,087.00 |

## ABSTRACT D.

GARDENER'S REPORT OF THE PRODUCTS OF FARM, GARDEN AND DAIRY, WITH THEIR ESTIMATED VALUE FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1903.

| | |
|---|---|
| Apples, 44 bushels at 60c | $ 14.40 |
| Asparagus, 108 bunches at 5c | 5.40 |
| Beets, table, 495 bunches at 4c | 19.80 |
| Beans, snap, 228 bushels at 70c | 159.60 |
| Beans, lima, 144 bushels at 50c | 72.00 |
| Beans, dry, 5 bushels at $2.00 | 10.00 |
| Beef, 2,878 pounds at 7c | 201.46 |
| Cabbage, 7,530 heads at 5c | 376.50 |
| Carrots, 125 bushels at 75c | 93.75 |
| Chickens, 155 at 30c | 46.50 |
| Fodder, 10,250 pounds at 80c | 82.00 |
| Fodder, green, 121 tons at $3.00 | 363.00 |
| Corn, 435 bushels at 70c | 304.50 |
| Cantaloupes, 4,902 at 3c | 147.06 |
| Cucumbers, 53½ bushels at 75c | 40.12 |
| Collards, 9,285 heads at 2c | 185.70 |
| Cauliflower, 112 heads at 5c | 5.60 |
| Eggs, 97 dozen at 18c | 17.46 |
| Rye, green, 6,250 pounds at 20c | 12.50 |
| Vetch, green, 14,000 pounds at 20c | 28.00 |
| Clover, green, 7,000 pounds at 20c | 14.00 |
| Grapes, 8 bushels at $1.00 | 8.00 |
| Hay, clover, 12,500 pounds at 80c | 100.00 |
| Hay, vetch and oats, 12,000 pounds at 80c | 96.00 |
| Hay, pea vine, 25,500 pounds at $1.00 | 255.00 |
| Lettuce, 1,128 heads at 1c | 11.28 |
| Leeks, 81 bushels at 70c | 56.70 |
| Milk 22,599 gallons at 20c | 4,519.80 |
| Manure, 464 loads at $1.00 | 464.00 |

| | |
|---|---|
| Okra, 57 bushels at 75c | $ 42.75 |
| Onions, 58½ bushels at 80c | 46.80 |
| Parsnips, 30 bushels at 80c | 24.00 |
| Peas, dry, 120 bushels at $1.00 | 120.00 |
| Peas, English, 30 bushels at $1.60 | 48.00 |
| Peas, green, 21 bushels at $1.50 | 31.50 |
| Potatoes, Irish, 245 bushels at 90c | 220.50 |
| Potatoes, sweet, 12,000 bushels at 40c | 480.00 |
| Pork, 16,457 pounds at 10c | 1,645.70 |
| Radishes, 332 bunches at 3c | 9.96 |
| Roastingears, 696 dozen at 10c | 69.60 |
| Pepper, 350 strings at 5c | 17.50 |
| Rhubarb, 25 bunches at 10c | 2.50 |
| Strawberries, 3,155 quarts at 6c | 189.30 |
| Salad, 1,372 bushels at 40c | 548.80 |
| Spinach, 7½ bushels at 50c | 3.75 |
| Salsify, 50 bushels at $1.00 | 50.00 |
| Squash, 421 bushels at 40c | 168.40 |
| Tomatoes, 419 bushels at 80c | 335.20 |
| Turnips, 193½ bushels at 30c | 58.05 |
| Watermelons, 2,040 at 5c | 102.00 |
| Vegetable eggs, 510 at 5c | 25.50 |
| Wood, pine, 175 cords at $1.50 | 262.50 |
| Beets, stock, 31 tons at $8.00 | 248.00 |
| Total | $12,470.44 |

# ABSTRACT A.

## RECEIPTS AND EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1904.

| | |
|---|---|
| December 1, 1903, to balance on hand | $ 1,845.51 |
| Appropriation for 1904 | 71,500.00 |
| Cash sales and receipts for pay patients | 7,383.69 |
| Total receipts | $80,728.20 |

### EXPENDITURES.

| | | |
|---|---|---|
| 1903. | | |
| December | $10,174.49 | |
| 1904. | | |
| January | 6,430.17 | |
| February | 6,783.13 | |
| March | 10,256.39 | |
| April | 6,489.47 | |
| May | 6,471.92 | |
| June | 6,575.88 | |
| July | 5,591.27 | |
| August | 7,268.68 | |
| September | 4,757.35 | |
| October | 5,126.27 | |
| November | 6,638.68 | |
| Total expenditures for the fiscal year, 1904 | | $82,563.70 |
| To balance | | $ 1,835.50 |

# ABSTRACT B.

## CLASSIFICATION OF EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1904.

| | Dec. | Jan. | Feb. | March. | April. | May. | June. | July. | August. | Sept. | Oct. | Nov. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Bacon | $ 314.46 | $ | $ 166.32 | $ 57.11 | $ 233.11 | $ 44.30 | $ 278.99 | $ 482.32 | $ 112.32 | $ 114.84 | $ 478.54 | $ 357.31 | $ 2,639.62 |
| Baking powders | 9.80 | 8.40 | 11.65 | 7.27 | 56.01 | 11.65 | 137.81 | 9.89 | 8.59 | 11.67 | 8.40 | 9.60 | 290.74 |
| Butter | 155.45 | 262.62 | 300.31 | 315.52 | 109.02 | 324.36 | 189.02 | 192.28 | 260.89 | 230.84 | 242.54 | 233.56 | 2,816.41 |
| Coffee | | | 199.64 | | 20.31 | 146.60 | | 2.70 | 73.88 | 48.64 | 104.43 | | 596.20 |
| Cheese | 56.81 | | 52.09 | 16.63 | 25.48 | 51.20 | | | | | 17.94 | 42.50 | 262.65 |
| Crackers | 17.42 | 2.50 | | 103.13 | 6.21 | 7.08 | 24.45 | 11.31 | 124.12 | 3.62 | 2.76 | | 302.60 |
| Eggs | | 185.67 | 12.96 | 103.25 | 61.09 | 127.92 | 122.97 | 71.99 | 45.88 | 77.57 | 69.11 | 66.77 | 945.18 |
| Fruits | 210.09 | 23.35 | 29.36 | 62.00 | 25.58 | 17.25 | 24.61 | 6.50 | 15.85 | 41.30 | 58.23 | .60 | 514.72 |
| Fish | 101.97 | 56.35 | 17.40 | 52.50 | 184.69 | 29.00 | 142.25 | 29.10 | 56.50 | 43.45 | 63.64 | 15.20 | 792.05 |
| Flour | 6.00 | 7.75 | 105.84 | 599.76 | | .75 | | 167.64 | 1,038.74 | | 26.58 | 63.50 | 2,016.56 |
| Freight on provisions | 3.92 | 9.75 | 66.91 | 4.33 | | 6.79 | 15.65 | | | | | | 107.35 |
| Fresh meats—beef | 518.43 | 249.82 | 402.01 | 366.13 | 355.67 | 334.82 | 208.50 | 145.04 | 179.83 | 260.85 | 193.41 | 198.10 | 3,412.61 |
| Fresh meats—lamb | 8.00 | 99.75 | 15.98 | | 39.83 | 4.75 | 32.30 | 70.64 | 42.23 | | 41.38 | 13.05 | 367.91 |
| Fresh meats—pork | 27.42 | 209.58 | 449.13 | .80 | | 1.90 | 72.50 | | | | | | 761.33 |
| Fresh meats—sausage | | | | 28.00 | 28.00 | | | | | | | | 56.00 |
| Game | | 71.59 | 5.67 | | | | | | | | | | 77.26 |
| Hominy | 33.45 | 33.10 | 18.80 | 16.50 | 16.00 | 25.40 | 16.85 | 29.25 | | 16.50 | 16.50 | 42.15 | 264.50 |
| Ice | | | | | | | 22.00 | 33.00 | 38.50 | 11.00 | | | 104.50 |
| Lard | | 2.94 | | | | | 167.25 | 148.11 | | 112.50 | | | 430.80 |
| Meal | 98.00 | | | 37.70 | 47.38 | 72.25 | 35.63 | 36.88 | 53.60 | 38.00 | 36.25 | 37.68 | 493.37 |
| Molasses | | 5.00 | 14.00 | 36.38 | 54.72 | | 42.50 | | 43.25 | 40.04 | | | 235.89 |
| Oat flakes | | | | | | | | | | .20 | 2.92 | | 3.12 |
| Poultry—chickens | | 158.27 | 32.65 | 73.37 | 67.28 | 142.24 | 212.58 | 65.20 | 65.12 | 78.28 | 54.09 | 128.46 | 1,077.54 |
| Poultry—turkeys | 8.31 | 84.64 | 14.35 | | | 8.50 | | | | | | 145.58 | 261.38 |
| Rice | 34.75 | 116.39 | 5.75 | 3.50 | 66.85 | 1.80 | 57.05 | | 8.50 | | 52.50 | 22.50 | 369.59 |
| Salt | 14.30 | 16.50 | | 4.00 | | 11.00 | 11.00 | 10.00 | 10.00 | 11.00 | | 10.50 | 98.30 |
| Sugar | 614.13 | | | 651.90 | | 2.20 | | | | | | | 1,268.23 |
| Sundries, spices, etc. | 105.85 | 1.50 | 4.62 | 1.50 | 16.76 | 13.25 | 24.25 | 1.90 | 87.85 | 2.50 | 1.05 | 258.09 | 519.12 |
| Tea | | | | | | | 30.90 | | | | | | 30.90 |

## ABSTRACT B—CONTINUED.

| | Dec. | Jan. | Feb. | March. | April. | May. | June. | July. | August. | Sept. | Oct. | Nov. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Vegetables—I. potatoes | $ 9.40 | $ 12.50 | $ 11.25 | $ | $ 4.38 | $ .40 | $ | $ | $ | $ | $ 8.30 | $ 4.00 | $ 50.23 |
| Vinegar | 17.56 | | | 21.84 | 7.60 | | | | | | | 17.20 | 64.20 |
| Cash to Steward—sundries | | | | | | | | 400.00 | | | | | 400.00 |
| Dry goods, carpets, etc. | 576.74 | 875.90 | 1,054.54 | 262.47 | 891.29 | 150.26 | 100.33 | 235.75 | 556.83 | 454.05 | 158.92 | 23.76 | 5,340.84 |
| Mattresses | | | 278.05 | | | | | | | | | | 278.05 |
| Boots and shoes | 44.65 | 164.15 | | 186.38 | 1.25 | 230.64 | 36.92 | 14.77 | | 8.50 | 72.50 | 90.45 | 850.21 |
| Starch, soap, etc. | 17.00 | 108.40 | 34.00 | 69.07 | 44.43 | 100.30 | 21.25 | | 6.00 | | 31.38 | 10.00 | 441.83 |
| Medical and professional services | | | | 4.50 | | | 4.00 | | | | | | 8.50 |
| Medicine | 24.49 | | 53.86 | 19.52 | 178.98 | 17.00 | 16.45 | 158.34 | 44.84 | 80.52 | 8.46 | 77.98 | 680.44 |
| Liquor | 2.15 | 115.01 | | 14.00 | | 2.06 | | | | | | | 133.22 |
| Surgical instruments | 57.60 | | 38.17 | 15.84 | | 29.75 | 8.00 | | | | | | 149.36 |
| Periodicals | | | | | | 11.50 | 5.00 | 11.00 | 1.00 | | | 21.00 | 49.50 |
| Tobacco | 12.97 | 93.04 | | | 85.80 | | 90.45 | | 99.00 | | | | 381.26 |
| Notary Public | | | 1.00 | | | | | | | 1.00 | .50 | | 2.50 |
| Amusements | | 5.00 | 16.25 | 33.75 | 29.00 | 56.25 | 70.80 | 24.00 | 10.00 | 29.00 | 31.00 | 36.00 | 341.05 |
| Books | 9.75 | | 4.00 | | | | | | | | | | 13.75 |
| Carriage hire | 5.25 | 8.75 | .75 | | .50 | .75 | .50 | 1.25 | 3.00 | 4.00 | .25 | 7.00 | 32.00 |
| Directors' expenses | 24.45 | 24.95 | | | 27.95 | | 12.50 | 96.90 | | | | | 186.75 |
| Directors—Executive Committee expenses | 6.00 | 49.90 | 19.50 | 38.35 | | 7.15 | 43.90 | | | 96.60 | 18.95 | | 280.35 |
| Express and freight | 1.25 | 7.09 | 6.48 | 1.68 | 12.46 | 1.35 | 17.82 | 22.31 | 30.27 | 23.31 | 40.54 | 39.39 | 203.95 |
| Farm implements | 8.40 | 9.75 | 6.70 | | | 22.70 | 13.85 | 6.30 | 42.63 | 73.65 | 16.10 | 51.23 | 251.31 |
| Fertilizers | | | 146.78 | .84 | | 385.42 | | | 92.70 | | 31.00 | 60.00 | 716.74 |
| Seeds | | 95.95 | 1.64 | 52.55 | 34.10 | 17.05 | | | | 182.00 | 21.21 | 5.50 | 410.00 |
| Stock—horses and mules | | 400.00 | | | | | | | | | | | 400.00 |
| Blacksmithing | 8.00 | 3.80 | 4.40 | 5.00 | 3.50 | 6.75 | 7.65 | 11.50 | 8.25 | 6.95 | 7.00 | 3.75 | 76.55 |
| Cows and pigs | | 45.00 | | 65.00 | | | 40.00 | 46.00 | 178.00 | | | 70.00 | 444.00 |
| Corn | 28.00 | 35.00 | 33.39 | 54.00 | 20.25 | 60.25 | 45.34 | 11.83 | | 38.50 | | | 326.56 |
| Forage—chops, bran, etc. | 345.75 | 131.12 | 151.27 | 433.95 | 270.00 | 175.50 | 542.75 | 152.63 | 90.50 | 210.12 | 372.83 | 37.50 | 2,913.92 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Oats | 50.00 | | 40.13 | 43.13 | 40.50 | 33.00 | 54.38 | 44.24 | | 44.00 | | | 349.38 |
| Straw | | | | | | | 22.67 | | 22.41 | | | 20.00 | 65.08 |
| Fuel—coal | 3,543.00 | 59.35 | 495.42 | 1,600.00 | 338.92 | 461.01 | 486.18 | 350.46 | 983.77 | | 307.28 | | 8,625.39 |
| Fuel—wood | | | | 37.50 | | 32.40 | 47.50 | | | | | | 117.40 |
| Furniture | 29.00 | | 23.00 | | | 64.75 | 13.00 | 5.31 | | | | | 135.06 |
| Crockery | 61.00 | | 41.45 | | | 18.07 | 5.94 | 47.40 | 31.15 | | 22.35 | | 227.36 |
| Brooms | | 24.00 | 24.00 | | 24.00 | 3.20 | | | 25.00 | | | | 100.20 |
| Tin and willow-ware | | 7.20 | | 23.35 | 25.75 | 4.00 | 74.00 | 2.75 | 9.05 | | 2.55 | | 148.65 |
| Harness—vehicles, etc. | 8.25 | 15.50 | | | 117.45 | 34.86 | 2.50 | 12.95 | | | 7.60 | 12.25 | 211.36 |
| Improvements—repairs | 131.23 | 90.38 | 39.10 | 682.10 | 280.08 | 270.67 | 184.14 | 160.59 | 203.48 | 24.00 | 70.13 | 47.80 | 2,183.70 |
| Repairs—hardware | 15.60 | 31.55 | 13.46 | .25 | | 80.25 | 15.92 | 6.35 | 49.24 | 2.00 | 17.40 | 30.96 | 262.98 |
| Repairs—lime | 15.45 | 4.40 | | 8.85 | | 22.00 | | 2.25 | 6.60 | | 13.20 | | 72.75 |
| Repairs—cement | | | | | | | | | | | 52.40 | | 52.40 |
| Repairs—lumber | 68.70 | 22.55 | 2.96 | | 43.42 | | 20.65 | 73.86 | 15.85 | 3.84 | 25.83 | | 277.66 |
| Repairs—paints, oils | 43.95 | 10.13 | 6.70 | 31.63 | 48.32 | 19.00 | 15.91 | 30.50 | 32.39 | | 22.30 | 117.64 | 378.47 |
| Lights | 34.34 | 146.82 | 9.75 | 184.36 | 63.83 | 21.15 | 48.22 | 7.98 | 96.49 | 65.21 | 29.67 | 134.15 | 841.97 |
| Lubricating oil | | 22.62 | 12.13 | | | | | 29.32 | 1.08 | | 40.19 | 40.44 | 145.78 |
| Ministerial services | | 100.00 | | 50.00 | | | | | | | | | 150.00 |
| Salaries and wages | 1,848.64 | 1,867.38 | 1,861.06 | 1,920.35 | 1,909.30 | 1,922.75 | 1,905.84 | 1,910.84 | 1,950.08 | 1,929.54 | 1,909.69 | 1,908.73 | 22,844.20 |
| Stationery | 5.95 | 9.90 | 5.38 | 15.00 | 5.00 | | 20.60 | 6.35 | 11.00 | | | 9.75 | 88.93 |
| Postage | | 11.50 | 38.20 | 21.80 | | 31.20 | 5.00 | 26.20 | 5.00 | 11.50 | 10.00 | 81.70 | 242.10 |
| Printing | | | | | | 1.50 | | | | | | | 1.50 |
| Telegrams | 2.97 | 1.64 | 5.40 | 3.81 | 17.08 | 3.04 | 1.31 | 5.09 | .52 | 2.54 | 1.00 | 2.02 | 46.42 |
| Telephones | 50.00 | 35.00 | | | 55.00 | .60 | | 12.50 | | 12.50 | 20.00 | 17.50 | 203.10 |
| Traveling expenses | | 1.35 | | | | 42.50 | 4.55 | | 1.25 | | | 25.00 | 74.65 |
| Land rent | | | 50.00 | | 25.00 | 50.00 | | 25.00 | 50.00 | | 50.00 | | 250.00 |
| Water rent | 137.44 | 132.12 | 127.52 | 140.06 | 140.93 | 125.84 | 125.00 | 125.00 | 153.14 | 115.28 | 91.45 | 102.04 | 1,515.82 |
| Insurance | 591.00 | 46.00 | 200.00 | 100.00 | | | 75.00 | | | | 80.00 | | 1,092.00 |
| Improvements and repairs—boiler | | | | 1,574.18 | 329.41 | 570.04 | 501.00 | | 192.51 | 195.94 | 64.02 | 45.32 | 3,472.42 |
| | 10,174.49 | 6,430.17 | 6,783.13 | 10,256.39 | 6,489.47 | 6,471.92 | 6,575.88 | 5,591.27 | 7,268.68 | 4,757.35 | 5,126.27 | 4,795.21 | 80,720.23 |

# ABSTRACT C.

CASH SALES AND RECEIPTS BY STEWARD.

| | | | | |
|---|---|---|---|---|
| Dec. | 1. | By amount brought forward..... | | $1,020.00 |
| 1903. | | | | |
| Dec. | 3. | L. J. O'Brian, account Miss L. O'Brian...$ | 20.00 | |
| | 3. | J. L. Justice, acct. Mrs. A. Justice..... | 20.00 | |
| | 4. | T. J. Bassnight, account J. Twedy..... | 30.68 | |
| | 7. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 7. | G. M. T. Fountain, acct. Mrs. W. L. Hargrove . . ..... | 20.00 | |
| | 7. | T. H. Jones, account E. C. Jones..... | 10.00 | |
| | 9. | D. S. Alderman, acct. J. H. Alderman.... | 20.00 | |
| | 11. | S. Y. Joyner, account Joseph Place..... | 20.00 | |
| | 11. | Dr. C. L. Jenkins, account board wife.... | 10.00 | |
| | 11. | E. B. Ward, account F. L. Curtis..... | 20.00 | |
| | 15. | W. H. Carty, account Miss E. Carty..... | 20.00 | |
| | 18. | Gus Kohn, 2 sheep skins, at 50c.....$1.00 | | |
| | | Gus Kohn, 12 sheep skins, at 40c.... 4.80 | | |
| | | Gus Kohn, 12 sheep skins, at 30c.... 3.60 | | |
| | | Gus Kohn, 2 sheep skins, at 25c..... .50 | | |
| | | Gus Kohn, 4 sheep skins, at 20c..... .80 | | |
| | | | 10.70 | |
| | 19. | Barbee & Co., 500 old sacks..... | 17.50 | |
| | 19. | M. L. T. Davis Co., 1 per cent. on account rebate, cash . ..... | 6.40 | |
| | 24. | J. B. Watkins, account E. A. Watkins... | 20.00 | |
| | 26. | W. A. Brummett, account Miss P. H. Brummett . . ..... | 20.00 | 285.28 |
| | | Paid voucher No. 51, Prof. J. Levin music. | 37.00 | |
| | | Balance . . .....$1,268.28 | | |
| | | | $1,305.28 | $1,305.28 |
| 1904. | | | | |
| Jan. | 1. | By balance ..... | | $1,268.28 |
| | 4. | J. G. Justice, account Mrs. A. Justice....$ | 20.00 | |
| | 5. | Mrs. L. A. Haywood, acct. E. B. Haywood. | 20.00 | |
| | 7. | E. S. McGee, account C. S. Skinner..... | 100.00 | |
| | 7. | L. J. Obrian, account Miss L. Obrian.... | 20.00 | |
| | 7. | G. M. T. Fountain, account Mrs. W. L. Hargrove. . . ..... | 20.00 | |
| | 7. | E. B. Ward, account F. L. Curtis..... | 20.00 | |
| | 9. | D. S. Alderman, account J. H. Alderman.. | 20.00 | |

| | | | | |
|---|---|---|---|---|
| 1904. | | | | |
| Jan. | 17. | W. H. Carty, account Miss E. Carty | $ 20.00 | |
| | 21. | A. T. Cotten, account son | 20.00 | |
| | 22. | S. Y. Joyner, account J. Place | 10.00 | |
| | 22. | C. T. Bailey, account James Lee | 20.00 | $ 290.00 |
| | | Balance | $1,558.28 | |
| | | | $1,558.28 | $1,558.28 |
| 1904. | | | | |
| | | By balance | | $1,558.28 |
| Feb. | 2. | J. G. Justice, account Mrs. A. Justice | $ 20.00 | |
| | 3. | G. M. T. Fountain, acct. W. L. Hargrove | 20.00 | |
| | 4. | J. L. Obrian, account Miss L. Obrian | 20.00 | |
| | 6. | Dr. C. L. Jenkins, account board wife | 10.00 | |
| | 6. | J. W. Ward, account F. L. Curtis | 20.00 | |
| | 7. | Mrs. E. S. McGee, acct. Chas. S. Skinner | 50.00 | |
| | 7. | L. A. Haywood, account E. B. Haywood | 20.00 | |
| | 7. | G. H. Brown, account Miss M. Brown | 40.00 | |
| | 14. | G. J. Heflin, account R. L. Heflin | 20.00 | |
| | 14. | Dr. Thomas Hill, account T. Hill, Jr | 20.00 | |
| | 17. | W. H. Carty, account Miss E. Carty | 20.00 | |
| | 17. | E. W. Lassiter, account S. M. Lassiter | 20.00 | |
| | 22. | A. Mayo, guard, account J. L. Silverthorn | 15.00 | |
| | 24. | S. Y. Joyner, account J. S. Place | 10.00 | |
| | 24. | F. T. Thompson, house, cash | 8.10 | |
| | 24. | T. L. Love, account old rags | 11.24 | |
| | 24. | A. T. Cotten, account son | 10.00 | |
| | | | | $ 334.34 |
| | | Balance | $1,892.62 | |
| | | | $1,892.62 | $1,892.62 |
| 1904. | | | | |
| | | By balance | | $1,892.62 |
| Mch. | 2. | C. T. Bailey, account James Lee | $ 20.00 | |
| | 2. | J. L. Obrian, account Miss L. Obrian | 20.00 | |
| | 3. | J. L. Justice, account Mrs. A. Justice | 20.00 | |
| | 4. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 4. | S. Y. Joiner, account J. S. Place | 10.00 | |
| | 4. | G. M. T. Fountain, account Mrs. W. L. Hargrove | 20.00 | |
| | 5. | Dr. C. L. Jenkins, account board wife | 10.00 | |
| | 5. | J. W. Ward, account F. L. Curtis | 20.00 | |
| | 5. | Mrs. E. McGee, account C. S. Skinner | 50.00 | |
| | 12. | C. A. Talton, account self | 20.00 | |
| | 13. | Mrs. E. E. Swindell, account C. Swindell | 20.00 | |
| | 14. | W. H. Carty, account Miss E. Carty | 20.00 | |
| | 19. | Mrs. E. B. Yancey, account T. B. Yancey | 20.00 | |
| | 24. | G. J. Heflin, account Capt. R. L. Heflin | 20.00 | |

| | | | | |
|---|---|---|---|---|
| 1904. | | | | |
| Mch. 25. | G. H. Brown, account Miss M. Brown.... | $ 20.00 | | |
| 29. | T. J. Bassnight, account J. Twedy..... | 30.63 | | |
| 31. | C. T. Bailey, account James Lee..... | 20.00 | | |
| 31. | Cash from accounts..... | 405.43 | | |
| | | | | $ 766.06 |
| | Balance . . ..... | $2,658.68 | | |
| | | $2,658.68 | | $2,658.68 |
| 1904. | | | | |
| April 1. | Balance . . ..... | | | $2,658.68 |
| 5. | J. G. Justice, account Mrs. A. Justice.....$ | 20.00 | | |
| 5. | E. S. McGee, account C. S. Skinner..... | 50.00 | | |
| 6. | J. L. Obrian, account L. Obrian..... | 10.00 | | |
| 9. | E. B. Ward, account F. L. Curtis..... | 20.00 | | |
| 9. | Mrs. L. A. Haywood, acct. E. B. Haywood. | 20.00 | | |
| 9. | Mrs. E. E. Swindell, acct. C. S. Swindell.. | 20.00 | | |
| 16. | W. H. Carty, account E. Carty..... | 20.00 | | |
| 19. | G. M. T. Fountain, account Mrs. M. L. Hargrove . . ..... | 20.00 | | |
| 19. | Mrs. E. B. Yancey, account T. B. Yancey.. | 20.00 | | |
| 19. | E. W. Lassiter, account S. M. Lassiter.... | 40.00 | | |
| | | | | $ 240.00 |
| | Balance . . ..... | $2,898.68 | | |
| | | $2,898.68 | | $2,898.68 |
| 1904. | | | | |
| | Balance . . ..... | | | $2,898.68 |
| May 2. | C. T. Bailey, account J. Lee..... | 20.00 | | |
| 3. | J. H. Brown, Sr..... | 20.00 | | |
| 4. | J. G. Justice, account Mrs. A. Justice... | 20.00 | | |
| 4. | L. A. Haywood, account E. B. Haywood.. | 20.00 | | |
| 4. | Mrs. E. S. McGee, account C. S. Skinner.. | 50.00 | | |
| 5. | G. M. T. Fountain, account Mrs. W. L. Hargrove . . ..... | 20.00 | | |
| 6. | J. L. Obrian, account L. Obrian..... | 10.00 | | |
| 7. | Dr. C. L. Jenkins, account wife's board.. | 10.00 | | |
| 7. | Mrs. E. E. Swindell, acct. C. Swindell..... | 20.00 | | |
| 15. | W. H. Carty, account Miss E. Carty..... | 20.00 | | |
| 15. | A. S. Baker, scrap iron and old rags.... | 53.93 | | |
| 17. | Mrs. Courtney (patient), pair shoes from store room ..... | 2.00 | | |
| 18. | Mrs. T. B. Yancey, account T. B. Yancey.. | 20.00 | | |
| 19. | A. A. McDonald, account self..... | 5.00 | | |
| 25. | A. Mayo, account Mrs. Silverthorn..... | 15.00 | | |
| 27. | A. A. McDonald, account self..... | 5.00 | | |
| | | | | $ 310.93 |
| | Balance . . ..... | $3,209.61 | | |
| | | $3,209.61 | | $3,209.61 |

| | | | | |
|---|---|---|---|---|
| 1904. | | | | |
| | By balance | | | $3,209.61 |
| June | 2. J. E. Gill, account Mrs. S. L. Gill | $ | 193.47 | |
| | 2. C. T. Bailey, account James Lee | | 20.00 | |
| | 2. G. H. Brown, account Mrs. M. Brown | | 20.00 | |
| | 2. T. J. Bassnight, account J. Twedy | | 30.23 | |
| | 4. Mrs. L. A. Haywood, acct. E. B. Haywood | | 20.00 | |
| | 7. J. L. Obrian, account Miss L. Obrian | | 10.00 | |
| | 7. G. M. T. Fountain, account Mrs. W. L. Hargrove | | 20.00 | |
| | 8. J. G. Justice, account Mrs. A. Justice | | 20.00 | |
| | 8. Mrs. W. H. Yarboro, acct. W. H. Yarboro | | 20.00 | |
| | 8. C. M. Cook, guard | | 15.00 | |
| | 14. Mrs. E. S. McGee, account C. S. Skinner | | 50.00 | |
| | 14. R. R. Satterwhite, account son | | 20.00 | |
| | 14. Mrs. E. E. Swindell, acct C. S. Swindell | | 20.00 | |
| | 17. H. Perry, account Mr. Twisdale | | 60.00 | |
| | 17. W. H. Carty, account E. Carty | | 20.00 | |
| | 24. W. A. Simpkins, for cabbages | | 18.00 | |
| | 30. Taylor & Son, for cabbages | | 4.67 | |
| | | | | $ 561.37 |
| | To Balance | | $3,770.98 | |
| | | | $3,770.98 | $3,770.98 |
| 1904. | | | | |
| | By balance | | | $3,770.98 |
| July | 1. C. T. Bailey, account James Lee | | 20.00 | |
| | 2. Dr. C. L. Jenkins, account board wife | | 10.00 | |
| | 4. W. A. Simpkins, account cabbage | | 8.00 | |
| | 4. Mrs. L. A. Haywood, acct. E. B. Haywood | | 20.00 | |
| | 4. J. G. Justice, account Mrs. A. Justice | | 20.00 | |
| | 4. G. H. Brown, account Miss M. Brown | | 20.00 | |
| | 5. J. L. Obrian, account L. Obrian | | 10.00 | |
| | 6. G. M. T. Fountain, account Mrs. W. L. Hargrove | | 20.00 | |
| | 6. Miss M. F. Whitaker, pair slippers sold Mr. Massey | | .60 | |
| | 8. Mrs. E. E. Swindell, account Chas. Swindell | | 10.00 | |
| | 11. Mrs. E. S. McGee, acct. Charles Skinner | | 50.00 | |
| | 11. I. Stroud, account Miss Sallie Stroud | | 20.00 | |
| | 11. Penn Metal Clg. and Roofing Co., overcharge | | 10.79 | |
| | 16. W. H. Lyon, account W. E. Lyon | | 20.00 | |
| | 16. W. H. Carty, account E. Carty | | 20.00 | |
| | 16. Mrs. W. H. Yarboro, acct. W. H. Yarboro | | 20.00 | |

| | | | | |
|---|---|---|---|---|
| 1904. | | | | |
| July | 17. | H. Perry, account J. W. Twisdale..... | $ 20.00 | |
| | 18. | J. N. Harrison, account Cooper Harrison.. | 200.00 | |
| | 23. | R. R. Satterwhite, account Arthur Satterwhite . . ..... | 20.00 | |
| | | | | $ 519.39 |
| | 13. | Cash loaned to Steward returned..... | | 400.00 |
| | 13. | By amount turned over to the State Treasurer . . .....$4,390.37 | | |
| | | Balance . . ..... | 300.00 | |
| | | | $4,690.37 | $4,690.37 |
| 1904. | | | | |
| | | Balance . . ..... | | $ 300.00 |
| Aug. | 3. | J. L. Obrian, account L. Obrian.....$ | 10.00 | |
| | 5. | Mrs. L. A. Haywood, acct. E. B. Haywood. | 20.00 | |
| | 5. | J. G. Justice, account Mrs. A. Justice.... | 20.00 | |
| | 6. | Dr. C. L. Jenkins, account board wife.... | 10.00 | |
| | 11. | Everett Baughan, acct. Mrs. M. Baughan.. | 50.00 | |
| | 12. | Mrs. Eliza McGee, acct. Chas Skinner.... | 50.50 | |
| | 15. | W. H. Lyon, account W. E. Lyon..... | 20.00 | |
| | 15. | J. Swartz, account sale of hides..... | 55.00 | |
| | 16. | H. Perry, account J. W. Twisdale..... | 20.00 | |
| | 16. | W. H. Carty, account E. Carty..... | 20.00 | |
| | 22. | G. M. T. Fountain, acct. W. L. Hargrove.. | 20.00 | |
| | 28. | A. Mayo, account Mrs. Silverthorn..... | 15.00 | |
| | 29. | E. Baugham, account Mrs. M. Baugham.. | 50.00 | |
| | 30. | P. D. Webster, account John Webster.... | 20.00 | |
| | 31. | J. R. Young, Ins. Com. for cancelled policy . . ..... | 44.90 | |
| | 3. | G. H. Brown, account Mary Brown..... | 20.00 | |
| | | | | $ 445.40 |
| | | Balance . . .....$ | 745.40 | |
| | | | $ 745.40 | $ 745.40 |
| 1904. | | | | |
| | | Balance . . ..... | | $ 745.40 |
| Sept. | 1. | J. L. Obrian, account L. Obrian.....$ | 10.00 | |
| | 3. | Mrs. L. A. Haywood, acct. E. B. Haywood. | 20.00 | |
| | 3. | Jeff Upchurch, 75 bags..... | 2.25 | |
| | 3. | Return check, account coal returned..... | 37.75 | |
| | 5. | G. H. Brown, account Miss M. Brown.... | 20.00 | |
| | 7. | E. L. McGee, account Chas. Skinner..... | 50.00 | |
| | 8. | T. J. Bassnight, account J. V. Twedy.... | 30.39 | |
| | 12. | W. H. Lyon, account W. E. Lyon ..... | 20.00 | |
| | 9. | Dr. C. L. Jenkins, account wife's board.. | 10.00 | |
| | 16. | P. D. Webster, account John Webster.... | 20.00 | |
| | 17. | J. G. Justice, account Mrs. A. Justice.... | 20.00 | |
| | 17. | W. H. Carty, account E. Carty..... | 20.00 | |

| | | | | |
|---|---|---|---|---|
| 1904. | | | | |
| Sept. | 18. | Henry Perry, account J. W. Twisdale | $ 20.00 | |
| | 19. | Jeff Upchurch, 38 bags at 3c | 1.15 | |
| | 22. | H. L. Fry, account Hugh Fry | 20.00 | |
| | 17. | J. M. Gardener, account J. W. White | 20.00 | |
| | 26. | J. M. Gardener, account J. W. White | 22.50 | |
| | 27. | J. W. Lee, account D. L. Bland | 20.00 | |
| | 29. | E. Baugham, account Mrs. M. Baugham | 50.00 | |
| | 19. | Jeff Upchurch, sale sacks | 1.05 | |
| | | | | $ 415.09 |
| | | Balance | $1,160.49 | |
| | | | $1,160.49 | $1,160.49 |
| 1904. | | | | |
| | | Balance | | $1,160.49 |
| Oct. | 1. | G. F. McCauley, account Etta McCauley | $ 20.00 | |
| | 1. | I. Stroud, account Sallie Stroud | 40.00 | |
| | 1. | Dr. C. L. Jenkins, account board of wife | 10.00 | |
| | 3. | C. T. Bailey, account James Lee | 20.00 | |
| | 4. | J. L. Obrian, account L. Obrian | 10.00 | |
| | 4. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 5. | Eliza McGee, account Chas. Skinner | 50.00 | |
| | 6. | G. H. Brown, account Mary Brown | 20.00 | |
| | 7. | Mrs. E. B. Yancey, account T. B. Yancey | 20.00 | |
| | 10. | J. G. Justice, account Annie Justice | 20.00 | |
| | 15. | W. H. Lyon, account W. E. Lyon | 20.00 | |
| | 15. | G. F. McCauley, account Etta McCauley | 20.00 | |
| | 15. | W. H. Carty, account E. Carty | 20.00 | |
| | 18. | W. C. Mitchell, account C. Mitchell | 140.78 | |
| | 21. | H. L. Fry, account Hugh Fry | 20.00 | |
| | 22. | P. D. Webster, account John Webster | 20.00 | |
| | | | | $ 470.78 |
| | 22. | To cash returned to I. Stroud, account Sallie Stroud | 60.00 | $ 410.78 |
| | | Balance | $1,571.27 | |
| | | | $1,571.27 | $1,571.27 |
| 1904. | | | | |
| | | By balance | | $1,571.27 |
| Nov. | 1. | R. W. King, account J. H. King | $ 20.00 | |
| | 1. | E. Baugham, account M. Baugham | 50.00 | |
| | 1. | C. T. Bailey, account James Lee | 20.00 | |
| | 5. | J. L. Obrian, account L. Obrian | 10.00 | |
| | 5. | Mrs. L. A. Haywood, acct. E. B. Haywood | 20.00 | |
| | 5. | George H. Brown, account Mary Brown | 20.00 | |
| | 5. | D. S. Alderman, account J. H. Alderman | 40.00 | |
| | 5. | Dr. C. L. Jenkins, account board wife | 10.00 | |
| | 7. | R. B. Nicholson, account S. J. Buckman | 274.75 | |

| 1904. | | | |
|---|---|---|---|
| Nov. 7. | Raleigh Real Estate and Trust Co., account Fuller place to repair roof | $ 32.15 | |
| 11. | J. G. Justice, account Mrs. Annie Justice. | 20.00 | |
| 14. | W. E. Lyon, account W. H. Lyon | 20.00 | |
| 14. | Mrs. Eliza McGee, account Chas. Skinner. | 50.00 | |
| 16. | W. H. Carty, account E. Carty | 20.00 | |
| 16. | A. Mayo, account Mrs. Silverthorn | 15.00 | |
| 23. | H. L. Fry, account Hugh Fry | 20.00 | |
| 23. | Henry Perry, account J. W. Twisdale | 20.00 | |
| 23. | J. N. Harrison acct. Cooper Harrison | 200.00 | |
| 23. | Raleigh Milling Co., account 2,305 sacks at 3c. | 69.15 | |
| 30. | G. M. T. Fountain, account W. L. Hargrove | 60.00 | |
| 30. | By cash check from Dr. James McKee, Superintendent | 400.00 | |
| 30. | To balance, account Dr. Jenkins, board of wife | 30.00 | |
| | | | $1,421.05 |
| | Balance | $2,992.32 | |
| | | $2,992.32 | $2,992.32 |

## ABSTRACT D.

GARDENER'S REPORT OF THE PRODUCTS OF FARM, GARDEN AND DAIRY WITH THEIR ESTIMATED VALUE FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1904.

| | |
|---|---|
| Apples, 44 bushels at 60c | $ 26.40 |
| Asparagus, 106 bunches at 5c | 5.30 |
| Beets, table, 1,340 bunches at 3c | 40.20 |
| Beans, snap, 294 bushels at 70c | 205.80 |
| Beans, lima, 185 bushels at 50c | 92.50 |
| Beans, navy, 6 bushels at $3.00 | 18.00 |
| Beans, dry, 6 bushels at $2.00 | 12.00 |
| Carrots, 75 bushels at 75c | 56.25 |
| Beef, 2,886 pounds at 6½c | 187.59 |
| Cabbage, 11,532 heads at 4c | 461.28 |
| Chickens, 288 at 20c | 57.60 |
| Fodder, 42,294 pounds at 80c | 338.05 |
| Fodder, green, 250 tons at $2.00 | 500.00 |
| Corn, 1,325 bushels at 60c | 795.00 |
| Shucks, 5,500 pounds at 20c | 11.00 |
| Cantaloupes, 8,840 at 3c | 265.20 |

| | |
|---|---|
| Cucumbers, 256½ bushels at 70c | $ 179.55 |
| Collards, 5,600 heads at 2c | 112.00 |
| Cauliflower, 252 heads at 5c | 12.60 |
| Eggs, 280 dozen at 20c | 56.00 |
| Rye, green, 14,100 pounds at 20c | 28.20 |
| Vetch, green, 25,400 pounds at 20c | 50.80 |
| Clover, green, 17,000 pounds at 30c | 51.00 |
| Hay, pea vine, 63,103 pounds at 60c | 378.61 |
| Hay, clover, 6,000 pounds at 80c | 48.00 |
| Hay, vetch, 12,000 pounds at 50c | 60.00 |
| Grapes, 23 bushels at $1.00 | 23.00 |
| Lettuce, 785 heads at 1c | 7.85 |
| Leeks, 71 bushels at 70c | 49.70 |
| Milk, 20,672 gallons at 20c | 4,134.40 |
| Manure, 480 loads at $1.00 | 480.00 |
| Onions, 2,360 bunches at 3c | 70.80 |
| Okra, 110 bushels at 75c | 82.50 |
| Parsnips, 60 bushels at 80 | 48.00 |
| Peas, dry, 228 bushels at $1.00 | 228.00 |
| Peas, English, 59 bushels at $1.60 | 94.40 |
| Peas, green, 189 bushels at $1.00 | 189.00 |
| Potatoes, Irish, 95 bushels at 80c | 76.00 |
| Potatoes, sweet, 1,200 bushels at 40 | 480.00 |
| Pork, 7,000 pounds at 9c | 630.00 |
| Radishes, 750 bunches at 3c | 22.50 |
| Roastingears, 1,087 dozen at 10c | 108.70 |
| Pepper, 250 strings at 10c | 25.00 |
| Strawberries, 2,757 quarts at 8c | 220.56 |
| Salads, 1,479 bushels at 40c | 591.60 |
| Salsify, 35 bushels at $1.00 | 35.00 |
| Squash, 352 bushels at 40c | 140.80 |
| Tomatoes, 195 bushels at 80c | 156.00 |
| Turkeys, 16 at $1.00 | 16.00 |
| Turnips, 259 bushels at 30c | 77.70 |
| Watermelons, 4,258 at 5c | 212.90 |
| Vegetable eggs, 174 at 5c | 8.70 |
| Beets, stock, 16 tons at $8.00 | 128.00 |
| Plums, 41 bushels at $1.50 | 61.50 |
| Wood, oak, 20 cords at $2.00 | 40.00 |
| Total | $12,487.54 |

## ABSTRACT E.

APPROPRIATIONS AND EXPENDITURES FOR THE FISCAL YEARS 1903 AND 1904, ENDING NOVEMBER 30.

| | | |
|---|---|---|
| Appropriation for fiscal years 1903 and 1904 | | $143,000.00 |
| Appropriation for water line and supply | | 5,000.00 |
| Appropriation for outstanding accounts | | 7,000.00 |
| Cash sales and receipts from pay patients | | 13,321.23 |
| Total receipts | | $168,321.23 |
| Expenditures for fiscal year 1903 | $87,593.03 | |
| Expenditures for fiscal year 1904 | 80,720.23 | |
| Outstanding accounts for bills due | 843.47 | |
| For gas connection and fixtures | 1,000.00 | $170,156.73 |
| Outstanding accounts | | $ 1,835.50 |

# ENGINEERING DEPARTMENT.

DR. JAMES MCKEE, *Superintendent,*
*State Hospital, Dix Hill.*

SIR:—I herewith present you the report of this department. It includes the care of the boilers, steam heating, laundry machinery, ice and refrigeration, lights and plumbing. I found three old, well-worn 60-horse-power boilers doing and had been doing the work for half again as much power as they should have been required to do; however, by close attention they were made to do the service required. If any accident had occurred through one of them there would have been a disturbance in the regular routine of service in the heating, laundry and light service. They are situated in an old, nearly dilapidated house, on the ground floor, under rooms intended to be occupied by servants and the laundry. A portion of the ground floor has been taken for an ice plant and cold storage, depriving the lower rooms of as much space as was necessary for their use. A measurement of the building showed there was 1,500,000 square feet of space to heat, that required 21,500 feet of radiating surface and that required 2,678 feet of boiler service. It takes a 150-horse-power boiler to furnish power to run the machinery of the Hospital safely. You will observe that the three 60-horse-power boilers have been overworked at an enormous cost of fuel. Two 150-horse-power boilers can with safety furnish 3,800 feet of heating surface. A new boiler, 150-horse-power, has been purchased and placed under a temporary house, properly connected by its breeching with the great stack. All the necessary pipes were attached at a cost of $2,356.60. We found it absolutely necessary to remove on account of corrosion and replace 3,880 feet of steam-pipes at a cost of $329.81, piping and valves at a cost of $396.20, aggregating a cost for boiler and piping purposes of $3,082.61.

## LAUNDRY.

The laundry, under the same roof as the boiler-house, should be in a separate building, and on the first floor, as there is danger of fire in all laundries where large heaters are used, and especially where insane people work. The laundry is too crowded and needs enlarging. The drying-room is not half large enough, for they cannot dry the clothes in wet weather. I have done a good deal of work in the laundry; have renewed shafting and boxes on two tubs, made a new top for one other, put on one new set of gear, a wheel on one other, renewed five small belts and one main driving belt. I recommend the erection of a two-story building, the second floor of which to be used as rooms for employees, as asked for two years ago. We need to expend $3,000 in the laundry.

WATER SUPPLY.

The water supply was condemned some time ago. We had to discontinue use of same and connect with the Wake Water Company. The Legislature appropriated $5,000 for the special purpose of furnishing water to the institution. We put in 2,800 feet of 8-inch cast-iron pipe, eight valves and a large water meter for furnishing the supply. Most all the pipes through the Hospital were old and rotten and could not stand the city water pressure. We had to renew over 3,000 feet of water pipes at a cost of $600, put in a good many new self-closing cocks, had to renew pipes in the bath-rooms, had to replace old, worn-out bath-tubs with new ones, had to put in new dish-sinks, had to replace old, worn-out wash-bowls with new ones. I have been continually employed in keeping up repairs of pipes through which the city water had to flow, as the old ones were so badly corroded that they had to be constantly watched and replaced.

LIGHTS.

Neither the gas nor the electric plant is large enough to light the Hospital. Rosin gas is too expensive to use at a cost of $2.60 per barrel, as it takes one barrel of rosin and three-fourths of a cord of wood, and time for one man; the wear and tear of the works makes the cost of gas five dollars per night and the electric light three dollars per night. The electric light wiring is very old and the insulation rotten. All the wiring throughout the Hospital has been overloaded and is really unsafe, the building being wired for 200 lights, and 300 lights having been added to this. An inspector from the South-eastern Tariff Association condemned all the wiring. An inspection of the wiring was made at your request, and the estimate of the cost cannot be put down at less than $2,000; new engine and dynamo in duplicate, $6,300. My predecessor two years ago, as noted in his report, asked for an appropriation to renew the wiring and put in new electrical machinery. Acting under instructions from you, I superintended the connection made with the Standard Gas and Electric Company, and beg to report that $1,000 will cover the expense of piping and gas fixtures and meter for connection with the Hospital. We put in 2,500 feet of 4-inch cast-iron pipes from the Hospital to Saunders street to the connection with the gas company's main; 1,500 feet of new gas pipes had to be placed in the Hospital where there was no gas, at a cost of $150. The burners had to be changed and a good many gas fixtures put in; 1,400 feet of old cast-iron water pipes that had been used with the old water connection was taken up and used for part of the gas main. I feel persuaded that it will take $1,800 appropriation per annum to pay for the lights. In reply to your question, I will state that we can place eleven or twelve arc lights on the outside of the building and barns and run them with the present engine and dynamo.

ICE PLANT.

The ice plant and cold storage is under the same roof as the boilers and laundry. Neither the ice plant nor the cold storage has ever been large enough for the Hospital's use, for want of space. It is necessary to increase the size of the ice plant and cold storage, and to do so it will be necessary to place them in a new house. That could be done under the suggested building for the boiler. The pipe coils are about rusted from long usage. The brine-tank is rusty and leaks very badly and cannot be run another season. We are barely making one-half enough ice for use in the Hospital. If this should be continued it will be necessary to have a 3,000-gallon brine-tank. The new cold storage was asked for in a previous report. The last estimated cost for ice plant and cold storage was $5,000. This present second-hand one was purchased for $3,500 six years ago.

ROOFS.

A great deal of work has been done upon the roofing of the various houses for the Hospital. They have been watched constantly to prevent leaks. The gutters have been kept in repair, sometimes replacing sections of the gutters with new tin. There have been put up a good many new conductor pipes. The roof on the engineer's house leaks badly, and, notwithstanding the constant repair that has been done upon it, it still continues to leak. I respectfully ask that you place a new roof upon the building. The Hospital roof needs a coat of paint, and should be done next spring.

Respectfully submitted,

L. A. KEUSTER,
*Engineer.*

# GARDENER'S DEPARTMENT.

DR. JAMES MCKEE, *Superintendent,*
*State Hospital, Dix Hill.*

DEAR SIR:—Herewith I submit the biennial report of the operations of the farm, garden and dairy. The farm and garden contain 175 acres. The acreage is entirely too small for the use of the institution. More land has been asked for repeatedly since my connection with the Hospital, and it is absolutely necessary to have land sufficient to make feed for the stock. This year the institution rented 80 acres of land at a cost of $300. The estimated products of this 80 acres is $1,237. We also had the benefit of a good dwelling-house, stables and some outhouses, which came in very conveniently, as we needed the room. We need, in addition to open land, some woodland, especially pine forests, so that we may get the benefit of the straw that falls from the trees to be used for storing the potatoes and bedding for the stock.

We had an epidemic of cholera among the swine herd and lost almost the entire herd. The old swine pasture contains five acres and has been continually in use for fifty-four years, and the cause of the cholera can be attributed, I think, to the congested condition of the pasture. A wire fence around the north, east and south sides of the plantation would be of great benefit and would keep off loafers and thieves, by whom we are continually annoyed.

Large columns at the main entrance, with iron gates, and a lodge cottage, would not only be very beneficial, but would add very much to the looks of the premises.

The dairy department is deficient in its milk supply, the daily average being fifty-five gallons; and to supply the patients we should have one hundred gallons daily. The herd is being brought back to the standard gradually since we lost most of them by tuberculosis three years ago. The barns and out-houses are very much in need of paint. I respectfully suggest that comfortable rooms be provided for dairy and farm employees, as the ones they are in are very dilapidated.

Very respectfully,

JAMES ADAMS,
*Gardener.*

# CARPENTER'S DEPARTMENT.

---

DR. JAMES MCKEE, *Superintendent,*
*State Hospital, Dix Hill.*

DEAR SIR:—Since my appointment as carpenter I have been constantly employed in keeping the building in repair, which I found to be very much out of repair, something constantly having to be done. I have made coffins, repaired locks, clocks, tables and other furniture; also farm wagons, plows and other farming implements; have constructed a frame house to be used for boiler 30 by 60 feet, covering same with corrugated iron; have put a high fence around the poultry-yard, 50 by 125 by 12 feet high; put barbed-wire fence around cow pasture, and "Page" woven-wire fence around hog pasture; replaced an old, worn-out, dilapidated porch in the rear end of the congregate dining-room; replaced old steps with new ones in front of female annex; placed metal ceiling in three bath-rooms and in three water-closets, and painted same; have kept the barns, carriage-house and stables up by repairing. In the male annex I have placed metal ceilings in three water-closets and one bath-room, and painted same, and in the bath-rooms of the eighth and ninth wards I have put down new concrete floors. I have had some of my help constantly employed in scraping and re-applying muresco to the walls in the wards and administration building, and have fitted up a room for the house-keeper over the kitchen, and made new wheel-barrows for use.

Very respectfully,

T. A. HOLLIDAY,
*Carpenter.*

# TINNER'S DEPARTMENT.

DR. JAMES MCKEE, *Superintendent,*
*State Hospital, Dix Hill.*

SIR:—

| | |
|---|---|
| Repaired roof and gutter over arcade | $ 6.00 |
| Repaired main roof all over | 18.00 |
| Painted and penciled brick siding gang-way between main building and female annex | 8.00 |
| Repaired slate roof at barn | 3.00 |
| Repaired slate roof and valleys on male annex | 4.50 |
| Put up steel ceiling in bath-room on eighth ward | 6.00 |
| New outlets, conductor pipes on rear portion of congregate dining-room | 4.00 |
| One galvanized iron drip-pan for coffee urns in kitchen | 3.00 |
| Three new milk buckets for dairy | 3.00 |
| Thimbles, etc., for engineering department | 2.00 |
| Painted spring-house roof | 4.50 |
| Painted gutters at tenth ward | 3.00 |
| Repaired tin roof, gutters, conductor pipe at gardener's cottage, Fuller place | 12.00 |

I have kept up all the tinware on wards, kitchen, cold storage, ice plant and dairy. When my attention is not needed on roofs and repairs I spend the time assisting the engineering and carpenter's departments.

REPAIRS NEEDED.

Gutters are needed on the main building. The female annex should be painted at once. The roof of the main building, boiler-house, laundry, kitchen and barn also need painting. The valleys and porch roof at the Steward's cottage should be painted as soon as spring opens up. About 150 feet of 4-inch conductor pipe should go on the main building; 150 feet of 6-inch pipe for underground drainage should go in at the male annex to save the foundations of the building; 125 feet of tin gutter 28 inches wide should go in the porch at the male annex. One balcony floor should be tinned at the male annex. It is necessary that this should be done to preserve the roof and the buildings.

Very respectfully,

R. D. LITTLE,
*Tinner and Assistant Carpenter.*

# LAUNDRY DEPARTMENT.

DR. JAMES MCKEE, *Superintendent,*
*State Hospital, Dix Hill.*

SIR:—I herewith respectfully submit a report of the Laundry Department for the fiscal year ending November 30, 1903, and for the year ending 1904.

Much of the work is done by tne female patients, who, as a rule, improve very much in strength, though tne work is not, of course, up to the standard of a first-class laundry.

All goods turned out of the laundry are clean and reasonably nicely ironed by such help as is used. One has to be ever watchful, and I hope the work of the department has been done in a satisfactory manner. All of which is respectfully submitted.

If you will allow me I will respectfully suggest that the laundry be enlarged, that we have an increase of two machines, washer and extractor, the room enlarged and the elevator remodeled, all of which will add considerably to the work in this department.

Respectfully submitted,
(MISS) N. K. BENSON,
*Laundress.*

# MATRON'S REPORT.

REPORT OF WORK DONE IN SEWING-ROOM FROM DECEMBER 1, 1903, TO DECEMBER 1, 1904.

| | |
|---|---|
| Aprons | 137 |
| Bonnets | 37 |
| Burial robes | 30 |
| Coats | 242 |
| Collars | 294 |
| Cravats | 223 |
| Chemise | 2 |
| Curtains | 93 |
| Drawers | 558 |
| Dresses | 112 |
| Gowns | 53 |
| Garters | 68 |
| Handkerchiefs | 334 |
| Ice-bags | 6 |
| Napkins | 206 |
| Pants | 412 |
| Pillow-cases | 783 |
| Pillow-shams | 12 |
| Pillow-ticks | 31 |
| Shirts | 945 |
| Shirt-waists | 48 |
| Sheets | 912 |
| Sleeves | 22 |
| Suspenders | 290 |
| Table-cloths | 63 |
| Tray-cloths | 12 |
| Towels | 382 |
| Underskirts | 32 |
| Vests | 61 |
| Pieces mended | 2,293 |

REPORT OF WORK DONE ON WARDS FROM DECEMBER 1, 1903, TO DECEMBER 1, 1904.

| | |
|---|---|
| Aprons | 799 |
| Bonnets | 149 |
| Chemise | 345 |
| Corset covers | 6 |
| Curtains | 31 |

| | |
|---|---|
| Dresses | 644 |
| Drawers | 180 |
| Gowns | 218 |
| Hose (pairs) | 188 |
| Neck-ties | 281 |
| Pillow-cases | 143 |
| Sheets | 95 |
| Shirt-waists | 45 |
| Socks | 83 |
| Table-cloths | 12 |
| Toilets | 124 |
| Towels | 18 |
| Underskirts | 362 |
| Pieces mended | 5,195 |

Very respectfully,

M. F. WHITAKER.

REPORT OF WORK DONE IN SEWING-ROOM FROM DECEMBER 1, 1902, TO DECEMBER 1, 1903.

| | |
|---|---|
| Aprons | 473 |
| Bonnets | 65 |
| Burial robes | 18 |
| Capes | 24 |
| Coats | 215 |
| Collars | 293 |
| Cravats | 128 |
| Chemise | 140 |
| Curtains | 80 |
| Drawers | 199 |
| Dresses | 297 |
| Gowns | 49 |
| Gloves | 3 |
| Garters | 100 |
| Handkerchiefs | 201 |
| Hats lined | 72 |
| Ice-bags | 10 |
| Napkins | 154 |
| Pants | 313 |
| Pillow-cases | 842 |
| Pillow-shams | 291 |
| Pillow-ticks | 55 |
| Shirts | 583 |
| Shirt-waists | 99 |
| Sheets | 678 |
| Sleeves | 45 |

| | |
|---|---|
| Suspenders | 14 |
| Table-cloths | 41 |
| Towels | 350 |
| Tray-cloths | 6 |
| Underskirts | 247 |
| Vests | 144 |
| Pieces mended | 1,815 |

REPORT OF WORK DONE ON WARDS FROM DECEMBER 1, 1902, TO DECEMBER 1, 1903.

| | |
|---|---|
| Aprons | 500 |
| Bonnets | 36 |
| Chemise | 283 |
| Corset covers | 7 |
| Curtains | 56 |
| Dresses | 589 |
| Drawers | 158 |
| Gowns | 191 |
| Gloves | 2 |
| Hose (pairs | 441 |
| Neck-ties | 32 |
| Pillow-cases | 138 |
| Sheets | 100 |
| Shirt-waists | 47 |
| Socks | 187 |
| Table-cloths | 5 |
| Ticks | 2 |
| Towels | 8 |
| Toilets | 16 |
| Underskirts | 312 |
| Pieces mended | 4,651 |

Very respectfully,

M. F. WHITAKER.

# REPORT

OF THE

# STATE HOSPITAL,

## MORGANTON, N. C.,

FROM

DECEMBER 1, 1902, TO NOVEMBER 30, 1904.

---

RALEIGH, N. C.:
E. M. UZZELL & CO., STATE PRINTERS.
1905.

# DIRECTORS AND OFFICERS.

## DIRECTORS.

J. P. CALDWELL, President.

JAMES P. SAWYER,
I. I. DAVIS,
J. G. HALL,
JOE JACOBS,
CHARLES H. ARMFIELD,
ROBERT L. HOLT,
A. A. SHUFORD,
GEORGE B. WALKER.

## OFFICERS.

P. L. MURPHY, M. D. ..... Superintendent.

JOHN MCCAMPBELL, M. D., R. H. SPEIGHT, JR., M. D., ..... Assistant Physicians.

F. M. SCROGGS ..... Steward.

MRS. C. A. MARSH ..... Matron.

# REPORT OF BOARD OF DIRECTORS.

---

STATE HOSPITAL,

MORGANTON, N. C., December 20, 1904.

*His Excellency,* CHARLES B. AYCOCK,

*Governor of North Carolina.*

SIR:—I submit to you herewith, as required by law, a report of the operations of this institution for the biennial period November 30, 1902, December 1, 1904, transmitting with it the reports of the Superintendent and of subordinate officers for the same period, together with one by a joint committee of this Board and that of the Hospital at Raleigh. These reports are so complete that it is not necessary that this one should deal with details. For these reference is made to those accompanying it.

Your Excellency will gather that there were in the Hospital on the 1st instant, 1,002 patients, which is very nearly its capacity. Early in 1903 a new building with beds for 230 female patients was completed, but has not been fully occupied until recently, for the reason that the support fund was not equal to the maintenance of the population for which there was room, and the Board of Directors are forbidden by law to incur debt, and the further reason that it was deemed wise to exercise great discretion in the admission of patients. Had these been received as fast as application was made, the institution would have been filled many months ago, largely with a class of cases which the law does not contemplate as proper subjects for hospital treatment, and to the exclusion of classes which may be cared for and treated with the expectation of benefit to themselves and the public. These patients

have been admitted with deliberation and under a system of careful selection, with a view of taking the most recent and most hopeful cases first. Under this plan the Hospital has reached the end of the biennial period with no debt and no surplus and without having had to call upon your Excellency for funds from the State Treasury promised in case of necessity. You are aware, sir, that when room was made here a number of female patients were received from the Eastern District in order to relieve the distressing condition at the Hospital at Raleigh; and in this connection special attention is directed to the interesting report herewith of the joint committee, above referred to, of the two institutions, which met on the 22d of November to confer upon matters common to both and of concern to the insane of all the State. The report of this committee has been adopted unanimously by the Boards of Directors of both the institutions.

Your Excellency will be impressed by the disproportion in the number of male and female patients in this institution, the greater part of the recent enlargement here having been for the benefit of the latter. This Hospital has adopted the "colony" system, which is to say the erection of inexpensive detached buildings for men who are quiet and not dangerous. In about a month another of such buildings will have been completed, and then a total of seventy-five men will be cared for at the "colony." This plan has been successful here; the patients who are assigned to the "colony," which is about a mile from the main building, being healthier and happier than before. Accommodations are needed here for 150 men of this district who should be here, but for whom there is no room. This enumeration takes no account of the senile insane, of epileptics, paralytics, inebriates, idiots or imbeciles. To provide beds for the 150 men under consideration, an appropriation of $50,000 will be needed. In addition, $6,000 is needed for new boilers and $5,000 for an amusement hall; the chapel, in which divine services are held on the Sabbath

and to which the patients resort for their amusement during the week, having been pronounced unsafe. The number of patients for the next two years will be not less than 1,025, and $148,625 will be required for their maintenance.

With regard to the expense of the care and treatment of patients here, and the conduct of the Hospital, attention is invited to the fact that the per capita cost for 1903, with an average population of 850, was $146.84 per annum, or 40 cents per day; for 1904, with an average population of 916, $144.04 per annum, or 39½ cents a day. It is to be understood that these figures include food, shelter, clothing, medical treatment, heating, medicines, nursing, salaries and every other expense whatsoever. The lesser per capita for 1904 than 1903 was due to the larger number of patients. To the extent that is practicable the patients are worked on the farm and in the garden—this, of course, with reference to their own inclinations in the matter and to what is regarded as best for their mental and physical health. The products of the farm, garden and dairy for the two years are estimated to have been worth $21,000, and the cost of production $5,000 to $8,000. It is not pretended that these figures are exact, but they are approximately accurate.

It is a pleasure to again have opportunity to pay tribute to the whole-hearted zeal and high efficiency of the Superintendent, Dr. P. L. Murphy, the assistant physicians and the subordinate officers. The Board of Directors has discharged its duties in accordance with the best lights given it, and with an eye single to the welfare of the unhappy class which peoples these wards, and to the best interests of the State. Of all its acts and of all the record of each officer of the institution, it invites the most rigid scrutiny.

Respectfully submitted for the Board,

J. P. CALDWELL,
*President.*

## REPORT OF JOINT COMMITTEE.

*To the Boards of Directors of the Hospitals at Morganton and Raleigh:*

The undersigned committee, appointed by your respective bodies, beg leave to report the following:

We believe a certain and well-defined policy should be adopted by the State either to provide adequately for its insane citizens or decline to do so in unqualified terms. If the latter policy is followed, the authorities of the different counties, knowing they cannot depend on the State, will provide for their insane the best they can, and the insane will have some care that is now denied to many. Under the present plan the counties wait for the State to build, and the State does not, and thus the insane are left uncared for.

There is no need to discuss the humane or economical side of the question, for we assume that all are agreed that the public should undertake to provide amply for all the insane, especially those whose friends and relatives are unable to care for them.

It is well known that North Carolina has not erected enough buildings to house all its white insane, but it is not certain how many are in their homes, in jails and almshouses or roaming the county at large.

The United States Census for 1900 does not enumerate the insane, except those in State and private hospitals, and the Census of 1890 was so notoriously and glaringly inaccurate in the enumeration of the insane that not the slightest credence is given it. The enumerations of previous years are out of date and may be as worthless as that of 1890, but a study of the Census of 1880 is interesting. The white population was 867,242; the insane, 1,591—one insane per-

son to every 545 of inhabitants. The negro insane was one to every 1,215. (Negroes under the foregoing should have room for 520; the whites room for 2,181. The negroes have room for 500; the whites room for 1,400. There are 20 negro insane on the outside, to 700 white.) We therefore must rely on the carefully prepared statistics of other countries and States. In more thickly populated countries there are slightly more than three insane persons to every 1,000 of population. Probably insanity is not so prevalent amongst our citizens, but we believe that two to 1,000 of white people in North Carolina are insane. The large number of applicants on file in the offices of the two Hospitals for white insane and the many letters of inquiries would seem to prove this number to be correct, but to be well within limits we will base our calculations on one insane person to 600 of white inhabitants.

North Carolina, by the Census of 1900, had 1,263,603 white inhabitants; 779,049 in the Western Hospital district and 484,554 in the Eastern. On the basis of one insane person to 600 inhabitants, we had in the State in 1900 2,106 insane; 1,298 in the Western district and 808 in the Eastern. The Western district increased in population during the decade 1890-1900 148,269, or 14,827 per annum. The Eastern district, 66,143, or 6,614 per annum. At the same ratio the population in the Western district for the past five years has increased 74,135, the insane 123; in the Eastern the increase of population for five years has been 33,070, the insane 55. If these estimates are correct, there are in the Western district 1,421 insane persons, in the Eastern 863, or a total of 2,284 in the State. The Morganton Hospital has in round numbers beds for 1,000 patients; the one in Raleigh beds for 400. These estimates show the need for an increase of 421 beds at Morganton and 463 at Raleigh; and also that in the Western district there is one patient cared for to every 853 inhabitants, and in the Eastern one to every 1,294. It ap-

pears from the foregoing the Eastern district needs room for more. To equalize the two districts, there should be at Morganton 129 patients from the east. The yearly increase of the white insane in North Carolina is about thirty-six.

In accordance with the agreement of the two Boards, 33 women were received from the east. On the 22d of November there were 67 patients in the Hospital at Morganton from the east, and . . in the Raleigh Hospital from the west. It is plain that sending patients so far is expensive, and, everything else being equal, the Raleigh Hospital needs enlargement more than the one at Morganton.

It is our opinion that, in consideration of the large number of insane outside the walls of the Hospitals who are in need, and the difficulty and expense of providing for so many at once, that dotards, paralytics, idiots, imbeciles and epileptics, for the present, be excluded or accommodations prepared for them in other places.

Employment is the best remedy for insanity, and farming is the best and most remunerative form of labor. It is estimated there should be an acre of land to every patient under treatment. The Hospital at Raleigh has felt greatly the need for land, and this need cannot but grow greater as time goes on. We respectfully urge that this matter cannot be too strongly insisted on to the Legislature by your respective Boards. Sufficiency of land is the one great means of reducing the cost of maintenance; it is not only a curative measure, but an economical one.

It is absolutely necessary to make more room for the insane at Raleigh. The cost for their maintenance will be materially decreased by the purchase of more land and a cheaper water supply. They now pay two thousand dollars per annum for water and for the rent of land, which represents the interest on a capital of forty thousand dollars at five per cent.

We again ask that attention be drawn to the large amount of tuberculosis in our midst, which we are helpless to combat

with our insufficient accommodation for the tuberculous patients.

There is a great demand on the resources of the State for every purpose, and these resources are limited. We, for this reason, recommend that at present you ask for accommodation for the insane on a basis of one bed in the Hospital for every 750 of population. This would require about one hundred and fifty more beds at Morganton and three hundred and fifty at Raleigh. This makes no allowances for the yearly increase, and will not, in our judgment, supply the demand; but by excluding the classes we think, under the circumstances, should be excluded, it may care for the curable, violent and troublesome cases. The beds at Morganton should be limited to men, because of the excess of accommodation for women, 600 to 400 men; the beds at Raleigh to be divided equally between the sexes.

The colonization of patients at Morganton has proved so efficient, we recommend this be tried at Raleigh and increased at Morganton. If this be done more land will also be needed at Morganton. For obvious reasons, it is better to have land joining the present holdings, but this is not essential. Land more than three or four miles away can be utilized.

We respectfully call your attention to an effort that may be made to change the State's Prison into a hospital for the insane. We believe this would be harmful to the State's best interest, and we know it is not and cannot be made suitable for the innocent insane. The laws governing hospitals and the general subject of insanity could be amended in some particulars with advantage.

If the Legislature of 1905 should determine to provide to any large extent for the insane, it would be the part of wisdom to appoint a competent commission to examine this great question in all its aspects before large amounts of money be spent. The best thought of this and all other countries should be studied and the wisest course adopted. There is a

disposition to break away from the old plan of large, expensive structures to smaller, simpler, cheaper and, we believe, more efficient ones.

We feel we have a great State, and we are proud of it. We cannot but earnestly hope that this subject of caring for its insane, so long neglected, may be systematically taken up and treated in a business-like way. If, after discussion, the General Assembly believes the State cannot afford to erect any more buildings, then it should so declare. If, on the other hand, it thinks our people can further and adequately provide for them, then this should be dealt with in a plain, business-like way.

Respectfully submitted,

J. P. SAWYER,
I. I. DAVIS,
A. A. SHUFORD,
*Committee from Morganton Hospital.*

R. H. STANCELL,
L. J. PICOT,
S. O. MIDDLETON,
*Committee from Raleigh Hospital.*

# REPORT OF SUPERINTENDENT.

*To the Board of Directors of the State Hospital at Morganton:*

GENTLEMEN:—The usual tabulated statistical information for the biennial period November 30, 1902, December 1, 1904, is appended. An analysis of the tables shows the number of patients admitted to have been 172 men, 361 women; total, 533; that the whole number under treatment was 514 men, 782 women; total, 1,296; that the discharges and deaths were 126 men, 168 women; total, 294, leaving in the Hospital December 1, 1904, 387 men, 615 women, a total of 1,002 patients; that the per cent. of recoveries is below the average of this Hospital, and that the death rate is also lower; that 6 per cent. of the admissions were over sixty years of age, and that nearly one-half were chronic cases.

Other interesting data might be obtained from these tables, but those mentioned will be enough for present purposes.

In March, 1903, the building for women known as the "Harper Building," with beds for 230 patients, was ready for occupancy. The Legislature having failed to appropriate enough money to care for that number of patients, you ordered that only one-half of it be used.

The "colony" for men was occupied in June, 1903. The building was intended to accommodate 30 patients, but by moving to the "colony" grounds an old unused billiard room and the erection of an inexpensive cottage for the man in charge, room for 20 additional beds was made. These additions did not cost exceeding $500.

The demand for hospital care of the insane grew so great in both the Eastern and Western Hospital Districts that an appeal was made to the Governor in February, 1904, for suffi-

cient means to support as many patients as there were beds. He prompetly assured the Board that money for this purpose would be supplied from the State Treasury. Arrangements were immediately made with the Board of Directors and Superintendent of the Hospital at Raleigh to fill the beds from the two Districts, irrespective of geographical lines. All of the beds are practically taken, so that again only the curable and very troublesome patients can be admitted as beds are vacated by discharges.

A small brick building for 25 men is in course of construction at the "Colony." This will be ready for patients about the middle of January, 1905. This will make accommodations for 75 working male patients, as many as should be there, indeed, more, if the farm colony idea is carried out. This addition makes the capacity of the Hospital 1,040—425 men and 615 women.

A committee composed of three members from each of the Boards of the Hospitals at Morganton and Raleigh met at the latter Hospital on November 22d and prepared a report for the Boards. This report fully sets forth the number and condition of the white insane of North Carolina. The committee's recommendations were carefully and conservatively made, but as this report is before you and no doubt will be a part of your report to the Governor no further mention will be made of it.

Your attention is again called to the growing demand by the people of Western North Carolina to have dotards cared for by the Hospital. Under the present circumstances this should not be done, and yet, notwithstanding the care exercised by your Executive Committee a large number of these old people were received during the past two years.

The pressure brought to bear on the members of the committee to receive insane patients can only be known to them. It is the most perplexing duty they have to perform. They do the best they can, but they cannot always know the best

because of the meagre information they have before them. The careless manner of preparing commitment papers and histories by the physicians and Clerks of the Superior Courts adds greatly to the perplexity of the Executive Committee and the anxiety of the Hospital physicians. In many instances the recorded histories as required by law to accompany the commitment papers are not only meagre, but misleading and incorrect, showing gross carelessness and oftentimes ignorance. An examination of the table showing the alleged causes of insanity of those admitted will convince any one of the correctness of these statements. The persons who accompany patients frequently know nothing of them. This, with the incomplete and insufficient data in the papers, deprives the physician of valuable information, to the detriment of the patient.

The boilers put in over twenty years ago are greatly deteriorated by age and use—so much so that we are informed by the boiler insurance company that the company cannot assume the risks longer than next summer. The boilers should be replaced by more economical ones, even if they were safe, for we are told by competent steam engineers that $2,500 to $3,000 worth of fuel is wasted yearly in maintaining them. Due regard to safety and economy demand an early installation of new and better boilers; it is, in fact, a necessity. The cost will be about $6,000.

The room intended for a chapel, which had been used for years for an amusement hall, was abandoned for this purpose because it had become unsafe. An amusement hall is therefore required. This will cost about $5,000.

The per capita cost of maintenance for the past year was something less than the year before, owing, no doubt, to the larger number of patients and not to lessened cost of supplies. The per capita expense for the year 1904 was $145.

The number of patients that will be cared for next year will be not less than 1,025. This number will require for support $148,625 a year.

The usual reports of the Steward, Matron, Farmer, etc., are presented. They contain more or less valuable information. The Steward's books are so kept that any item of expense can be easily ascertained, and also the cost of every department of the Hospital.

Respectfully submitted,

P. L. MURPHY,
*Superintendent.*

## TABLE No. 1.

SHOWING MOVEMENT OF PATIENTS FOR THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| | 1903. | | | 1904. | | | Totals. | | |
|---|---|---|---|---|---|---|---|---|---|
| | Male. | Female. | Total. | Male. | Female. | Total. | Male. | Female. | Total. |
| Remaining Nov. 30, 1902 | 342 | 421 | 763 | ------ | ------ | ------ | ------ | ------ | ------ |
| Admitted | 89 | 167 | 256 | 83 | 194 | 277 | 172 | 361 | 533 |
| Total under treatment | 431 | 588 | 1,019 | 455 | 712 | 1,167 | 514 | 782 | 1,296 |
| Discharged recovered | 33 | 39 | 72 | 36 | 58 | 94 | 69 | 97 | 166 |
| Discharged improved | 5 | 9 | 14 | 3 | 10 | 13 | 8 | 19 | 27 |
| Discharged not improved | 4 | 5 | 9 | 6 | 6 | 12 | 10 | 11 | 21 |
| Discharged not insane | 2 | ------ | 2 | 1 | ------ | 1 | 3 | ------ | 3 |
| Died | 15 | 17 | 32 | 22 | 23 | 45 | 37 | 40 | 77 |
| Total removed | 58 | 71 | 129 | 68 | 97 | 165 | 126 | 168 | 294 |
| Remaining Nov. 30 | 372 | 518 | 890 | 387 | 615 | 1,002 | ------ | ------ | ------ |

## TABLE No. 2.

SHOWING THE AGES OF THOSE ADMITTED AND THOSE REMOVED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| Ages. | Admitted. | | Removed. | | | | | | | | Died. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Recovered. | | Improved. | | Not Improved. | | Not Insane. | | | |
| | Males. | Females. | Males. | Females. | Males. | Females. | Males. | Females. | Males. | Females. | Males. | Females. |
| From 10 to 20 years | 17 | 24 | 8 | 10 | ---- | ---- | ---- | 1 | 1 | ---- | 1 | ---- |
| From 20 to 30 years | 46 | 91 | 24 | 41 | 2 | 3 | 3 | 3 | ---- | ---- | 2 | 3 |
| From 30 to 40 years | 48 | 86 | 23 | 15 | 1 | 4 | 3 | 2 | ---- | ---- | 5 | 7 |
| From 40 to 50 years | 28 | 92 | 7 | 19 | 1 | 4 | 1 | 5 | 2 | ---- | 10 | 14 |
| From 50 to 60 years | 22 | 44 | 5 | 12 | 2 | 7 | 1 | ---- | ---- | ---- | 7 | 5 |
| From 60 years upward | 11 | 23 | 2 | ---- | 2 | 1 | 2 | ---- | ---- | ---- | 12 | 11 |
| Unknown | ---- | 1 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Total | 172 | 361 | 69 | 97 | 8 | 19 | 10 | 11 | 3 | ---- | 37 | 40 |

## TABLE No. 3.

SHOWING DURATION OF INSANITY BEFORE ADMISSION OF THOSE ADMITTED AND THOSE REMOVED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| Duration. | Admitted. | | Removed. | | | | | | | | Died. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Recovered. | | Improved. | | Not Improved. | | Not Insane. | | | |
| | Male. | Female. | Male. | Female. | Male. | Female. | Male. | Female. | Male. | Female. | Male. | Female. |
| Less than one month | 27 | 33 | 19 | 10 | ---- | 2 | ---- | ---- | ---- | ---- | 1 | 6 |
| One and less than three months | 50 | 91 | 21 | 46 | 1 | 9 | 4 | 3 | 2 | ---- | 5 | 8 |
| Three and less than six months | 21 | 50 | 10 | 13 | 3 | ---- | ---- | 2 | 1 | ---- | 5 | 5 |
| Six and less than twelve months | 21 | 39 | 10 | 11 | 2 | 1 | 1 | 1 | ---- | ---- | 4 | 7 |
| One year and less than two years | 12 | 34 | 5 | 8 | ---- | 3 | 1 | 2 | ---- | ---- | 8 | 5 |
| Two years and less than three years | 6 | 24 | 1 | 2 | ---- | ---- | 2 | 1 | ---- | ---- | 4 | ---- |
| Three years and less than five years | 11 | 34 | 1 | 3 | ---- | 1 | 1 | 2 | ---- | ---- | ---- | ---- |
| Five years and less than ten years | 6 | 27 | 1 | 1 | 1 | 3 | 1 | ---- | ---- | ---- | 4 | 2 |
| Ten years and less than twenty years | 4 | 18 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 4 | 3 |
| Twenty years and upward | 2 | 2 | ---- | ---- | 1 | ---- | ---- | ---- | ---- | ---- | 1 | 1 |
| Unknown | 12 | 9 | 1 | 3 | ---- | ---- | ---- | ---- | ---- | ---- | 1 | 3 |
| Totals | 172 | 361 | 69 | 97 | 8 | 19 | 10 | 11 | 3 | ---- | 37 | 40 |

## TABLE No. 4.

SHOWING ALLEGED CAUSES OF INSANITY, AS SHOWN IN THE COMMITMENT PAPERS, OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| Causes. | Male. | Female. | Total. |
|---|---|---|---|
| Abortion | | 1 | 1 |
| Absence of husband | | 1 | 1 |
| Acute mania | | 1 | 1 |
| Amenorrhœa | | 1 | 1 |
| Anamenia | | 3 | 3 |
| Arterio sclerosis | | 1 | 1 |
| Brain disease | 1 | 2 | 3 |
| Blow on head | 1 | | 1 |
| Cigarettes | 1 | | 1 |
| Disappointment | | 2 | 2 |
| Disappointment in love | | 2 | 2 |
| Disappointment and loss | | 1 | 1 |
| Disease of sexual organ and liver | | 1 | 1 |
| Disease of kidneys | | 3 | 3 |
| Disease of spine | | 1 | 1 |
| Dysmenorrhœa | | 2 | 2 |
| Disease of liver | 1 | 1 | 2 |
| Domestic affliction | 6 | 13 | 19 |
| Domestic trouble | 2 | 8 | 10 |
| Domestic affliction and heredity | | 2 | 2 |
| Domestic trouble and financial loss | | 1 | 1 |
| Epilepsy | | 7 | 7 |
| Excessive use of snuff | | 1 | 1 |
| Excessive use of tobacco | | 1 | 1 |
| Exposure | | 1 | 1 |
| Fall | | 3 | 3 |
| Fright | 2 | 3 | 5 |
| Female trouble | | 3 | 3 |
| Financial trouble | 3 | 4 | 7 |
| Fright and menopausis | | 1 | 1 |
| Grief | | 1 | 1 |
| Hard study | 2 | | 2 |
| Headache | | 1 | 1 |

TABLE No. 4—CONTINUED.

| Causes. | Male. | Female. | Total. |
|---|---|---|---|
| Heredity | 5 | 12 | 17 |
| Heredity and overwork | 1 | 1 | 2 |
| Heredity and jealousy | 1 | | 1 |
| Ill health | 21 | 48 | 69 |
| Ill health and domestic affliction | 1 | 1 | 2 |
| Ill health and heredity | | 1 | 1 |
| Ill health and hard study | 1 | | 1 |
| Ill health and change of life | | 1 | 1 |
| Ill health and religion | | 1 | 1 |
| Ill health and female trouble | | 1 | 1 |
| Ill health and irregular menstruation | | 1 | 1 |
| Indigestion | 1 | 1 | 2 |
| Insomnia | 1 | 1 | 2 |
| Insomnia and masturbation | 1 | | 1 |
| Intemperance | 8 | | 8 |
| Intemperance and loss of position | 1 | | 1 |
| Intemperance and cerebral softening | 1 | | 1 |
| Injury to head | 2 | | 2 |
| Irregular menstruation | | 5 | 5 |
| Intestinal disease | | 1 | 1 |
| La grippe | 1 | 1 | 2 |
| Loss of sleep | | 1 | 1 |
| Loss of eyesight | 1 | | 1 |
| Love affair | 1 | | 1 |
| Love and amenorrhœa | | 1 | 1 |
| Lactation | | 1 | 1 |
| Malaria | 1 | 2 | 3 |
| Masturbation | 12 | 1 | 13 |
| Masturbation and excessive use of tobacco | 1 | | 1 |
| Meningitis | | 2 | 2 |
| Menopauses | | 16 | 16 |
| Menopauses and religious excitement | | 1 | 1 |
| Neuralgia | | 1 | 1 |
| Nervous prostration | 1 | | 1 |
| Narcotics, use of | 2 | | 2 |
| Nervous trouble | 1 | 4 | 5 |

TABLE No. 4—CONTINUED.

| Causes. | Male. | Female. | Total. |
|---|---|---|---|
| Nervous trouble and jealousy | 1 | | 1 |
| Nervous trouble and religion | 1 | | 1 |
| Nervous trouble and care of afflicted sister | | 1 | 1 |
| Ovarian disease | | 1 | 1 |
| Overheat | 3 | | 3 |
| Overstudy | 2 | 1 | 3 |
| Overwork | 5 | 6 | 11 |
| Overwork and business trouble | 1 | | 1 |
| Overwork and worry | 2 | | 2 |
| Overwork and ill health | | | |
| Overwork and overstudy | 1 | | 1 |
| Physical activity and fear of want | 1 | | 1 |
| Physical injury | 1 | | 1 |
| Pneumonia | | 1 | 1 |
| Pregnancy | | 4 | 4 |
| Puberty | | 1 | 1 |
| Puerpery | | 21 | 21 |
| Rapid child-bearing | | 4 | 4 |
| Rapid child-bearing and loss of child | | 1 | 1 |
| Religious excitement | 17 | 15 | 32 |
| Reading patent medicine literature | 1 | | 1 |
| Seduction | | 1 | 1 |
| Separation from wife and signing bond | 1 | | 1 |
| Stomach and liver trouble | 1 | | 1 |
| Studying Scripture | 2 | | 2 |
| Sunstroke | 2 | | 2 |
| Suppressio-mensium | | 3 | 3 |
| Trouble | | 5 | 5 |
| Typhoid fever | 1 | 6 | 7 |
| Unhappy marriage | | 2 | 2 |
| Uterine disease | | 13 | 13 |
| Unknown | 44 | 95 | 139 |
| Total | 172 | 361 | 533 |

## TABLE No. 5.

SHOWING DEATHS FOR THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| Number. | Sex. | Age. | Duration of Insanity Before Admission. | Hospital Residence. | | | Date of Death. | Cause of Death. |
|---|---|---|---|---|---|---|---|---|
| | | | | Year. | Month. | Day. | | |
| 2825 | Female | 44 | 3 months | 1 | 2 | 13 | Dec. 1, 1902 | Exhaustion of melancholia. |
| 1708 | Male | 73 | 1 year and 5 months | 7 | 9 | 26 | Dec. 24, 1902 | Exhaustion, chronic mania. |
| 1395 | Female | 42 | 1 month | 10 | 1 | 1 | Dec. 30, 1902 | Phthisis pulmonalis. |
| 2943 | Male | 46 | years | ---- | 3 | 23 | Jan. 26, 1903 | Paresis. |
| 2888 | Female | 60 | 1 year | ---- | 9 | 22 | Feb. 14, 1903 | Chronic nephritis. |
| 2975 | Female | 42 | 4 months | ---- | 2 | 11 | Mar. 5, 1903 | Chronic nephritis. |
| 1297 | Male | 54 | 2 months | 10 | 9 | 20 | Mar. 14, 1903 | Phthisis pulmonalis. |
| 2308 | Male | 32 | 2 years | 5 | 1 | 20 | Mar. 30, 1903 | Epilepsy. |
| 1330 | Male | 67 | 5 years | 10 | 6 | 6 | April 24, 1903 | Apoplexy. |
| 2443 | Male | 36 | 1 year and 6 months | 5 | ---- | 17 | May 6, 1903 | Exhaustion, chronic mania. |
| 2985 | Female | 46 | 14 days | ---- | 3 | 12 | May 7, 1903 | Nephritis. |
| 2054 | Male | 27 | 1 month | 6 | 4 | 7 | May 13, 1903 | Phthisis pulmonalis. |
| 814 | Male | 43 | 5 years | 14 | 3 | 25 | May 20, 1903 | Phthisis pulmonalis. |
| 1794 | Female | 42 | 6 months | 7 | 4 | 29 | June 5, 1903 | Tuberculosis. |
| 2819 | Female | 31 | 2 months | 1 | 9 | 10 | June 14, 1903 | Diarrhœa. |
| 3115 | Female | 40 | 6 months | ---- | ---- | 12 | July 11, 1903 | Gastric ulcers. |
| 2995 | Female | 60 | 1 year | ---- | 3 | 24 | July 12, 1903 | Nephritis. |
| 2671 | Male | 36 | 10 days | 3 | 1 | 8 | Aug. 9, 1903 | Undetermined. |
| 3119 | Male | 36 | 6 months | ---- | 1 | 7 | Aug. 11, 1903 | Suicide. |
| 1422 | Female | 46 | Unknown | 10 | 6 | 14 | Aug. 21, 1903 | Phthisis pulmonalis. |
| 3157 | Male | 47 | 2 months and 15 days | ---- | ---- | 21 | Sept. 5, 1903 | Exhaustion, chronic mania. |
| 3166 | Female | 30 | Unknown | ---- | ---- | 10 | Sept. 6, 1903 | Septicœmia. |
| 2791 | Female | 69 | 35 years | 2 | 2 | 23 | Sept. 13, 1903 | Valvular disease of heart. |
| 1328 | Female | 59 | 4 months | 11 | ---- | 26 | Sept. 14, 1903 | Dysentery. |
| 2953 | Male | 16 | 12 years | ---- | 11 | 4 | Sept. 27, 1903 | Tuberculosis. |
| 2424 | Male | 21 | 2 years | 4 | 4 | 10 | Oct. 4, 1903 | Tuberculosis. |
| 1949 | Female | 25 | 3 months | 7 | 6 | ---- | Oct. 6, 1903 | Tuberculosis. |
| 2158 | Female | 37 | 8 months | 6 | 3 | 26 | Oct. 20, 1903 | Exhaustion, chronic melancholia. |
| 3187 | Female | 30 | 1 month | ---- | 1 | 12 | Nov. 5, 1903 | Exhaustion of mania. |
| 3176 | Male | 45 | 2 months | ---- | 2 | 2 | Nov. 16, 1903 | Cerebral softening. |
| 3153 | Male | 58 | 2 years and 2 months | ---- | 3 | 7 | Nov. 18, 1903 | Exhaustion, chronic mania. |

TABLE No. 5—CONTINUED.

| Number. | Sex. | Age. | Duration of Insanity Before Admission. | Hospital Residence. | | | Date of Death. | Cause of Death. |
|---|---|---|---|---|---|---|---|---|
| | | | | Year. | Month. | Day. | | |
| 1908 | Female | 63 | 1 year | 7 | 9 | 15 | Nov. 23, 1903 | Chronic nephritis. |
| 1428 | Male | 67 | 30 years | 10 | 9 | 16 | Dec. 2, 1903 | Valvular disease of heart. |
| 3220 | Female | 35 | 14 days | ---- | ---- | 13 | Dec. 5, 1903 | Exhaustion of acute mania. |
| 2552 | Male | 44 | 1 year and 6 months | 4 | 4 | 1 | Dec. 7, 1903 | Nephritis. |
| 3192 | Female | 30 | 30 days | ---- | 2 | 15 | Dec. 14, 1903 | Valvular disease of heart. |
| 2371 | Female | 48 | 8 months | 5 | 6 | 28 | Dec. 21, 1903 | Pulmonary tuberculosis. |
| 328 | Male | 68 | 16 years | 18 | 2 | 25 | Jan. 4, 1904 | Pyaemia. |
| 313 | Female | 65 | 6 years | 18 | 4 | 24 | Jan. 9, 1904 | Nephritis. |
| 3235 | Female | 38 | 1 year and 6 months | ---- | 1 | 4 | Jan. 22, 1904 | Multiple sclerosis. |
| 1528 | Male | 51 | 1 month and 15 days | 10 | 3 | 16 | Feb. 2, 1904 | Epithelioma. |
| 731 | Female | 45 | 10 years | 15 | 6 | 24 | Feb. 2, 1904 | Epilepsy. |
| 2674 | Male | 73 | 10 months | 3 | 7 | 10 | Feb. 16, 1904 | Valvular disease of heart. |
| 3233 | Male | 63 | 3 months and 14 days | ---- | 2 | 6 | Feb. 23, 1904 | Cerebral hemorrhage. |
| 2324 | Male | 82 | 5 months | 5 | 11 | 7 | Feb. 23, 1904 | Senility. |
| 1345 | Male | 41 | Unknown | 11 | 6 | 7 | Mar. 7, 1904 | Phthisis pulmonalis. |
| 2071 | Male | 64 | 8 years | 7 | ---- | 26 | Mar. 9, 1904 | Epilepsy. |
| 2304 | Male | 41 | 1 year | 6 | 1 | 9 | Mar. 12, 1904 | Phthisis pulmonalis. |
| 353 | Female | 65 | 12 days | 18 | 1 | 17 | Mar. 23, 1904 | Phthisis pulmonalis. |
| 315 | Male | 79 | 2 months | 18 | 7 | 7 | Mar. 31, 1904 | Influenza and senility. |
| 2899 | Male | 42 | 1 year and 1 month | 1 | 10 | 17 | April 3, 1904 | Paresis. |
| 2713 | Male | 67 | 1 year and 2 months | 3 | 4 | 25 | April 3, 1904 | Valvular disease of heart. |
| 1698 | Female | 64 | 3 months | 9 | 1 | 23 | April 7, 1904 | Pulmonary œdema. |
| 2289 | Female | 69 | 21 days | 6 | 3 | 16 | April 13, 1904 | Cerebral hemorrhage. |
| 1514 | Female | 47 | 1 year | 10 | 6 | 25 | April 15, 1904 | Pulmonary tuberculosis. |
| 1724 | Female | 66 | Unknown | 8 | 10 | 25 | April 24, 1904 | Pulmonary tuberculosis. |
| 665 | Female | 68 | 6 months | 16 | 2 | 12 | April 25, 1904 | Chronic nephritis. |
| 250 | Female | 46 | 6 months | 19 | 5 | 13 | May 3, 1904 | Cancer. |
| 2780 | Female | 52 | 10 years | 2 | 11 | 22 | May 7, 1904 | Lagrippe. |
| 738 | Female | 72 | 1 month | 15 | 9 | 15 | May 14, 1904 | Chronic nephritis. |
| 3177 | Female | 43 | 6 months | ---- | 8 | 2 | May 16, 1904 | Exhaustion melancholia. |
| 2850 | Male | 64 | 5 months | 2 | 6 | ---- | May 27, 1904 | Cerebral hemorrhage. |
| 229 | Male | 58 | 5 years | 19 | 9 | 15 | June 22, 1904 | Arterio sclerosis. |
| 2286 | Male | 37 | Unknown | 6 | 6 | ---- | June 22, 1904 | Tuberculosis. |

TABLE No. 5—CONTINUED.

| Number. | Sex. | Age. | Duration of Insanity Before Admission. | Hospital Residence. | | | Date of Death. | Cause of Death. |
|---|---|---|---|---|---|---|---|---|
| | | | | Year. | Month. | Day. | | |
| 2809 | Female | 29 | 3 months | 2 | 11 | 7 | July 15, 1904 | Pneumonia. |
| 3333 | Male | 44 | 1 year and 3 months | ---- | 3 | 4 | July 18, 1904 | Suicide. |
| 1630 | Female | 48 | 6 years | 5 | 11 | 20 | July 30, 1904 | Typhoid fever. |
| 2880 | Female | 21 | 21 days | 2 | 5 | 14 | Sept. 11, 1904 | Phthisis pulmonalis. |
| 1811 | Male | 78 | 7 days | 9 | 1 | 19 | Sept. 18, 1904 | Pulmonary tuberculosis. |
| 3325 | Female | 46 | 2 months | ---- | 5 | 23 | Sept. 25, 1904 | Exhaustion, melancholia. |
| 3399 | Female | 56 | 2 months | ---- | 2 | 4 | Sept. 25, 1904 | Nephritis. |
| 3456 | Female | 45 | 2 months | ---- | ---- | 19 | Oct. 16, 1904 | Exhaustion, melancholia. |
| 80 | Male | 47 | Unknown | 21 | 4 | 29 | Oct. 17, 1904 | Cirrhosis of the liver. |
| 2282 | Male | 49 | 8 months | 6 | 10 | 1 | Oct. 18, 1904 | hrombosis of portal vein. |
| 3223 | Male | 41 | 1 month | ---- | 11 | 10 | Nov. 5, 1904 | Paresis. |
| 3336 | Female | 63 | 10 years and 2 months | ---- | 6 | 25 | Nov. 12, 1904 | Exhaustion, chronic mania. |
| 1930 | Male | 48 | 10 years | 8 | 8 | 10 | Nov. 24, 1904 | Asphyxia. |

## TABLE No. 6.

SHOWING OCCUPATIONS OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| | | | |
|---|---|---|---|
| Blacksmith | 1 | Machinist's wife | 1 |
| Bookkeeper | 2 | Merchant | 6 |
| Brickmaker's wife | 1 | Mechanic | 1 |
| Butcher's wife | 1 | Merchant's wife | 1 |
| Carpenter | 1 | Manufacturer | 1 |
| Carpenter's wife | 3 | Milliner | 1 |
| Clerk | 1 | Miller's wife | 2 |
| Clergyman | 2 | Music teacher | 1 |
| Domestic | 4 | None | 33 |
| Druggist | 1 | Painter | 1 |
| Factory operatives | 25 | Physician's wife | 1 |
| Factory operative's wife | 1 | Physician's widow | 1 |
| Farmer | 100 | Peddler | 1 |
| Farmer's wife | 70 | Pilot's wife | 1 |
| Farmer's daughter | 32 | Policeman | 1 |
| Farmer's son | 10 | Railroad agent | 1 |
| Farmer's widow | 5 | Salesman | 1 |
| Farmer and merchant | 1 | Saleswoman | 1 |
| Housekeeper | 158 | Seamstress | 1 |
| Housewife | 9 | Shoemaker's wife | 1 |
| Laborer | 18 | Student | 3 |
| Laborer's wife | 4 | Student and teacher | 1 |
| Lawyer | 1 | Teacher | 10 |
| Lawyer's wife | 2 | Tramp | 1 |
| Liveryman | 1 | Traveling salesman | 1 |
| Liveryman's wife | 1 | Train dispatcher | 1 |
| Linotype operative | 1 | Truckbuilder's wife | 1 |
| Mason's wife | 1 | Total | 533 |

TABLE No. 7.

SHOWING CIVIL CONDITIONS OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1904.

| | Male. | Female. | Total. |
|---|---|---|---|
| Married | 79 | 194 | 273 |
| Single | 86 | 132 | 218 |
| Widowed | 7 | 28 | 35 |
| Divorced | ---------- | 7 | 7 |
| Total | 172 | 361 | 533 |

# STEWARD'S REPORT.

RECEIPTS AND DISBURSEMENTS FROM DECEMBER 1, 1902, TO NOVEMBER 30, 1903.

DR.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. 1. | To appropriation for 1903 | | $125,000.00 |
| 1. | To appropriation for deficit, 1902 | | 7,000.00 |
| | | | $132,000.00 |

CR.

| | | | | |
|---|---|---|---|---|
| 1902. | | | | |
| Dec. 1. | By amount overdrawn Dec. 1, 1902. | | | $ 235.91 |
| | By vouchers issued for December | $10,742.37 | | |
| 1903. | | | | |
| | January | 10,249.38 | | |
| | February | 13,068.31 | | |
| | Total first quarter | | $ 34,105.06 | |
| | March | 9,360.64 | | |
| | April | 8,125.23 | | |
| | May | 10,850.58 | | |
| | Total second quarter | | 28,336.45 | |
| | June | 9,846.26 | | |
| | July | 11,953.58 | | |
| | August | 12,921.84 | | |
| | Total third quarter | | 34,721.68 | |
| | September | 8,999.93 | | |
| | October | 10,742.46 | | |
| | November | 7,908.63 | | |
| | Total fourth quarter | | 27,651.02 | |
| | Total vouchers issued 1903 | | | 124,814.21 |
| 1903. | | | | |
| Nov. 30. | Balance unexpended | | | 6,949.88 |
| | | | | $132,000.00 |

# STEWARD'S REPORT.

RECEIPTS AND DISBURSEMENTS FROM DECEMBER 1, 1903, TO NOVEMBER 30, 1904.

DR.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. 1. | To balance unexpended of 1903 | | $ 6,949.88 |
| 1. | To appropriation for 1904 | | 125,000.00 |
| | | | $131,949.88 |

CR.

| | | | |
|---|---|---|---|
| 1903. | | | |
| | By vouchers issued for December | $10,264.28 | |
| 1904. | | | |
| | January | 9,238.69 | |
| | February | 8,924.68 | |
| | Total first quarter | | $ 28,427.65 |
| | March | 13,098.23 | |
| | April | 10,912.22 | |
| | May | 9,970.23 | |
| | Total second quarter | | 33,980.68 |
| | June | 9,206.61 | |
| | July | 12,195.86 | |
| | August | 12,324.90 | |
| | Total third quarter | | 33,727.37 |
| | September | 14,086.34 | |
| | October | 10,342.86 | |
| | November | 13,382.77 | |
| | Total fourth quarter | | 35,811.97 |
| 1904. | | | |
| Nov. 30. | Total vouchers issued 1904 | | 131,947.60 |
| 30. | Balance on hand | | 2.21 |
| | | | $131,949.88 |

# STEWARD'S REPORT.

CLASSIFIED EXPENDITURES FROM DECEMBER 1, 1902, TO NOVEMBER 30, 1904.

| | 1903. | 1904. |
|---|---|---|
| 1. Salaries | $ 8,292.46 | $ 8,205.13 |
| 2. Wages | 31,971.04 | 34,052.48 |
| 3. Transient labor | 3,371.88 | 3,808.98 |
| 4. Directors' expenses | 497.06 | 375.80 |
| 5. Travelling expenses | 267.10 | 21.00 |
| 6. Improvements and repairs | 2,980.82 | 4,533.36 |
| 7. Religious services | 345.82 | 168.36 |
| 8. Amusements | 108.00 | 95.50 |
| 9. Insurance | 955.00 | 1,125.00 |
| 11. Bacon | 6,728.08 | 7,856.80 |
| 12. Beef | 6,375.09 | 5,260.30 |
| 13. Mutton | 146.83 | ..... |
| 14. Pork | 756.81 | 153.94 |
| 15. Hams | 785.66 | 764.30 |
| 16. Pantry | 1,112.08 | 962.62 |
| 17. Fish and sausage | 18.95 | 210.20 |
| 18. Lard | 142.58 | 40.00 |
| 19. Butter and oleomargerine | 4,831.50 | 3,266.21 |
| 20. Eggs | 1,348.19 | 1,210.76 |
| 21. Cheese, crackers and confections | 378.22 | 511.73 |
| 22. Coffee | 1,516.24 | 1,339.03 |
| 23. Tea | 186.06 | 169.83 |
| 24. Salt | 49.50 | 83.75 |
| 25. Rice | 298.10 | 285.46 |
| 26. Spices, pepper and vinegar | 101.95 | 182.35 |
| 27. Flour | 5,821.88 | 8,196.46 |
| 28. Meal | 1,316.60 | 1,411.58 |
| 29. Herrings | 70.40 | 165.18 |
| 30. Baking powder and yeast | 412.26 | 412.85 |
| 31. Molasses and syrups | 687.66 | 630.83 |
| Carried forward | $ 81,874.82 | $ 85,499.79 |

# STEWARD'S REPORT.

CLASSIFIED EXPENDITURES FROM DECEMBER 1, 1902, TO NOVEMBER 30, 1904.

| | 1903. | 1904. |
|---|---|---|
| Amount brought forward | $ 81,874.82 | $ 85,499.79 |
| 32. Sugar | 2,162.54 | 1,863.02 |
| 33. Fruit | 889.99 | 624.02 |
| 34. Vegetables | 1,581.24 | 1,625.49 |
| 35. Tobacco | 1,603.08 | 619.03 |
| 36. Soap | 355.32 | 280.73 |
| 37. Starch and blueing | 71.48 | 65.10 |
| 38. Gasoline, candles and matches | 276.17 | 142.83 |
| 39. Hats | 330.34 | 5.70 |
| 40. Dry goods and clothing | 4,533.16 | 7,798.90 |
| 41. Shoes and leather | 1,417.71 | 877.25 |
| 42. Books, stationery and stamps | 970.27 | 799.39 |
| 43. Furniture and bedding | 643.70 | 2,235.93 |
| 44. Carpets and matting | 72.00 | 175.89 |
| 45. Queensware, wood and tinware | 610.47 | 1,091.97 |
| 46. Hardware | 1,080.51 | 1,033.87 |
| 47. Glass and putty | 262.22 | 46.36 |
| 48. Paints and oils | 749.90 | 1,136.84 |
| 49. Drugs | 889.77 | 1,408.93 |
| 50. Seeds and plants | 579.31 | 659.47 |
| 51. Fertilizers | 849.30 | 1,740.32 |
| 52. Corn, oats and bran | 3,570.68 | 3,619.77 |
| 53. Forage | 1,173.25 | 1,180.99 |
| 55. Carriages and wagons | ..... | 177.65 |
| 56. Harness | 34.00 | 41.00 |
| 57. Tools and implements | 379.53 | 132.09 |
| 58. Blacksmith | 404.72 | 273.94 |
| 59. Freight, express and telegrams | 8,613.94 | 8,458.74 |
| 60. Coal | 4,426.46 | 2,854.32 |
| 61. Wood | 4,095.82 | 4,189.01 |
| 62. Sundries | 322.41 | 1,289.63 |
| Totals | $124,814.21 | $131,947.67 |

# STEWARD'S REPORT

SPECIAL FUND ACCOUNT FROM DECEMBER 1, 1902, TO NOVEMBER 30, 1904.

| | | 1903. | 1904. |
|---|---|---|---|
| Dec. 1. | To balance | $12,922.58 | $ 4,153.23 |
| | To received from Pay patients | 3,668.46 | 5,366.04 |
| | Supt. for supplies | 393.68 | 206.41 |
| | Steward for board | ..... | 170.00 |
| | County claims | 158.20 | 150.55 |
| | Bank interest | 62.50 | ..... |
| | Services private nurse. | 62.04 | ..... |
| | Sale hides | 607.03 | 775.96 |
| | Sale cotton and hogs. | 146.50 | 95.00 |
| | Sale barrels and sacks. | 121.48 | 62.51 |
| | Sale steam house | 40.16 | 43.87 |
| | Sale carpenter shop | 7.05 | 35.50 |
| | Sale drug store | 19.00 | 5.00 |
| | Sale shoe-shop | 39,45 | 29.48 |
| | Sale greenhouse | 98.20 | 116.60 |
| | Sale store-room | 93.94 | 157.40 |
| | Sale sundries | 36.31 | 434.53 |
| | Totals | $18,476.58 | $11,802.08 |
| | By disbursements for— | | |
| | Paid Special attendants | $ 303.33 | $ 470.04 |
| | County claims | 224.80 | 145.60 |
| | For cattle | 486.75 | 100.00 |
| | Sundries | 10.75 | 25.85 |
| | For coal freights, etc | 13,297.72 | ..... |
| | Dr. I. M. Taylor, lands | ..... | 2,004.68 |
| | Construction of buildings | ..... | ..... |
| | Colony, stewards and farmers | ..... | 5,328.72 |
| | Totals | $14,323.35 | $ 8,074.89 |
| Nov. 30. | Balances | 4,153.23 | 3,727.19 |
| | | $18,476.58 | $11,802.08 |

# REPORT OF FARM AND GARDEN.

DECEMBER 1, 1902, TO NOVEMBER 30, 1904.

| | 1903. | 1904. |
|---|---|---|
| Ensilage, tons | 270 | 270 |
| Hay, tons | 152 | 265 |
| Corn stover, tons | 31 | 45 |
| Green feed, tons | 520 | 446 |
| Straw, tons | 1½ | ..... |
| Pork, pounds | 26,181 | 21,326 |
| Beef, pounds | 4,303 | 3,918 |
| Grapes, pounds | 1,493 | 1,794 |
| Melons, pounds | 50,691 | 58,553 |
| Rye, bushels | 12 | ..... |
| Beets, bushels | 68 | 154 |
| Potatoes, sweet, bushels | 318 | 2,878 |
| Potatoes, Irish, bushels | 544 | 1,361 |
| Tomatoes, bushels | 498 | 446 |
| Turnip greens, bushels | 279 | 425 |
| Turnips, bushels | 1,497 | 673 |
| Lettuce, bushels | 80 | 128 |
| Garden peas, bushels | 33 | 80 |
| Onions, bushels | 186 | 558 |
| Squash, bushels | 128 | 129 |
| Okra, bushels | 13 | 23 |
| Cucumbers, bushels | 7 | 83 |
| Apples, bushels | 619 | 260 |
| Cow-peas, in pod, bushels | 43 | ..... |
| Pepper, bushels | 34 | 27 |
| Snap beans, bushels | 787 | ..... |
| Lima beans, bushels | 72 | 20 |
| Roasting ears, bushels | 473 | 620 |
| Corn Bushels | 580 | 450 |
| Peas, bushels | 5 | 9 |
| Lima beans (seed), bushels | 1 | ..... |
| Bunch beans (seed), bushels | 2 | ..... |
| Pole beans (seed), bushels | 3 | ..... |
| Corn beans (seed), bushels | 2 | ..... |
| Oyster plant, bushels | ..... | 137 |
| Onion sets, bushels | ..... | 38 |
| Beans (green), bushels | ..... | 743 |
| Radishes, dozen | 1,895 | 2,258 |

| | 1903. | 1904. |
|---|---|---|
| Egg plant, dozen | 5 | 12 |
| Rhubarb, dozen | 226 | 758 |
| Onions, dozen | 1,737 | ..... |
| Salsify, dozen | 1,983 | ..... |
| Asparagus, bunches | 1,659 | 546 |
| Celery, bunches | 3,707 | 4,764 |
| Strawberries, quarts | 1,531 | 2,004 |
| Raspberries, quarts | 187 | 62 |
| Plums, quarts | 98 | ..... |
| Cabbage, heads | 11,258 | 13,380 |
| Horseradish, number | ..... | 65 |
| Milk, gallons | 41,270 | 41,923 |
| Wood, cords | 112 | 167 |

## REPORT FROM SHOE-SHOP.

From December 1, 1902, to November 30, 1904.

| | |
|---|---|
| Pairs of shoes made | 74 |
| Pairs of shoes mended | 4,876 |
| Pairs of slippers made | 1,327 |
| Pairs of slippers mended | 3,089 |
| Pairs of suspenders mended | 1,411 |
| Harness made | 60 |
| Harness mended | 178 |
| Clocks repaired | 14 |
| Razors sharpened | 1,009 |

# MATRON'S REPORT.

WORK DONE IN SEWING-ROOM AND WARDS FROM DECEMBER 1, 1902, TO DECEMBER 1, 1904.

| Articles. | Number Made. | | Total. | Number Mended. | | Total. |
|---|---|---|---|---|---|---|
| | 1903. | 1904. | | 1903. | 1904. | |
| Coats | 159 | 247 | 246 | 705 | 590 | 1,205 |
| Pants | 380 | 287 | 667 | 1,306 | 1,772 | 3,072 |
| Vests | 81 | 119 | 200 | 327 | 264 | 591 |
| Shirts | 928 | 1,156 | 2,084 | 877 | 1,032 | 1,359 |
| Drawers | 532 | 666 | 1,198 | 1,388 | 1,283 | 2,671 |
| Strong shirts | 21 | 4 | 25 | 6 | 21 | 27 |
| Strong dresses | 62 | 94 | 156 | 224 | 214 | 438 |
| Camisoles | 7 | 21 | 28 | ------ | ------ | ------ |
| Aprons | 1,585 | 908 | 2,493 | 589 | 512 | 1,106 |
| Dresses | 994 | 1,533 | 2,527 | 2,892 | 3,006 | 5,898 |
| Chemise | 589 | 409 | 998 | 1,240 | 1,197 | 2,437 |
| Gowns | 306 | 175 | 491 | 641 | 496 | 1,137 |
| Skirts | 706 | 362 | 1,068 | 1,686 | ------ | 1,686 |
| Underbodies | 349 | 33 | 382 | 8 | ------ | 8 |
| Shirtwaists | 65 | 99 | 164 | 17 | 29 | 46 |
| Sacques | 74 | 136 | 210 | ------ | 16 | 16 |
| Bonnets | 142 | 68 | 210 | 4 | 7 | 11 |
| Collars and ties | 83 | 116 | 199 | ------ | ------ | 8 |
| Towels | 2,453 | 1,909 | 4,362 | 15 | 32 | 47 |
| Spreads | 120 | 4 | 124 | 86 | 108 | 194 |
| Sheets | 2,058 | 1,533 | 3,591 | 307 | 321 | 628 |
| Gum sheets | 70 | 82 | 152 | ------ | ------ | ------ |
| Pillow cases | 1,594 | 1,081 | 2,675 | 283 | 276 | 559 |
| Pillows | 287 | 190 | 477 | ------ | ------ | ------ |
| Cotton beds | 107 | 250 | 357 | 343 | 286 | 629 |
| Quilts | 16 | 8 | 24 | ------ | ------ | ------ |
| Blankets | ------ | ------ | ------ | 376 | 517 | 833 |
| Clothes sacks | 225 | 287 | 512 | 142 | 113 | 255 |
| Curtains | 60 | 95 | 155 | ------ | ------ | ------ |
| Table cloths | 37 | 40 | 77 | 3 | 3 | 6 |
| Table napkins | 574 | 210 | 784 | ------ | ------ | ------ |
| Socks knit | 145 | 196 | 341 | 2,876 | 4,950 | 7,826 |
| Stockings | 14 | 23 | 37 | ------ | ------ | 1,026 |

MATRON'S REPORT—CONTINUED.

| Articles. | Number Made. | | Total. | Number Mended. | | Total. |
|---|---|---|---|---|---|---|
| | 1903. | 1904. | | 1903. | 1904. | |
| Shoulder capes | 21 | 40 | 61 | | | |
| Hats lined | 123 | 119 | 242 | | | |
| Handkerchiefs | 21 | 58 | 79 | | | |
| Caps, scullion | 30 | 61 | 91 | | | |
| Table scarfs | 6 | 16 | 22 | | | |
| Gloves | 30 | 52 | 82 | | | |
| Lace knit (yards) | 48 | 47 | 95 | | | |
| Chair cushions | 7 | 8 | 15 | | | |
| Fancy quilts | | 80 | 80 | | | |
| Hair braids | 4 | 6 | 10 | | | |
| Crochet slippers | 6 | 4 | 10 | | | |
| Crochet shawls | 19 | 41 | 60 | | | |
| Fascinators | 1 | 3 | 4 | | | |
| Drawn work table covers | 5 | 8 | 13 | | | |
| Drawn work scarfs | 6 | 16 | 22 | | | |
| Drawn work doilies | 8 | 50 | 58 | | | |
| Stuffed animals | 75 | 80 | 155 | | | |
| Tatting (yards) | | 15 | 15 | | | |
| Dolls | 48 | 48 | 96 | | | |
| Pin-cushions | 4 | 6 | 10 | | | |
| Laundry bags | 8 | 30 | 38 | | | |
| Sweaters | 3 | 3 | 6 | | | |
| Flannel skirts | 32 | 98 | 130 | | | |
| Center pieces | 8 | | 8 | | | |
| Powder puffs | 2 | 4 | 6 | | | |
| Fancy baskets | 125 | | | | | |
| Wall pockets | 2 | | 2 | | | |
| Rugs | 26 | | 26 | | | |
| Druggets | 1 | | 1 | | | |
| Baby dresses | 5 | | 5 | | | |
| Needle books | 4 | | 4 | | | |
| Baby shoes | 27 | | 27 | | | |
| Baby caps | 2 | | 2 | | | |
| Baby sacques | 25 | | 25 | | | |
| Shirt-waist sets | 7 | | 7 | | | |
| Chairs bottomed | | | 28 | | | |

## HOUSEKEEPER'S REPORT.

| | 1903. | 1904. | Total. |
|---|---|---|---|
| Canned blackberries | 151 gallons. | 524 gallons. | 675 gallons. |
| Canned peaches and apples | 53 gallons. | 216 gallons. | 269 gallons. |
| Canned tomatoes | 98 gallons. | 114 gallons. | 212 gallons. |
| Jam—blackberry | 126 pounds. | 488 pounds. | 614 pounds. |
| Jelly—different fruits | 360 pounds. | 172 pounds. | 532 pounds. |
| Preserves—different fruits | 38 pounds. | 108 pounds. | 146 pounds. |
| Sweet pickle | 406 pounds. | 456 pounds. | 862 pounds. |
| Chow-chow | 20 gallons. | 33 gallons. | 53 gallons. |
| Tomato catsup | 20 gallons. | 8 gallons. | 28 gallons. |
| Pepper pickles | ------ gallons. | 11½ gallons. | 11½ gallons. |
| Liver Pudding | 2,914 pounds. | 1,893 pounds. | 4,737 pounds. |
| Sausage | 2,204 pounds. | 2,355 pounds. | 4,559 pounds. |
| Lard | 2,747 pounds. | 1,396 pounds. | 4,143 pounds. |
| Butter | 3,068 pounds. | 3,323 pounds. | 6,391 pounds. |
| Laundry soap | 11½ barrels. | 12 barrels. | 23½ barrels. |
| Laundry, bar | 150 pounds. | 150 pounds. | 300 pounds. |

# REPORT

OF THE

# STATE HOSPITAL,

AT

## GOLDSBORO, N. C.,

FROM

NOVEMBER 30, 1902, TO NOVEMBER 30, 1904.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1905.

## OFFICERS.

J. F. Millær, M. D. ..... Superintendent
W. W. Faison, M. D. ..... First Assistant Physician
Clara E. Jones, M. D. ..... Second Assistant Physician
B. R. Lacy, Esq ..... Treasurer ex officio
Capt. Daniel Reid ..... Steward
Mrs. E. J. Smith ..... Matron
W. J. Matthews, B. E ..... Engineer
Mrs. Victoria Bryan ..... Seamstress
Mr. J. W. Bryan ..... Farmer

## BOARD OF DIRECTORS.

Dr. Elisha Porter, President ..... Pender County
W. F. Rountree ..... Craven County
Dr. D. W. Bullock ..... New Hanover County
Dr. Joseph E. Grimsley ..... Greene County
D. E. McKinne ..... Johnston County
H. E. Dillon ..... Lenoir County
W. R. Hollowell ..... Wayne County
W. L. Hill ..... Pender County
A. F. Johnson ..... Sampson County

# LETTER OF TRANSMITTAL.

---

GOLDSBORO, N. C., December 8, 1904.

*To His Excellency,* CHARLES B. AYCOCK, *Governor:*

As chairman of the Board of Directors of the State Hospital at Goldsboro, I again respectfully submit our report for your consideration. The report of Dr. J. F. Miller has been carefully considered and approved by your Board of Directors, and it is gratifying to us, and doubtless to yourself and to the public at large, to note his efficient and economic management of this large State charity. I especially call your attention to the fact that a first-class cold-storage and ice factory has been installed the past year without an appropriation by the State, but from money made by the industrial enterprises of the Hospital.

Your attention is also respectfully invited to the recommendation of the Superintendent for an annual appropriation of $60,000 for maintenance and repairs, and $40,000 as a special appropriation for a building and its furnishings for female patients, for an eighty-horse-power boiler and for an extension of a spur of the North Carolina Railroad from our coal-bins to our boiler-house, being a distance of a little less than a half-mile. This Hospital also needs a small appropriation of about $2,500 for a building and its furnishings to care for tuberculous male patients. We sincerely hope your Excellency will approve these several recommendations, and that the approaching Legislature will fully appreciate the necessity for the same.

All of which is most respectfully submitted by

Your obedient servant,

ELISHA PORTER,
*Chairman.*

# SUPERINTENDENT'S REPORT.

GOLDSBORO, N. C., December 8, 1904.

*Gentlemen of the Board of Directors:*

In the providence of God we are permitted to meet here to consider the affairs of this Hospital, and it is my pleasure and also duty to inform you of its present condition and all things appertaining thereto which you as its guardians should know. This report is for the biennial period dating from November 30, 1902, to November 30, 1904, and includes, of course, the report I made to you in December, 1903. At the beginning of this biennial period there were on the rolls of this Hospital 481 patients—198 males and 283 females. During that period we have received 273 patients—113 males and 160 females. Total under treatment, 754. Daily average population, 521 35-100. Discharged during 1903-'04, 225 patients; as recovered, 89; as improved, 9; as unimproved, 1. Died, 120. Remaining December 1, 1904, 529—220 males and 309 females. Percentage of cures on admission, 32 95-100; percentage of deaths on number treated, 9 51-100.

I regret that the professional work of the past two years in its results has not been altogether so satisfactory as usual, and yet the medical staff of the Hospital has never been more faithful and conscientious in the discharge of duty, and probably never so laborious in consequence of increased amount of sickness during a portion of the period embraced by this report, especially during an epidemic of a malignant form of dysentery which swept through our Hospital during the months of April and May, 1903.

Tuberculosis continues to do its deadly work, and has claimed for its victims about twenty-eight per cent. of those

who have died during the period. I will state for your information that the epidemic of dysentery was confined to our female population, and hence we judged that the cause was inside the building, but we knew not how nor where, unless it was on the walls of the building; so we proceeded to remove all the accumulated whitewash on the walls of rooms and corridors throughout every building occupied by females. This was almost a Herculean task, and the walls afterwards were treated to a coat of whitewash and bichloride of mercury.

I am glad to state that we have had no epidemic during the past twelve months, and, with the exception of tuberculosis, the health of the Hospital has been good. In consequence of the character of our population, we cannot reasonably hope for a favorable comparison with results of hospitals for the white people, yet our mortality is much less than what obtains in most Southern hospitals among a population of like character as ours. Hoffman, who has spent years in laborious research and has written a book on the negro race, presents a wealth of statistics, nowhere else to be found, demonstrating the fact that under every condition the Caucasian is a stronger race than the negro, more resisting to the encroachments of disease and less yielding to its destructive influences; and hence, under like conditions, the mortality everywhere is much greater among the colored than the white population. These tests have been made both in civil and military life, in cities and armies of many countries.

The Legislature of 1899 appropriated $50,000 for enlargement of this Hospital, but unfortunately the Treasury was so depleted by other demands that the Hospital received but $20,000 of the amount appropriated. The building erected with this money was intended for the accommodation of male patients, but we have been compelled to place female patients on the second floor of this building. Believing that the Legislature of 1901 would make provision for supplying this Hospital with the remaining $30,000 due, we began receiving

every worthy patient who applied for admission, and we soon filled the new building with a hundred and fifty admissions for the year, since which time our wards have been crowded, and a large number of worthy applicants have been refused for want of room.

An impression has been made on the minds of some people of intelligence that the State of North Carolina is doing more in the way of caring for the negro insane than the whites. This is a great mistake. The negro population, approximately, is one-third of the white population, and yet the State has expended for buildings and other equipments for the care of her colored insane but little more than one-sixth as much as for the care of the white insane. If, with this comparatively small appropriation, there is proportionately a larger number of colored insane cared for, it shows on the part of the Board of Directors for the colored a wise and economical business management rather than large appropriations by the State. Our buildings are inexpensive, but neat, substantial and well adapted for the purposes of their construction.

In this connection I will remark that the State of Virginia has a colored population about the same as North Carolina, and is now caring for more than twice as many as can be cared for in the State Hospital at Goldsboro. In view of the number of applications that have come to this office and that have been rejected the past two years for want of room, I am sure that if we had accommodations we could readily add to our population one hundred patients within the next twelve months. Such provision ought to be made, and I indulge the hope that it will be made by the incoming Legislature.

### IMPROVEMENTS AND REPAIRS.

At our meeting in April, 1903, it was determined to change the closets on that part of the female wards where it was impossible to properly ventilate them, these being three in number—one on each of the three stories of the building. This

change gives us five additional beds and largely repays the money expended in constructing the closets. For years we have been asking the Legislature for an appropriation to erect separate buildings as a means of dissociating our tubercular cases from other patients. So far as our females are concerned, we have solved this problem for the present at a cost of about $350 by connecting the northwestern end of Vance Hall to the small brick building, the second story of which has been heretofore occupied as a sleeping apartment for a number of outside employees. The connection is made by means of an iron bridge, which serves also as a solarium for the class of patients who occupy this small building, which is fitted also with closet and bath-room and properly heated. It will accommodate five or six patients, and is a neat, well-ventilated little home for this class of patients. Our carriage and buggy house for years has been a mere makeshift, and it was deemed wise to reconstruct and enlarge so as to make it capable of accommodating all of our vehicles.

During the past year, by and with the consent of our Executive Committee, a tenement-house was erected and is situated on the public road opposite our Hospital building. You will also observe, doubtless with approving eyes, our reconstructed front steps and walk, a change which has long been needed, and adds much to the appearance of the State's property and also contributes to the comfort of all who visit the Hospital.

Two of our iron smoke-stacks became disabled during the storm of September, and the third one would doubtless in the near future become disabled by long use, and, realizing the necessity of a more permanent stack, by conferring with the Executive Committee it was determined to be a proper and wise thing to erect a brick stack sufficiently commodious for present and future needs. This improvement cost $1,128. All the common labor was furnished by the Hospital.

Our kitchen was built when there were less than an hundred patients in the Hospital, and it was a matter of necessity to

enlarge the building, but upon examination the walls were ascertained to be but nine inches thick; so your Executive Committee, with the advice of the architect, deemed it best to remove the building and build *de novo,* using the brick of the old building in reconstructing. You will observe that we have a building 97 feet long, 30 feet wide and three stories high, with stone steps and slate roof. We have also thoroughly equipped the kitchen with what additional furniture was necessary. The first floor of this building is used as a kitchen and also a bakery and a small intervening room for storing wood. The second story is for an associate dining-room, and a room cut off as a store-room for female patients. The third story has a large room which will serve as an assembly-room, and has also a room cut off to be used as a store-room for males. I hope you will inspect this building very closely, believing you will find it very substantially built and well adapted for its several purposes.

The State made no special appropriation for any of these improvements, but they represent the economy and good business management of your administration, which should find an expression of appreciation from the tax-payers of the State.

This completes the short recital of improvements for the past two years, with the exception of a thousand and one minor repairs in the engineer's department and by our carpenter.

At our last December meeting it was my pleasure to inform you that this Hospital had on hand funds sufficient to erect a cold-storage plant, and also machinery to manufacture ice quite sufficient for the use of this Hospital for years to come. According to law, this fund not being contributed by the State, was entirely subject to your commands, and you had a right to use it for whatever purpose your judgment deemed best for the institution. Having failed, after repeated efforts, to secure an appropriation from the Legislature for a cold-storage and ice plant for this Hospital, and believing that

future efforts would meet with a like failure, and believing further that such a plant was a necessity for an institution like this, you will remember that I recommended and advised your honorable body to use this special fund for the purpose above indicated. This money was the accumulation of the savings of several years in the manufacture of brick and in trucking by our Hospital force, and did not represent the gross but net proceeds of brick-yard and farm, and the amount was $3,511.76. I will state that the cold-storage plant and ice factory have been duly installed, and works to our satisfaction. We believe it to be first-class in every respect, and cost $3,500. Thus, you will observe that without a special appropriation, nor by savings of money appropriated by the Legislature for any purpose, you have a $3,500 cold-storage and ice plant installed in the institution over which you are the Directors.

For a more detailed statement of the cost of the several improvements the past two years I respectfully refer you to the report of our Steward.

### SUBORDINATE OFFICERS AND EMPLOYEES.

In consequence of advancing years and feeble health, our Matron for twenty years or more, Mrs. E. J. A. Smith, retired from the service of this institution, which she had so long and faithfully served.

Legislative enactments pertaining to the government of hospitals for the insane, at the session of 1899, made the retention of the office of Matron contingent upon the wishes of the Board of Directors, and in pursuance of this law, at our last December meeting it was ordered that the office of Matron be abolished for the time at least and the duties thereof be performed by a housekeeper and storekeeper jointly. Mrs. Victoria Bryan, our former seamstress, was made housekeeper, and she performs all the in-door duties of our former Matron, together with daily visits to the wards, male and

female. Miss Mollie Kennedy, our former chief laundress, was appointed storekeeper, and she performs all the outside duties heretofore performed by the Matron, including daily visits to the dining-rooms of the patients.

By consent of the Executive Committee, each of these employees receive $17.50 per month. Miss Martha Newell, who has long served as assistant seamstress, was made seamstress, at a salary of $15 per month, without board, and our former female supervisor was made her assistant.

While these changes required one additional employee, there is no additional expense to the Hospital, and the changes result in more efficient and satisfactory service.

During the past two years, and especially during the past year, we have had a great many changes in our Hospital force, and your Superintendent has had some difficulty in securing desirable employees in their stead. The successful management of an hospital for the insane largely depends upon the efficiency of employees who are concerned in their care, and when several such resign in close succession the worry and embarrassment of the Superintendent may be imagined. Such has been the conditions here during the past year. The present demands for labor are so great, and wages having advanced, there comes to this office but few applications for ward service, especially from females. In other years my file was kept full of applications, but now there is not one on file from a female. With a knowledge of wages that obtain in nearly all the hospitals of this country, I will state for your information that the wage schedule in this Hospital is the lowest in most respects of any in this country, and I respectfully ask your careful consideration of this question.

### FUTURE NEEDS OF THE HOSPITAL.

As already intimated, we need a building for the accommodation of 140 female patients, which will cost, by a very conservative estimate, $35,000, besides about $3,000 for furniture.

Between thirty and forty females are now accommodated in one of our male buildings, and about twenty are accommodated in a room over our boiler-house. There is on file in this office a large number of applications for admission, but who cannot be admitted for want of room. At least sixty of this number ought to be admitted at once. You will thus see from these statements how imperative and urgent are our needs for more room.

In view of the above facts, and of the further fact that the Legislature four years ago recognized the necessity of giving to this Hospital $30,000 for the erection of a building for the accommodation of female patients, I respectfully submit it is scarcely conceivable that the amount now asked for will be withheld. The plans and drawings for this building have been prepared by our engineer and architect, Mr. W. J. Matthews, and are offered for your examination and, if needs be, correction. We need an eighty-horse-power boiler, which, in position and set for use, will cost about $1,200. I again renew my request for a building with proper equipments for tuberculous male patients, which will cost about $2,500. For many years we have needed a spur from the North Carolina Railroad, opposite this Hospital, to our boiler-house, a distance of half a mile. The ground has been surveyed by a competent civil engineer, and his estimate of cost, exclusive of common labor furnished by the Hospital, will be $3,000. We will need sixty thousand dollars for maintenance and repairs of the Hospital for the year 1905; and if our new building for females is to be erected and prepared for occupancy the present fiscal year, we will need $65,000 for maintenance and repairs for the year 1906.

I respectfully submit for your consideration the statement that these estimates are very conservative, and that our requests are most reasonable.

I again take pleasure in acknowledging the loyalty and intelligent helpfulness of my assistant physicians and all

others who have assisted in the care and management of our humble and unfortunate population, and to commend to you the faithfulness and punctuality of our Executive Committee.

Respectfully submitted,

J. F. MILLER,
*Superintendent.*

TABLE No. 1.

SHOWING MOVEMENTS OF POPULATION.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Number on roll November 30, 1902 | 198 | 283 | 481 |
| Number admitted | 113 | 160 | 273 |
| Whole number treated | 311 | 443 | 754 |
| Number discharged as recovered | 46 | 43 | 89 |
| Number discharged as much improved | ..... | 6 | 6 |
| Number discharged as improved | 4 | 5 | 9 |
| Number discharged as unimproved | ..... | 1 | 1 |
| Number discharged as died | 41 | 79 | 120 |
| Whole number discharged | 91 | 134 | 225 |
| Number on roll November 30, 1904 | 220 | 309 | 529 |
| General average | ..... | ..... | 521.25 |
| Percentage of cures | ..... | ..... | 32.95 |
| Percentage of deaths | ..... | ..... | 9.51 |

TABLE No. 2.

SHOWING CAUSE OF DEATH.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Epilepsy | 3 | 1 | 4 |
| Paresis | 5 | ..... | 5 |
| Tuberculosis | 12 | 22 | 34 |
| Bright's Disease | 2 | ..... | 2 |
| Exhaustion from chronic mania | 11 | 13 | 24 |
| Exhaustion from acute mania | 1 | 5 | 6 |
| No diagnosis | ..... | 2 | 2 |
| Enterocolytis | 1 | 2 | 3 |
| Dysentery | ..... | 10 | 10 |
| Died suddenly—no cause known | 2 | 1 | 3 |
| Pyemia | 1 | 2 | 3 |
| Apoplexy | ..... | 3 | 3 |
| Organic heart disease | ..... | 7 | 7 |
| Paralysis | ..... | 1 | 1 |
| Inanition | ..... | 3 | 3 |
| Syphilis of the brain | ..... | 1 | 1 |
| Pulmonary hemorrhage | 1 | ..... | 1 |
| Heart failure | ..... | 1 | 1 |
| Senility | 1 | 1 | 2 |
| Intersusception of bowel with perforation | ..... | 1 | 1 |
| Obstructed bowel | 1 | ..... | 1 |
| Abscess of lung with heart complication | ..... | 1 | 1 |
| Proctites | ..... | 1 | 1 |
| Cardiac asthma with complications | ..... | 1 | 1 |
| | 41 | 79 | 120 |

## TABLE No. 3.

### SHOWING CAUSE OF INSANITY AS GIVEN IN APPLICATION.

| | *Males.* | *Females.* | *Total* |
|---|---|---|---|
| Not stated | 52 | 80 | 132 |
| Congenital | 2 | 2 | 4 |
| Menstrual | ..... | 6 | 6 |
| Religious excitement | 13 | 5 | 18 |
| Overstudy | 2 | 1 | 3 |
| Grief | 1 | 7 | 8 |
| Abscess of the head | 1 | ..... | 1 |
| Injury to head | 6 | ..... | 6 |
| Domestic trouble | ..... | 6 | 6 |
| Typhoid fever | 2 | 2 | 4 |
| Epilepsy | 7 | 4 | 11 |
| Menopause | ..... | 4 | 4 |
| Softening of the brain | 1 | ..... | 1 |
| Whiskey | 7 | 1 | 8 |
| Jealousy | ..... | 2 | 2 |
| Ill health | 2 | 14 | 16 |
| Pelvic trouble | ..... | 6 | 6 |
| Liver disease | ..... | 1 | 1 |
| Puerperal | ..... | 7 | 7 |
| Mental anxiety | 2 | ..... | 2 |
| Senility | 1 | ..... | 1 |
| La grippe | 1 | 1 | 2 |
| Brain tumor | 1 | ..... | 1 |
| Sunstroke | 3 | ..... | 3 |
| Heredity | 3 | 2 | 5 |
| Syphilis | ..... | 1 | 1 |
| Septicemia | ..... | 1 | 1 |
| Masturbation | 1 | ..... | 1 |
| Love affair | 1 | 2 | 3 |
| Ear trouble | ..... | 1 | 1 |
| Financial loss | ..... | 1 | 1 |
| Rheumatism | ..... | 1 | 1 |
| Overwork | 1 | ..... | 1 |
| Fright | 1 | 1 | 2 |
| Injury to foot | 1 | ..... | 1 |
| Ill treatment | ..... | 1 | 1 |
| Studying the Bible | 1 | ..... | 1 |
| | 113 | 160 | 273 |

TABLE No. 4.

SHOWING FORM OF INSANITY ON ADMISSION.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Acute mania | 28 | 27 | 55 |
| Mania | 61 | 110 | 171 |
| Chronic mania | 1 | 7 | 8 |
| Melancholia | 4 | 8 | 12 |
| Epilepsy | 9 | 3 | 12 |
| Paresis | 1 | ..... | 1 |
| Primary dementia | 2 | 3 | 5 |
| Senile dementia | 6 | ..... | 6 |
| Puerperal mania | ..... | 2 | 2 |
| Imbecility | 1 | ..... | 1 |
| | 113 | 160 | 273 |

TABLE No. 5.

SHOWING DURATION OF INSANITY ON ADMISSION.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Less than one month | 40 | 43 | 83 |
| From one to three months | 19 | 25 | 44 |
| From three to six months | 12 | 27 | 39 |
| From six to twelve months | 9 | 19 | 28 |
| From one to two years | 9 | 12 | 21 |
| From two to three years | 6 | 12 | 18 |
| From three to four years | 3 | 5 | 8 |
| From four to five years | 1 | 5 | 6 |
| From five to ten years | 6 | 5 | 11 |
| More than ten years | 3 | 2 | 5 |
| Not known | 5 | 5 | 10 |
| | 113 | 160 | 270 |

TABLE No. 6.

SHOWING SOCIAL RELATION.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Single | 58 | 62 | 120 |
| Married | 48 | 78 | 126 |
| Widowed | 4 | 18 | 22 |
| Not stated | 3 | 2 | 5 |
| | 113 | 160 | 273 |

## TABLE No. 7.

SHOWING DURATION OF RESIDENCE IN HOSPITAL OF THOSE CURED.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Less than three months | ..... | 1 | 1 |
| From three to six months | 7 | 2 | 9 |
| From six to twelve months | 8 | 12 | 20 |
| From one to two years | 19 | 21 | 40 |
| From two to three years | 5 | 3 | 8 |
| From three to four years | 3 | 1 | 4 |
| From four to five years | 2 | ..... | 2 |
| From five to ten years | 2 | 3 | 5 |
| | 46 | 43 | 89 |

## TABLE No. 8.

SHOWING DURATION OF RESIDENCE IN HOSPITAL OF THOSE WHO DIED.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| From one to thirty days | 2 | 9 | 11 |
| From one to three months | 4 | 10 | 14 |
| From three to six months | 8 | 5 | 13 |
| From six to nine months | 1 | 7 | 8 |
| From nine to twelve months | 1 | 5 | 6 |
| From one to two years | 9 | 8 | 17 |
| From two to three years | 1 | 7 | 8 |
| From three to four years | 2 | 3 | 5 |
| From four to five years | ..... | 5 | 5 |
| From five to ten years | 9 | 11 | 20 |
| From ten to twenty years | 4 | 7 | 11 |
| From twenty to twenty-five years | ..... | 2 | 2 |
| | 41 | 79 | 120 |

# STEWARD'S REPORT

OF THE FINANCIAL BUSINESS OF THE STATE HOSPITAL AT GOLDSBORO, N. C., FOR FISCAL YEAR ENDING NOVEMBER 30, 1904.

| | 1903. | 1904. |
|---|---|---|
| Paid Medical department | $ 866.50 | $ 707.52 |
| Provision department | 17,021.67 | 14,705.65 |
| Light department | 58.86 | 76.41 |
| Fuel department | 9,725.48 | 8,403.19 |
| Clothing department | 4,204.41 | 2,858.80 |
| Repairs and engineer department | 5,640.17 | 3,824.71 |
| Farm department | 1,093.58 | 1,714.59 |
| Laundry department | 123.32 | 91.86 |
| Ward department | 1,843.87 | 1,232.56 |
| Dairy department | 673.00 | 987.21 |
| Incidental department | 1,515.70 | 1,178.92 |
| Salaries and wages department | 15,166.59 | 15,376.21 |
| Total ordinary expenses | $57,933.23 | $51,557.63 |
| Total improvements, reconstruction, etc | ..... | 7,100.06 |
| Total expenses | $57,933.23 | $58,657.69 |

STATEMENT OF POPULATION.

| | 1903. | 1904. |
|---|---|---|
| Average number patients on roll | 507 8-100 | 535 8-100 |
| Average number patients present | 477 | 511 |
| Per capita cost for fiscal year | 121.45½ | 100.89 |
| Daily per capita cost | 33 1-3 | 27 2-3 |
| Daily number at work | 268 | 276¼ |

STATEMENT OF TREASURER'S ACCOUNT.

| | 1903. | 1904. |
|---|---|---|
| Dec. 1. Balance on hand | $ ..... | $ 66.77 |
| Legislative appropriation | 58,000.00 | 58,000.00 |
| Special appropriation for deficit | ..... | 591.69 |
| Total available funds | $58,000.00 | $58,658.46 |
| Nov. 30. Less vouchers paid | 57,933.23 | 58,657.69 |
| Dec. 1. Balance on hand | $ 66.77 | $ 77 |

STATEMENT OF LOCAL CASH.

| | 1903. | 1904. |
|---|---|---|
| Dec. 1. To balance on hand | $ 52.33 | $ 11.64 |
| Cash received from all sources | 796.02 | 1,103.51 |
| Total available cash | $ 848.35 | $ 1,115.15 |
| Less cash disbursements | 836.71 | 1,088.33 |
| Dec. 1. Balance | $ 11.64 | $ 26.82 |

STATEMENT OF DAIRY ACCOUNT.

| | 1903. | 1904. |
|---|---|---|
| Amount paid for new dairy stock | $ 140.00 | $ 816.11 |
| Sales of beef, butter, hides, sundries | ..... | 643.90 |
| Balance difference | $ ..... | $ 172.21 |
| Amount feed account | 748.06 | 987.21 |
| Amount labor and board | 280.00 | 300.00 |
| Total expenses | $ 1,168.06 | $ 1,459.42 |
| Less feed on hand and sale of beef | 467.03 | 123.70 |
| Net cost of milk supply | $ 701.03 | $ 1,335.72 |

Product of milk in 1903, 73,381 pounds; in 1904, 110,493 pounds. Equal to 8,363 gallons in 1903; in 1904, 12,999 gallons. Cost of milk per gallon, in 1903, 8 42-100 cents; in 1904, 10 1-15 cents.

STATEMENT OF COST OF COLD STORAGE.

For machinery, materials, labor of construction, freight and all other expenses ..... $ 3,426.02

STATEMENT OF RECONSTRUCTION OF KITCHEN, DINING-ROOM AND ASSEMBLY HALL.

Total cost for material, hired labor and bills of all kinds .... $ 7,868.55

STATEMENT OF COST OF SMOKE-STACK.

Total cost for construction of a smoke-stack 100 feet high ... $ 1,128.00

STATEMENT OF COST JANITOR'S HOUSE.

The construction of this house was done by Hospital carpenter and patients at cost for materials ..... $ 152.51

STATEMENT OF RESERVE FUNDS.

| | 1903. | 1904. |
|---|---|---|
| Sale of brick and yard material | $2,062.90 | $ ..... |
| Balance of Reserve Funds on hand | 84.20 | 91.83 |
| Balance of Trucking Funds on hand | 332.15 | 66.43 |
| Balance of Cotton Funds on hand | 1,032.51 | ..... |
| Balance of Greene County account | ..... | 54.00 |
| For disinfecting corpse | ..... | 2.90 |
| For sale of cotton seed | ..... | 123.60 |
| Total amount of all funds | $3,511.76 | $ 338.76 |

This fund has been consumed in the erection of a cold storage, the reconstruction of kitchen, dining-room and assembly hall, as per report, see page 9.

MEMORANDA OF COTTON RAISED UPON THE HOSPITAL FARM.

Bales of cotton, twenty-five on storage; the sale of two horses for five bales of cotton, making total of thirty bales on storage.

Respectfully submitted,

DAN REID.

# FARMER'S REPORT FOR 1903.

DR. J. F. MILLER, *Superintendent:*

I hereby respectfully submit my report as Farmer for the year 1903.

FARM PRODUCTS RAISED.

| | |
|---|---|
| 24,750 pounds oats in straw, at $5 | $ 123.75 |
| 18,500 pounds clover hay, at $7.50 | 138.75 |
| 51,750 pounds pea-vine hay, at $6.50 | 336.37 |
| 13,700 pounds crab-grass hay, at $6 | 82.20 |
| 825 bushels corn, at 60c | 495.00 |
| 66,000 pounds corn forage, at $3 | 198.00 |
| 120 tons ensilage, at $3 | 360.00 |
| 4 acres cane (soiling), at $20 | 80.00 |
| 139 bushels wheat, at 85c | 118.15 |
| 13,000 pounds wheat straw, at $4 | 52.00 |
| 100 bushels peas, at 60c | 60.00 |
| 2,500 pounds pea hulls, at $2.50 | 6.25 |
| 150 bushels peanuts, at 60c | 90.00 |
| 7,500 pounds peanut vines, at $5 | 37.50 |
| 75 bushels soja beans, at $1 | 75,00 |
| 11,776 pounds lint cotton, at 10½c | 1,236.48 |
| Cotton seed sold | 104.75 |
| 200 pounds seed cotton, at 3c | 6.00 |
| 925 bushels potatoes, at 40c | 370.00 |
| 725 gallons sorghum syrup, at 25c | 181.25 |
| 25 bushels sorghum seed, at 50c | 12.50 |
| 5,500 pounds pork, at 8c | 440.00 |
| Total farm products | $4,603.95 |

ORCHARD AND GARDEN PRODUCTS RAISED.

| | |
|---|---|
| 220 bushels apples, at 40c | $ 88.00 |
| 400 gallons vinegar, at 25c | 100.00 |
| 50 gallons cider, at 20c | 10.00 |
| 85 barrels cabbage, at $1 | 85.00 |
| 1½ acres collards | 100.00 |
| 200 bushels spring onions, at 40c | 80.00 |
| 75 bushels large onions, at 50c | 37.50 |
| 63 barrels turnip salad, at $1 | 63.00 |
| 25 barrels spring turnips, at $1 | 25.00 |
| 41 barrels mustard and kale, at $1 | 41.00 |
| 71 bushels garden peas, at 50c | 35.50 |

| | |
|---|---|
| 84 bushels garden peas sold | $ 116.23 |
| 224 bushels snap beans, at 50c | 112.00 |
| 282 bushels snap beans sold | 200.91 |
| 10 bushels lima beans, at 60c | 6.00 |
| 203 bushels cantaloupes, at 75c | 152.25 |
| 50 bushels cantaloupes sold | 50.30 |
| 53 bushels strawberries, at $1.25 | 66.25 |
| 2,008 watermelons, at 5c | 100.40 |
| 56 bushels cucumbers, at 50c | 28.00 |
| 53 bushels squash, at 25c | 13.25 |
| 23 bushels beets, at 50c | 11.50 |
| 155 bushels tomatoes, at 50c | 77.50 |
| 25 barrels green corn, at $1 | 25.00 |
| 10 barrels green peas, at 75c | 7.50 |
| 10 bushels radishes, at 50c | 5.00 |
| 20 bushels okra, at 50c | 10.00 |
| 5 bushels salsify, at 75c | 3.75 |
| 400 bushels turnips, at 25c | 100.00 |
| 700 bushels ruta bagas, at 25c | 175.00 |
| 246 bushels Irish potatoes, at 50c | 123.00 |
| Total orchard and garden products | $2,048.84 |

EXPENSE ACCOUNT.

| | |
|---|---|
| Salary of Farmer | $ 480.00 |
| Wages and board of four farm hands, at $150 | 600.00 |
| Fertilizers | 471.75 |
| Seed | 95.00 |
| Purchase and repair of implements | 75.00 |
| Baskets and crates for shipping truck | 35.78 |
| Feed for eight head of team | 500.00 |
| Total expense account | $2,257.53 |

| | |
|---|---|
| Total farm products | $4,603.95 |
| Total orchard and garden products | 2,048.84 |
| Total products raised | $6,652.79 |
| Total expense account | 2,257.53 |
| Net receipts | $4,395.26 |

# FARMER'S REPORT FOR 1904.

FARM PRODUCTS RAISED, AND VALUE.

| | |
|---|---|
| 28,200 pounds sheaf oats, at $6 | $ 169.20 |
| 1,000 pounds clover hay | 7.50 |
| 10 acres clover pasture, at $5 | 50.00 |
| 47,000 pounds grass hay, at $5 | 235.00 |
| 60,000 pounds pea-vine hay, at $6.50 | 390.00 |
| 73,000 pounds soja bean vines, at $2.50 | 182.50 |
| 300 bushels soja beans, at $1 | 300.00 |
| 660 bushels corn, at 70c | 462.00 |
| 59,400 pounds corn forage, at $3 | 178.20 |
| 90 tons ensilage, at $3 | 270.00 |
| 4 acres cane (soiling), at $20 | 80.00 |
| 170 bushels wheat, at $1.15 | 195.50 |
| 8,750 pounds wheat straw, at $4 | 35.00 |
| 10 bushels rye, at $1 | 10.00 |
| 1,000 pounds rye straw, at $4 | 4.00 |
| 71 bushels black-eye peas, at $1.25 | 88.75 |
| 30 bushels early peas, at $1 | 30.00 |
| 28 bushels unknown peas, $1 | 28.00 |
| 3,000 pounds pea hulls, at $2.50 | 7.50 |
| 100 bushels peanuts, at 75c | 75.00 |
| 7,500 pounds peanut vines, at $4 | 30.00 |
| 13,400 pounds lint cotton, at 9c | 1,206.00 |
| Cotton seed | 130.00 |
| 1,050 bushels sweet potatoes, at 40c | 420.00 |
| 700 gallons sorghum syrup, at 30c | 210.00 |
| 50 bushels sorghum seed, at 50c | 25.00 |
| 8,500 pounds pork, at 8c | 680.00 |
| Total farm products | $5,499.15 |

ORCHARD AND GARDEN PRODUTCS RAISED, AND VALUE.

| | |
|---|---|
| 213 bushels apples, at 50c | $ 106.50 |
| 8,500 heads cabbage, at 2c | 170.00 |
| 1¼ acres collards | 125.00 |
| 91 barrels turnip salad, at $1 | 91.00 |
| 91 barrels mustard and kale, at $1 | 91.00 |
| 150 bushels spring onions, at 40c | 60.00 |
| 58 bushels large onions, at 50c | 29.00 |
| 95 bushels garden peas, at 40c | 38.00 |
| 72 bushels garden peas sold | 67.78 |
| 168 bushels snap beans, at 50c | 84.00 |

| | |
|---|---|
| 230 bushels snap beans sold | $ 190.80 |
| 3½ bushels snap bean seed, at $3 | 10.50 |
| 25 bushels lima beans, at 50c | 12.50 |
| 45 bushels beets, at 50c | 22.50 |
| 5 bushels radishes, at 50c | 2.50 |
| 500 heads lettuce, at 2c | 10.00 |
| 5 bushels salsify, at 50c | 2.50 |
| 5 bushels egg plant, at 50c | 2.50 |
| 10 bushels pepper, at 50c | 5.00 |
| 25 bushels okra, at 50c | 12.50 |
| 75 bushels tomatoes, at 60c | 45.00 |
| 5 barrels green corn, at $1 | 5.00 |
| 8 barrels green peas, at 75c | 6.00 |
| 25 barrels fall turnip greens, at 75c | 18.75 |
| 300 bushels turnips, at 25c | 75.00 |
| 400 bushels ruta bagas, at 25c | 100.00 |
| 475 bushels Irish potatoes, at 60c | 285.00 |
| 27 barrels Irish potatoes sold | 63.58 |
| 83 bushels cucumbers, at 40c | 33.20 |
| 120 bushels cantaloupes, at 50c | 60.00 |
| 1,782 watermelons, at 4c | 71.28 |
| 100 bushels squash, at 20c | 20.00 |
| 40 bushels strawberries, at $1.50 | 60.00 |
| 28 crates sold | 64.55 |
| 600 bunches celery, at 5c | 30.00 |
| Total orchard and garden products | $2,070.94 |

EXPENSES OF FARM AND GARDEN.

| | |
|---|---|
| Salary of Farmer | $ 480.00 |
| Wages and board of three farm hands, at $150 | 450.00 |
| Fertilizers | 610.10 |
| Seed | 100.00 |
| Purchase and repair of implements | 90.00 |
| Feed for eight head of team | 500.00 |
| Baskets, crates and barrels for shipping truck | 60.00 |
| Total expenses of farm and garden | $2,290.10 |

| | |
|---|---|
| Total orchard and garden products | $2,070.94 |
| Total farm products | 5,499.15 |
| Total products raised | $7,570.09 |
| Total expenses of farm and garden | 2,290.10 |
| Net value | $5,279.99 |

INVENTORY OF STOCK, IMPLEMENTS, ETC.

Three horses, 8 mules, 25 cows, 1 calf, 11 heifers, 1 bull, 1 boar, 9 sows, 36 pigs, 1 carriage, 1 surrey, 2 sets harness, 4 two-horse wagons, 1 single wagon, 4 dump-carts, 1 old cart, 3 sets wagon harness, 1 wagon single harness, 3 sets cart gear, 1 mowing machine, 1 horse rake, 1 grass scythe, 8 stub scythes, 3 grain cradles, 2 reap hooks, 1 ensilage cutter, 1 Ross feed cutter (old), 2 cutaway harrows, 1 drag harrow, 1 Iron Age harrow, 1 Iron Age cultivator, 1 grain planter, 1 cotton planter, 1 fertilizer distributor, 9 turning plows, 7 cotton plows, 4 Cotton King cultivators, 8 sets plow gear, 1½ dozen weeding hoes, 10 grubbing hoes, 6 shovels, 3 coal shovels, 1 dozen pitchforks, 9 long-tooth rakes, 3 garden rakes, 1 corn sheller, 1 fanning mill, 8 curry combs, 1 pair sheep shears, 1 cane mill, 1 broadcast seed sower (old), 1 spray pump, 3 axes, 4 butcher knives, 10 buckets.

I respectfully submit the foregoing report of the work of my department for the year 1904, with an inventory of stock, implements, etc., now on hand.

J. W. BRYAN,
*Farmer.*

November 30, 1904.

# SEAMSTRESS' REPORT.

DR. J. F. MILLER, *Superintendent.*

DEAR SIR:—Please find in the following a report of the work done in the sewing-room and wards for the fiscal year ending November 30, 1904.

Respectfully submitted,

MARTHA NEWELL,
*Seamstress.*
SARAH UTLEY,
*Assistant Seamstress.*

GARMENTS MADE.

| | 1903. | 1904. |
|---|---|---|
| Aprons | 18 | 84 |
| Awnings, pairs | .... | 2 |
| Bonnets | 9 | 2 |
| Blue dresses | 36 | 62 |
| Bed-ticks | 190 | 135 |
| Bolster-cases | 6 | 6 |
| Bodies | .... | 175 |
| Chemise | 114 | 504 |
| Combination suits | 32 | 79 |
| Coats | 56 | 100 |
| Capes | 20 | 6 |
| Dresses | 350 | 575 |
| Drawers | 400 | 317 |
| Dish towels | .... | 76 |
| Flannel shirts | 105 | 328 |
| Flannel skirts | .... | 333 |
| Flannel dresses—lined | .... | 6 |
| Gowns | 12 | 30 |
| Jackets | 3 | .... |
| Laundry-bag | 1 | .... |
| Mangle cover | 1 | 3 |
| Mattress-ticks | .... | 6 |
| Milk-cloths | .... | 18 |
| Machine covers for Engineer | .... | 4 |
| Night-shirts | 12 | .... |
| Napkins hemmed | 48 | .... |
| Overalls | 4 | 2 |
| Protection-sheet | 1 | .... |
| Pants | 460 | 560 |
| Pillow-cases | 140 | 539 |
| Pillow-ticks | 24 | 108 |

| | | |
|---|---|---|
| Pillows for coffins | 64 | 49 |
| Quilts made and quilted | 20 | .... |
| Sheets | 290 | 860 |
| Sheets for coffins | 72 | 49 |
| Shirts | 730 | 681 |
| Skirts | 175 | 291 |
| Sleeved skirts | 6 | 104 |
| Sleeved drawers | 5 | .... |
| Sleeved aprons | .... | 4 |
| Sleeves, pairs | 20 | 2 |
| Suspenders | 90 | 119 |
| Shrouds | 50 | 32 |
| Shirt-waists | .... | 14 |
| Table-cloths | 1 | 11 |
| Table-napkins | .... | 89 |
| Towels | 500 | 514 |
| Total | 4,068 | 6,879 |

GARMENTS MENDED IN THE SEWING-ROOM.

| | 1903. | 1904. |
|---|---|---|
| Aprons | 40 | 16 |
| Blankets | 10 | .... |
| Bed-ticks | 36 | 50 |
| Combination suits | 200 | 240 |
| Coats | 145 | 184 |
| Drawers | 825 | 1,215 |
| Flour sacks | 30 | .... |
| Flannel shirts | 200 | 212 |
| Pants | 1,275 | 1,653 |
| Pillow-cases | .... | 42 |
| Shirts | 1,450 | 1,857 |
| Sheets | 75 | 95 |
| Sleeves, pairs | 45 | 26 |
| Table-cloths | 4 | 3 |
| Vests | 30 | 37 |
| Total | 4,365 | 5,630 |

GARMENTS MADE ON WARDS.

| | 1903. | 1904. |
|---|---|---|
| Aprons | 24 | .... |
| Bodies | 115 | 178 |
| Bonnets | 80 | .... |
| Chemise | 103 | 56 |
| Dresses | 190 | 397 |
| Drawers | 4 | .... |

| | | |
|---|---|---|
| Flannel skirts | 204 | .... |
| Skirts | 118 | 446 |
| Sheets hemmed | 138 | 9 |
| Quilts made and quilted | 5 | 39 |
| Window curtains | 14 | 30 |
| Total | 995 | 1,155 |

GARMENTS MENDED ON WARDS.

| | | |
|---|---|---|
| Bodies | 527 | 499 |
| Bed-ticks | 249 | 82 |
| Chemise | 1,410 | 914 |
| Dresses | 1,862 | 1,056 |
| Flannel skirts | 321 | 343 |
| Flannel shirts | 14 | .... |
| Gowns | 40 | .... |
| Pillow-cases | 290 | .... |
| Sheets | 390 | .... |
| Totals | 6,279 | 3,897 |

RECAPITULATION.

| | | |
|---|---|---|
| Garments made in sewing-room | 4,068 | 6,879 |
| Garments made on wards | 995 | 1,155 |
| Total garments made | 5,063 | 8,034 |
| Garments mended in sewing-room | 4,365 | 5,630 |
| Garments mended on wards | 6,279 | 3,897 |
| Total garments mended | 10,644 | 9,527 |
| Garments made | 5,063 | 8,034 |
| Garments mended | 10,644 | 9,527 |
| Made and mended | 15,707 | 17,561 |

# HOUSEKEEPER'S REPORT.

FOR THE YEAR ENDING NOVEMBER 30, 1904.

DR. J. F. MILLER, *Superintendent:*

Butter made from March 1, 1904, to December 1, 1904, 1,474 pounds.

Money received for butter from April 1, 1904, to December 1, 1904, $242.02.

Soap made from March 1, 1904, to December 1, 1904, 9,900 pounds.

Canned apples, 4 gallons.

Canned Huckleberries, 1 gallon.

Blackberry jam, 35 pounds.

Apple jelly, 1½ gallons.

Peach preserves, 72 pounds.

Apple preserves, 15 pounds.

Pineapple preserves, 8 pounds.

Pear preserves, 16 pounds.

Sweet pickled peaches, 1 bushel.

Sweet pickled tomatoes, 1 peck.

Sweet pickled pears, 1 peck.

Pickled cucumbers, 3 pecks.

Pickled tomatoes, 1 peck.

Pickled pepper mangoes, 1 peck.

Pickled cucumbers, in salt, 3 barrels.

Respectfully submitted,

VICTORIA D. BRYAN,
*Housekeeper.*

# MONTHLY PAY-ROLL.

| | |
|---|---|
| J. F. Miller, M. D., Superintendent | $ 200.00 |
| W. W. Faison, M. D.,* Assistant | 91.67 |
| Clara E. Jones,* Second Assistant | 75.00 |
| John Bryan, Steward | 55.00 |
| V. D. Bryan,* Housekeeper | 17.50 |
| Martha Newell, Seamstress | 15.00 |
| Sarah Utley, Assistant | 10.00 |
| W. J. Mathews, Engineer | 60.00 |
| E. F. Wade, Fireman | 23.00 |
| Dock Best, Second Fireman | 23.00 |
| John C. Brewington, Helper | 15.00 |
| Wright Jones, Watchman | 20.83 |
| Spencer Best, Carpenter | 30.00 |
| W. F. Baker, Janitor | 12.00 |
| Jesse Graham, Baker | 25.00 |
| Amos Hart, Wagoner | 9.00 |
| George Hines Night Watchman | 14.00 |
| Neppie Malloy, Night Watchman | 10.50 |
| A. B. Howell, Supervisor | 15.50 |
| Arnold Vail, Attendant | 15.50 |
| Alex. Whitfield, Attendant | 15.50 |
| J. R. Short, Attendant | 15.50 |
| Willie Lee, Farm Attendant | 15.50 |
| Thomas Morgan, Farm Attendant | 14.00 |
| Charles Hines, Painter | 21.67 |
| Williams Hawkins, Attendant | 14.00 |
| Oliver Badger, Attendant | 14.00 |
| Thomas Rankin, Attendant | 14.00 |
| Charles Ricks, Attendant | 14.00 |
| Sam Middleton, Attendant | 14.00 |
| George Lane, Attendant | 13.50 |
| Fred. Hines, Attendant | 14.50 |
| Owen Highsmith, Attendant | 13.00 |
| Walter Evans, Attendant | 13.50 |
| Jessie Hooks, Attendant | 12.00 |
| Walter Morgan, Male Department Room Superintendent | 10.50 |
| Joe Williams, Attendant | 10.50 |
| M. E. Kennedy,* Storekeeper | 17.50 |
| Priscilla Howell, Supervisor | 11.50 |
| Penny Jones, Dining-room Superintendent | 7.00 |

Those marked thus (*) receive board, lodging and washing.

| | |
|---|---|
| Eliza Clark, Trained Nurse | $ 20.00 |
| Sallie Oliver, Attendant | 10.50 |
| Chloe Thompson, Attendant | 10.50 |
| Jeannette Newsom, Attendant | 10.50 |
| Elsie Badger, Attendant | 10.50 |
| Willie Freeman, Attendant | 10.50 |
| Anna Richardson, Attendant | 10.50 |
| Ella Everette, Attendant | 10.50 |
| Nettie Bunn, Attendant | 10.50 |
| Laura Middleton, Attendant | 10.50 |
| Marguerette Steet, Attendant | 10.50 |
| Luetta Atkinson, Attendant | 7.50 |
| Cara Newsom, Attendant | 7.50 |
| Sara Ham, Attendant | 7.50 |
| Mary De Vaughn, Attendant | 7.50 |
| Ada Howell, Attendant | 7.50 |
| Ellen Whitley, Attendant | 7.00 |
| Abbey Flowers, Servant | 6.00 |
| Jasper Bunn, Cook | 10.00 |
| Frank Moore, Cook | 15.00 |
| Maria Hawkins, Cook | 6.00 |
| Lillian Blaylock, Laundry Supervisor | 10.00 |
| William Hagan, Helper in Laundry | 9.00 |
| Eliza Winn, Washerwoman | 7.00 |
| Rosa Gaston, Washerwoman | 6.00 |
| Dora Atkinson, Washerwoman | 6.00 |
| Jennie McDaniels, Washerwoman | 7.00 |
| Isham Dunn, Hostler | 12.00 |
| John Alston, Dairyman | 15.00 |
| Junius Hill, Farm Hand | 10.00 |
| Bryan Edgerton, Farm Hand | 8.00 |
| Junius Lee, Farm Hand | 8.00 |
| Joshua Howell, Lot Hand | 10.00 |
| Harriet Finch, Attendant | 8.50 |
| Ellie Graham, Shoe-maker | 8.00 |
| Daniel Reid, Clerk | 25.00 |
| | $1,370.67 |

# REPORTS

OF THE

SUPERINTENDENT, WARDEN AND

OTHER OFFICIALS

OF

# THE STATE'S PRISON,

RALEIGH, N. C.

FOR THE YEARS 1903—1904.

---

RALEIGH, N. C.:
E. M. UZZELL & CO., STATE PRINTERS.
1905.

## THE STATE'S PRISON DIRECTORS.

B. F. AYCOCK, *Chairman*.....Columbus County.
W. E. CROSLAND.....Richmond County.
J. G. HACKETT.....Wilkes County.
J. P. KERR.....Buncombe County.
J. T. HOOKS.....Wayne County.

---

J. S. MANN, *Superintendent*.....Hyde County.
J. M. FLEMING, *Warden*.....Wake County.
T. M. ARRINGTON, *Clerk*.....Nash County.

## REPORT OF COMMITTEE.

---

Raleigh, N. C., January 6, 1905.

*is Excellency,* Governor C. B. Aycock.

:—We have the honor to submit herewith the biennial
of the State's Prison for the years 1903 and 1904, em-
g the reports of Hon. J. S. Mann, Superintendent;
M. Fleming, Warden, and Dr. James R. Rogers, Physi-
n Charge. These reports have all been approved by this
, and show the condition of the institution on January
5.

commend to your favorable consideration the recom-
tions made by Superintendent Mann, and in addi-
nd supplemental thereto would respectfully offer the fol-
, passed by the Directors at their meeting held this

*solved,* That this Board recommend to the Legislature
to assemble the establishment of a State Reformatory
ung criminals of the white race, and suggest that fifty
nd dollars of the $60,000 of four per cent. State bonds
eld by the State's Prison be used in the construction of
eformatory.

*solved further,* That it is the sense of this Board that
rmatory, if established, should be in charge of a Board
ectors of its own and kept entirely separate and distinct
he State's Prison.

*solved further,* That we recommend that if a Reforma-
established, and the funds from the surplus of this
tion be used as suggested, that the State's Prison should

in that event be relieved from the payment of the inte
the bonds known as State Farm Bonds, as now provi
law."

Very Respectfully,

(Signed) B. F. AYCOCK, *Chairm*
W. E. CROSLAND,
JOHN P. KERR,
J. G. HACKETT.

## REPORT OF THE SUPERINTENDENT.

---

*Honorable Board of Directors of the State's Prison:*

eg to submit to you herewith my report of the financial hysical condition of the State's Prison for the year and also the reports of the Warden and the Prison Phy- for the same period.

our financial statement we have not enumerated any of farm produce that will not be converted into cash. ve omitted from the list three thousand barrels of corn e use of the farm during the year 1905; and we have id more than a sufficiency of forage for the entire year. ve not enumerated as an asset any article that will be ned or used in the operation or conduct of the prison. edit has been included that is not absolutely solvent. At entral Prison we have on hand more than two hundred f coal and fifteen hundred cords of wood—the latter for our brickyard during the coming season; but neither se has been counted as an asset. A year ago we valued tton on hand at thirteen cents per pound; in our present ate we have valued it at 6½ cents. Corn is to-day more than fifty cents per bushel, but we have thought o make that valuation. Our cotton seed have been sold teen dollars per ton, but not delivered. Our brick have old also, but not delivered. It will be observed that we on hand to-day in cash, State bonds, solvent credits, cash and surplus farm produce to the sum of $132,867.75. resent management received from their predecessors in after the payment of all existing claims, the net sum of 38.65, which being deducted from the amount on hand $111,329.10, which represents our net earnings over

expenditures during the past four years. Every item
debtedness of which we have any knowledge, includi
December bills, has been paid, and there are absolut
liabilities. We have received no appropriation fro
State.

In 1899 the State issued $110,000 of four (4) per
debt bonds for "the purpose of paying off the indebtedn
the State of North Carolina arising out of the conduc
management of the State's Prison," and at the same
issued sixty thousand dollars ($60,000) of four (4) per
bonds for the purchase of the North Carolina State
Under a proviso of the law authorizing the issue, the S
Prison was charged with the payment of the annual in
accruing upon the farm bonds, amounting to $2,40
annum. I do not understand that it was made responsib
the bonds themselves, but only for the interest upon
On the 11th of last April we purchased $58,500 of the
Prison debt bonds and paid therefor the sum of $61,425
the 6th of December just passed we purchased farm
of the face value of $1,500, paying therefor the su
$1,567.50; so that we now have on hand $60,000 of
Carolina four (4) per cent. bonds, the annual interest
which exactly offsets the amount of interest charged b
State against the prison. Had we not purchased these b
$62,992.50 of the prison earnings would have remaine
in the treasury and the interest charged against the p
would have accrued just the same.

These bonds are now on deposit for safe-keeping i
Citizens' National Bank, and are certainly a very satisfa
investment of prison earnings, which may be needed b
institution before their maturity.

The prison and its various branches are in good ph

condition. During the past four years there has been no epidemic, no riot, no great disorder of any kind among the inmates. Individual cases of misbehavior and disobedience requiring correction have, of course, occurred; but, generally speaking, the prisoners have behaved exceptionally well and have rendered respectful and willing obedience to those in authority over them. This gratifying result has been achieved, I think, not only by the strict discipline that has at all times been maintained, but largely also by the kind and considerate treatment uniformly bestowed upon all who were deserving.

To the hospital equipment we have added two wards for tuberculous subjects, one for the whites and one for the colored, and these subjects are now kept entirely separate from other patients. Additional plumbing has been done and the sanitary condition improved.

The State farm has yielded another abundant harvest. The prisoners' quarters at both camps were repaired last summer. At Camp No. 1 a stone and cement floor was substituted for the wooden one. The outer buildings upon the farm are now all in good repair. The residence of the Prison Physician at the farm was totally destroyed in the spring fire. The insurance of $500 was promptly paid and a larger and more comfortable house has been erected upon the same site. A new stock barn has been built at Camp No. 2, and additional barn room and shelters at Camp No. 1. The stock upon the farm is in excellent condition. Twenty-four mules and two horses were purchased in the early spring and added to the drove, while thirteen others were culled therefrom and sold at auction upon the Norfolk market.

On January 1, 1901, the population of the prison was 860; at this date, January 1, 1905, it is 658, showing a decrease

within four years of 202. The county chain-gang system, undoubtedly, is responsible for this decrease in population. If the present policy of the State is continued, the population of the prison, within a very short time, will consist mainly of two classes, the larger being the feeble or non-producing class, the other long-term, desperate criminals. With a constantly diminishing number of wage-earners, the problem of self-support is yearly becoming more difficult. The public expectation is that the prison shall not be a burden upon the tax-payers of the State, and in an earnest endeavor to meet this expectation we have found it necessary to place upon contract work and upon the State farm all classes of convicts that were able to do manual labor. We have not hesitated to send beyond the prison limits men who were serving life sentences and sentences for a long term of years. In consequence of this several notorious prisoners, taking the most desperate chances, have made their escape and are still at large, notwithstanding the vigilance of prison officials and of municipal and county officers. I do not believe this policy ought to be continued, and yet I am sensible of the fact that it must be, unless prohibited by statute and the institution maintained by State appropriation. Criminals are imprisoned for the protection of society and the prevention of crime; self-support or financial profit from the prison should be a matter of secondary importance.

During the years 1903 and 1904 ninety-nine prisoners under twenty years of age have been received at the prison, notwithstanding the leniency of Superior Court Judges and not taking into account the many—certainly a large number—that must have been committed to the chain-gangs of the various counties.

There are some reformatory features in prison life. Many of those who are sentenced here are the thriftless and idle whom want has led into crime. During the term of their imprisonment they are required to perform regular and effective work of some kind and are taught to do skillfully whatever work is required of them. They must also retire at night at a particular hour and arise in the morning with equal regularity, and take their meals punctually at the appointed time. These requirements must stimulate habits of industry and regularity of life and be very beneficial to that class of people who, as a rule, find their way into prison life.

I am, nevertheless, convinced that the State's Prison cannot in any sense be called a reformatory and am doubtful if a term of imprisonment here can have any permanent reformatory effect upon the ordinary inmate. The association is vicious. I am persuaded that a reformatory for youthful criminals is greatly needed in North Carolina, and that many youths who are now straying further and further from the paths of honor, if placed under proper restraint and discipline and entirely separated from the more hardened criminals, could be developed into useful citizens.

In conclusion, I desire to express my appreciation and sincere thanks for the intelligent and efficient services of my assistants at the prison, upon the farm and at the various camps. I am deeply sensible, too, of my obligation to you, gentlemen of the Board, not only for your confidence, but also for your valuable aid and assistance in solving the many difficult problems with which we have had to deal.

Respectfully submitted,

J. S. MANN,

*Superintendent.*

RALEIGH, N. C., January 1, 1905.

*To the Honorable Board of Directors of the Dangerous Insane Department:*

I hand you herewith the report of Dr. James R. Rogers, the Physician in Charge of the dangerous insane, and beg to call your attention thereto. The capacity of the institution is fifty, but there are now fifty-four inmates. In consequence of this overcrowded condition, we are compelled each night to lock four patients in prison cells, thus violating the spirit, if not the letter, of the law. Some months ago I wrote to each Judge of the Superior Courts in the State, notifying them of the condition of the institution and requesting that further patients should not be committed. Since then but one has been sent us.

The department has been maintained during the past two years within the appropriation of five thousand dollars per annum made by the last Legislature. The special appropriation of one thousand dollars for heating and plumbing was insufficient and was augmented from the maintenance fund, thirteen hundred and fifty-six dollars and thirty-six cents being used for this purpose. A new heating plant has been installed entirely separate and distinct from that of the prison. The plumbing has been entirely overhauled and new baths and closets substituted for the old wherever needed. I believe the department is in first-class sanitary condition. The inmates have been carefully attended and provided with all the necessaries of life and made as comfortable as possible. I desire especially to commend to you the regular and efficient services of Dr. Rogers. His daily visits and careful attention to the inmates betoken his evident interest.

I believe the department can be maintained for the next two years to its full capacity with an annual appropriation of

five thousand dollars. If more than fifty patients shall be committed to us, not only the appropriation for maintenance should be increased, but additional room for their safe-keeping should be also provided.

My opinion now is the same as expressed to you in my report of two years ago, that the department ought not to remain a part of the State's Prison.

Respectfully submitted,

J. S. MANN,
*Superintendent.*

# REPORT OF THE WARDEN.

HON. J. S. MANN, *Superintendent.*

SIR:—As Warden of the State's Prison I beg to submit the following report for the two years ending December 31, 1904:

The discipline of the prison is good, better, in fact, than I have ever known it. Punishments are less frequent, and no very severe measures have been necessary for quite awhile, the *certainty* of punishment deterring the more unruly.

The greatest care is taken to see that the buildings and grounds are kept in good condition, and that there is no accumulation of refuse matter about the enclosure.

The hospital has recently been fitted with new, modern closets, which must be very much more sanitary than the old.

The old, worn-out washing machinery of the laundry has been replaced by the more modern and improved machines which were used in the shirt factory, which are doing excellent work.

The work of the machine shop has been confined entirely to repairs.

Regular religious services are held every Sabbath in the prisoners' dining-hall, the Christian Endeavor in the morning, by Dr. Curtis and Miss Bilyeu; Sabbath-school at 2 P. M., by S. W. Whiting, John T. Pullen, T. W. Blake, S. D. Waitt, Rev. Cæsar Johnson and Mrs. S. C. Blair; and preaching at 3 P. M. by a minister of one of the four principal denominations of the city. The prisoners seem to take great interest in all these exercises, and eternity alone can compute the good results.

We have burned twenty-two kilns of brick—approximately 4,860,000—of which about ten per cent. are salmon. We have found ready sale for them, in fact, could have sold many more.

We have killed 4,500 pounds of pork, and now have on hand about forty hogs, some of which will do to kill in February.

Our garden has yielded an abundant supply of vegetables, in their season, for the whole prison population.

All of which is respectfully submitted.

JOHN M. FLEMING,
*Warden.*

# DEPARTMENT DANGEROUS INSANE.

RALEIGH, N. C., December 31, 1904.

*To the Honorable Board of Directors:*

The Superintendent submits the following report for the two years ending December 31, 1904:

In my first biennial report two years ago I gave an account of the establishment of the present institution for the treatment and custody of the dangerous insane. A description of the plans according to which the west wing of the State's Prison building, where the dangerous and criminal insane had been confined since this was selected, altered and arranged to meet the requirements of the new law providing for the separation of the dangerous insane from the convicts of the State's Prison, was also given. A set of rules and regulations governing the conduct of the employees and officials of the hospital, which had been approved by the Directors, was published. The policy as determined upon and outlined for the management of the institution, as followed during the first two years and as set forth in that report, has been continued as nearly as possible during the two years just passed.

At the meeting of the last Legislature the sum of one thousand dollars ($1,000) was appropriated for permanent improvements. This sum was not sufficient to meet the expense of installing the system of heating and plumbing which was recommended and which was found to be absolutely necessary for the comfort and hygienic safety of the patients. After consulting with your honorable Board and the Superintendent of the State's Prison, however, it was decided that we would be justified in economizing in one general maintenance expense and in appropriating the money thus saved to the payment of the balance due on the heating and plumbing systems. We have now a new and complete system of heating. The boilers were placed in the basement of the hospital, and are not in any way connected with the prison heating plant. The heating is now sufficient, uniform and reliable.

New sanitary closets, urinals and bath-tubs have also been put in to replace the old-style plumbing, which prevents the return of the foul gases from sewers and discharge pipes.

The total cost of all this work was $2,356.36. It is thus seen that $1,356.36 of the above has been taken from the general maintenance fund of $5,000 annually. This has necessitated a most rigid economy. We have, however, been able to clothe the patients warmly and cleanly and give them plenty of good, wholesome food in a close sort of way, in order to provide for and have the improvements in question, necessary to health and comfort.

## COST OF MAINTENANCE.

The average monthly cost *per capita* of maintenance for each patient not including permanent improvements, has been about $8.50. By referring to the financial statement appended the proportion of the maintenance applied to actual food and clothing and heat expended for other purposes is seen.

While the maintenance seems an exceedingly low figure, I wish to emphasize the fact that nothing necessary to actual health or comfort is denied the patients at any time.

## POPULATION.

| | Male. | | Female. | | Total. |
|---|---|---|---|---|---|
| | White. | Colored. | White. | Colored. | |
| Number in hospital December 31, 1902 | 22 | 10 | 4 | 5 | 41 |
| Number in hospital December 31, 1903 | 24 | 12 | 4 | 6 | 46 |
| Number in hospital December 31, 1904 | 29 | 13 | 5 | 7 | 54 |
| Committed between December 31, 1902, and December 31, 1904 | 18 | 6 | 1 | 4 | 29 |

## LIST OF ADMISSIONS.

| Name. | Age. | Date. | Judge. | County. | Crime. | Color. | Sex. |
|---|---|---|---|---|---|---|---|
| Chipman, Jesse | ------ | May 8, 1903 | N. H. Neal | Surry | Assault | White | Male. |
| Pope, Vance | 33 | Aug. 8, 1903 | ------ | Moore | From Pen | Colored | Male. |
| Rogers, Eli A. | 44 | Aug. 15, 1903 | C. M. Cooke | Union | Murder | White | Male. |
| Ferrell, Herbert | 27 | Sept. 15, 1903 | ------ | ------ | From Pen | Colored | Male. |
| Jackson, Ella | 30 | Sept. 19, 1903 | R. B. Peebles | Wayne | Arson | Colored | Female. |
| Covington, Press | 18 | Oct. 9, 1903 | N. R. Allen | Montgomery | Murder | Colored | Male. |
| Ebert, James | 46 | Oct. 21, 1903 | T. A. McNeil | Stokes | Assault | White | Male. |
| Boone, Dolph | 34 | Nov. 5, 1903 | T. J. Shaw | Buncombe | Larceny | White | Male. |
| Davis, Joseph W. | 47 | Nov. 25, 1903 | ------ | Robeson | Assault | White | Male. |
| Boyette, Emmett | 24 | Nov. 26, 1903 | J H. Brown | Lenoir | Murder | White | Male. |
| Hatcher, Joseph | 38 | Dec. 22, 1903 | M. H. Justice | Anson | ------ | White | Male. |
| Setzer, Charlie | ------ | Feb. 19, 1904 | W. H. Neal | Catawba | Arson | White | Male. |
| Wynne, Thomas | ------ | Mar. 30, 1904 | F. Moore | Martin | Assault | White | Male. |
| Harris, E. Pitt | 76 | April 4, 1904 | G. H. Brown | Wake | Assault | White | Male. |
| Cogdil, Herschel | 18 | April 6, 1904 | C. S. C. | Jackson | Larceny | White | Male. |
| Carmichael, Lee | 27 | Aug. 5, 1904 | W. R. Allen | Forsyth | Breach Promise | Colored | Male. |
| Long, Charlie | ------ | Aug. 3, 1904 | E. B. Jones | Forsyth | Assault | Colored | Male. |
| Banjaness, James | ------ | Aug. 19, 1904 | O. H. Allen | Wilkes | Larceny | White | Male. |
| McClare, Annie | ------ | Aug. 30, 1904 | W. R. Allen | Mecklenburg | Larceny | Colored | Female. |
| Ball, Laura | 37 | Sept. 7, 1904 | T. J. Shaw | Madison | Assault | White | Female. |

LIST OF ADMISSIONS—*Continued.*

| Name. | Age. | Date. | Judge. | County. | Crime. | Color. | Sex. |
|---|---|---|---|---|---|---|---|
| Shulenbeiner, W. S. | ------ | Sept. 19, 1904 | C. M. Cooke | Rowan | Assault to rape | White | Male. |
| Story, John | ------ | Sept. 27, 1904 | E. B. Jones | Pasquotank | B. to rape | Colored | Male. |
| Rogers, Letta | ------ | Sept. 30, 1904 | T. J. Shaw | Martin | A. D. Weapon | Colored | Female. |
| Roberts, O. W. | 18 | Oct. 1, 1904 | O. H. Allen | Mecklenburg | Larceny | White | Male. |
| Hagler, J. A. | 50 | Oct. 1, 1904 | O. H. Allen | Mecklenburg | Larceny | White | Male. |
| Wagoner, L. O. | 21 | Oct. 12, 1904 | C. M. Cooke | Davie | Assault | White | Male. |
| Bass, G. L. | 40 | Oct. 21, 1904 | F. Moore | Sampson | Larceny | White | Male. |
| Harrington, J. W. | 27 | Oct. 11, 1904 | Timberlake | Vance | False pretense | White | Male. |

## DISCHARGED SINCE DECEMBER 31, 1902.

| Name. | Age. | Date. | County. | Color. | Sex. |
|---|---|---|---|---|---|
| Hill, M. Lee | 32 | April 9, 1903 | Surry | White | Male. |
| Harrington, J. W. | 27 | April 16, 1903 | Wayne | White | Male. |
| Hicks, J. R. | 34 | May 12, 1903 | Durham | White | Male. |
| Maness, Thomas P. | 32 | Feb. 20, 1904 | Moore | White | Male. |
| Boone, Adolphus | 34 | Mar. 23, 1904 | Buncombe | White | Male. |
| Suggs, Thomas | 64 | April 18, 1904 | Montgomery | White | Male. |
| Harrington, J. W. | 28 | July 19, 1904 | Vance | White | Male. |
| Pope, Vince | 33 | April 26, 1904 | Moore | White | Male. |
| McNeill, George* | 25 | Oct. 22, 1904 | Wayne | Colored | Male. |
| Boyette, Emmett | ------ | Dec. 7, 1904 | Lenoir | Colored | Male. |

## NUMBER OF DEATHS SINCE DECEMBER 31, 1902.

| Name. | Age. | Date. | County. | Cause. | Color. | Sex. |
|---|---|---|---|---|---|---|
| Frask, Robert | ------ | Oct. 21, 1903 | Chatham | Tuberculosis | White | Male. |
| Wooten, Clement | 82 | Nov. 19, 1903 | Rockingham | Old age | White | Male. |
| Mitchell, Mary J. | 30 | Mar. 13, 1903 | Columbus | Syphilis | Colored | Female. |
| Noble, Arden | 19 | June 13, 1903 | Pitt | Tuberculosis | Colored | Male. |
| Chipman, Jesse | ------ | July 19, 1903 | Surry | Gastro-entritis | White | Male. |

*George McNeill escaped from the hospital October 22, 1902, while we were trying to secure his release; was recaptured March 8, 1904, and sentenced to fifteen years in State's Prison, where he is at present.

The utmost capacity of the building as it is now arranged is 49 patients, as shown in the tables. There are at the present time fifty (50) patients being cared for. Five patients are being confined at nights at present in cells of the prison. This is unavoidable. The Superintendent has several times written to the Judges sentencing these patients, informing them of the fact that there was no more room. In spite of this they have continued to commit patients to the hospital, and we have been compelled to take them and make use of the State's Prison cells to confine the overflow. If there is to be no limit to the number to be committed, then we should have more room, for the arrangement of confining even a limited number in the State's Prison cells is heartily disapproved. It is an injustice to the patients thus confined, adds to the danger of escapes, requires extra attendants, or works a hardship on the usually quite sufficient number. Besides, I dislike to have the hospital patients pass to and from the State's Prison. In case of an epidemic we would be open to criticism for allowing what is, though necessary now, unquestionably illegal, and, more important, unhygienic. I most respectfully request that this matter be inquired into and corrected, either by making provisions for the care of a larger number of patients in the hospital or by setting a definite number as the utmost capacity of the building at the present time. In this way we may be no longer forced to admit patients beyond such stated capacity. The figures show that there is an increase of about seven patients annually in the hospital population. This necessitates the provision almost immediately of more room.

It would, therefore, seem unwise to expend funds on the present building for permanent improvements beyond actual necessity to carry out plans as previously set forth by the Advisory Board. A cost of $1,500 will be required to replace the old, worn wooden stair-ways by fire-proof iron ones and to place permanent partitions between certain of the wards now separated only by temporary board walls. As intimated in my last report, the Superintendent, whose duties as an active physician prevent his devoting much more than sufficient time to the hospital at his daily visits to attend to the medical needs of the patients and inspect generally the conduct of affairs, cannot afford for the slight remuneration received to give a systematic study to each individual case admitted. At an early day, however, I hope to have a completed history of each patient's case, with such information as can be gotten as to the influence of heredity, alcoholism, syphilis and other etiological factors in each case, with a diagnosis and, as far as possible, an abstract.

## COST OF MAINTENANCE.

FOR THE YEARS 1903 AND 1904, ENDING NOVEMBER 30, 1904.

| | |
|---|---|
| Balance on hand December 1, 1902 | $ 527.70 |
| Special appropriation for heating plant | 1,000.00 |
| Appropriation for maintenance for two years | 10,000.00 |
| Total | $11,527.70 |
| Disbursements for the two years | $11,511.81 |
| Balance on hand December 1, 1904 | 15.89 |
| Expended for improvements (heating, plumbing, etc) | $ 2,356.36 |
| Expended for pay-rolls | 3,013.09 |
| Expended for fuel, lights and water | 743.20 |
| Expended for food and clothing | 5,399.16 |
| Total expenditures, as above | $11,511.81 |
| Number of patients in hospital November 30 1904 | 54 |
| Average number of patients about | 45 |
| Average yearly cost *per capita*, not including improvements | $ 102.00 |
| Average monthly cost *per capita*, not including improvements | 8.50 |

With about twenty per cent. increase in the number of patients in the hospital over 1903 and 1904, we would ask for $6,000 per annum for maintenance. To tear out the old wooden stair-ways and replace them with iron ones, and complete the wall between the white and colored female patients, we ask for $1,500.

We have been free from accidents and contagious diseases of all kinds.

The Advisory Committee and State Board of Health have made their usual annual visits, and report everything in good sanitary condition throughout.

Very respectfully,

JAMES R. ROGERS,
*Superintendent.*

# REPORT OF PHYSICIAN.

*To the Superintendent and Honorable Board of Directors of the North Carolina State's Prison.*

GENTLEMEN:—In this my biennial report of the Medical Department of the State's Prison the tables below will show, in a brief way, the amount and quality of work done. We have had many more chronic cases to treat, owing to the fact that the incurable and helpless ones have been returned from the camps and farms to the Central Prison for attention. We have been entirely free from epidemics of all kinds, the number of acute cases have been less, and the character of the cases much more mild in type than formerly. (See print No. 1; Table No. 2).

Very respectfully

JAMES R. ROGERS, M. D.,
*Prison Physician.*

TABLE NO. 1.

We have had the State Bacteriologist to make several examinations of the drinking water used in the prison, and in every instance it has been free from impurities of every kind. The yards and cells have been exceptionally clean, and the sanitary condition most excellent in every particular.

The number admitted, 381; examined, 381; sound, 353; unsound, 28; sent to farms, etc., without examination, 47.

The following are the principal diseases treated during the two years ending December 31, 1904, including deaths and births; also reports of physicians in charge of camps and farms:

TABLE NO. 2.

| *Diseases.* | *No. of Cases.* |
|---|---|
| Anthritis, acute and hermatic | 6 |
| Angina pectoris | 2 |
| Asthma | 6 |
| Burns | 4 |
| Bright's Disease | 15 |
| Cardiac dropsy | 15 |
| Colic, nephritic | 4 |
| Colic, hepatic | 3 |
| Colic, intestinal | ... |
| Cystitis | 12 |

| *Diseases.* | No. of *Cases.* |
|---|---|
| Diarrhœa acute | 15 |
| Diarrhœa, chronic | 24 |
| Dysentery | 9 |
| Epilepsy | 2 |
| Fever, malarial | 21 |
| Fistula, rectal | 6 |
| Fractured leg | 2 |
| Gonorrhœa | 16 |
| Gastritis | 8 |
| Heart disease | 20 |
| Hemorrhoids | 6 |
| Indigestion, acute | 28 |
| Jaundice | 6 |
| Lagrippe | 24 |
| Meningitis | ... |
| Nephritis | 12 |
| Neuralgia | 10 |
| Ophthalmia | 12 |
| Orchitis | 6 |
| Paralysis | 2 |
| Periostitis, chronic | 4 |
| Pneumonia | 6 |
| Prolapsus ani | 6 |
| Rheumatism | 18 |
| Rupture | 15 |
| Sciatica | 4 |
| Stricture | 10 |
| Syphilis | 36 |
| Sunstroke | 1 |
| Tonsilitis | 4 |
| Tuberculosis | 48 |
| Ulcer, chronic, leg | 4 |
| Wounds, gunshot | 6 |
| Wounds, incised | 6 |
| Wounds, contused | 4 |
| Wounds, lacerated | 2 |

DEATHS, 1903.

Lewis Williams, black, male, tuberculosis.
Lee McPherson, black, male, tuberculosis.
Ida Williams, black, female, tuberculosis.
John Cutter, black, male, tuberculosis.
Harry Mills, black, male, tuberculosis.

DEATHS, 1904.

Carl Simsons, white, male, infanti.
Lewis Foster, black, male, gunshot wound.
Jule Smith, white, male, heart trouble.
John McLane, white, male, gunshot wound.
Haywood Smith, black, male, tuberculosis.
John Porter, black, male, tuberculosis.
Zion Baker, black, male, tuberculosis.
James Alexander, black, male, tuberculosis.
Ed Applewhite, black, male, tuberculosis.
Haywood Council, black, male, tuberculosis.
Mack McDowell, black, male, tuberculosis.
Walter Thomas, white, male, tuberculosis.
Jim Terrell, black, male, tuberculosis.
Thomas White, white, male, tuberculosis.

BIRTHS, 1903.

Flora Bagwell, male infant, colored, sent here pregnant.

BIRTHS, 1904.

Minnie Thompson, male infant, colored, sent here pregnant.

# FINANCIAL STATEMENT.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Jan. 1. | Cash | $ 23,994.23 | |
| Dec. 31. | Receipts | 129,271.83 | |
| | | | $153,266.06 |
| 31. | Disbursements | $124,884.17 | |
| 31. | Balance | 28,381.89 | |
| | | | $153,266.06 |
| 1904. | | | |
| Jan. 1. | Cash | $ 28,381.89 | |
| Dec. 31. | Receipts | 162,773.39 | |
| | | | $191,155.28 |
| 31. | Disbursements | $187,610.29 | |
| 31. | Balance | 3,544.99 | |
| | | | $191,155.28 |

ASSETS.

| | | |
|---|---|---|
| Cash in Treasury | $ 3,544.99 | |
| Solvent credits | 5,595.26 | |
| $60,000 4 per cent. bonds, value | 62,992.50 | |
| 1,154 bales cotton | 37,495.00 | |
| 9,500 bushels peanuts | 7,600.00 | |
| 12,400 bushels corn | 6,200.00 | |
| 365 tons cotton seed at $16.00 | 5,840.00 | |
| 600,000 brick | 3,600.00 | |
| | | $132,867.75 |

LIABILITIES.

| | |
|---|---|
| Liabilities | .00 |

## RECEIPTS.

| | | |
|---|---|---|
| 1904. | | |
| Jan. 1. | C. J. Rhem, rent | $ 100.00 |
| 1. | Ashley Horne & Son, brick | 126.00 |
| 2. | City of Raleigh, brick | 4.20 |
| 2. | T. P. Sale, brick | 17.10 |
| 2. | Dangerous Insane Department, supplies | 229.33 |
| 4. | J. D. Whitaker, cotton seed | 300.00 |
| 5. | Allen Brothers Co., clothes | 45.00 |
| 5. | J. A. Mills, interest | 135.29 |
| 5. | J. M. Fleming, hog | 10.50 |
| 5. | Vaughan & Barnes, cotton | 32,635.84 |
| 5. | G. H. Cooper, brick | 60.00 |

| | | | |
|---|---|---|---|
| Jan. | 7. | W. B. Barrow, brick | $ 9.00 |
| | 7. | C. N. Christian, supplies | 10.52 |
| | 7. | Columbus County, keeping prisoners | 154.00 |
| | 11. | J. H. Gill, brick | 25.00 |
| | 12. | Parker Pool, brick | .87 |
| | 12. | F. M. Register, supplies | 5.48 |
| | 12. | City of Raleigh, brick | 3.60 |
| | 13. | Goldsboro Lumber Co., labor | 1,201.35 |
| | 14. | Southern Broken Stone Co., labor | 1,783 60 |
| | 14. | Oettinger Brothers, clothes | 63.00 |
| | 14. | B. W. Ives, labor | 1,006.25 |
| | 21. | C. N. Christian, freight | 25.00 |
| | 21. | Clayton Oil Mill, brick | 57.63 |
| | 21. | J. D. Whitaker, cotton seed | 1,743.77 |
| | 21. | C. J. Alston, hay | 17.20 |
| | 21. | M. M. Munger, cotton seed | 576.05 |
| | 21. | Dr. Joe Mann, calf | 11.25 |
| | 22. | P. B. Fleming, brick | 110.30 |
| | 26. | W. M. Sanders, clothes | 48.00 |
| Feb. | 1. | R. J. Madry, corn | 530.00 |
| | 1. | Seaboard Air Line Railway, unused ticket | 15.65 |
| | 2. | J. D. Whitaker, cotton seed | 934.95 |
| | 5. | R. & P. S. R. R. Co., labor | 245.50 |
| | 5. | W. G. Allen, brick | 3 00 |
| | 9. | Sallie L. Floyd, corn | 26.50 |
| | 9. | Columbus County, clothes | 33.00 |
| | 9. | Dangerous Insane Department, supplies | 99.04 |
| | 9. | C. J. Rhem, supplies | 5.55 |
| | 9. | Vaughan & Barnes, cotton | 9,587.44 |
| | 9. | J. C. Stevenson Co., error | 8.00 |
| | 9. | Weir, Honeycutt & Co., brick | 44.65 |
| | 9. | F. M. Register, supplies | 2.65 |
| | 9. | C. N. Christian, supplies | 7.04 |
| | 9. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 10. | Mr. Harward, brick | .40 |
| | 11. | J. H. Gill, brick | 1.99 |
| | 11. | A. T. Womble, loading wood | 10.95 |
| | 12. | Peerless Mattress Co., shucks | 30.36 |
| | 13. | J. M. Fleming, ticket | 1.46 |
| | 13. | T. W. Fenner, corn | 150.00 |
| | 13. | J. E. Woolard, corn | 157.50 |
| | 13. | Guilford County, labor | 403.50 |
| | 15. | B. W. Ives, labor | 855.00 |
| | 16. | Rowan Mattress Works, shucks | 126.17 |
| | 16. | Goldsboro Lumber Co., labor | 911.91 |

| | | | |
|---|---|---|---|
| Feb. | 17. | J. E. Hoskins, butter | $ 4.32 |
| | 17. | Southern Broken Stone Co., labor | 1,051.70 |
| | 24. | H. B. Ferguson, fodder | 15.00 |
| | 29. | C. L. Minshew, labor | 42.50 |
| | 29. | C. N. Christian, fodder | 52.56 |
| | 29. | C. N. Christian, shucks | 7.59 |
| Mar. | 2. | Rowan Mattress Works, shucks | 111.00 |
| | 2. | Dangerous Insane Department, supplies | 64.59 |
| | 2. | C. N. Christian, shucks | 2.62 |
| | 7. | C. J. Rhem, supplies | 9.12 |
| | 8. | Robert Lampley, clothes | 73.50 |
| | 8. | M. G. Gulley, clothes | 12.00 |
| | 9. | C. N. Christian, supplies | 7.20 |
| | 9. | J. M. Fleming, hams | 7.42 |
| | 10. | Wier, Honeycutt & Co., brick | 137.34 |
| | 10. | Rowan Mattress Works, shucks | 122.25 |
| | 10. | Sale of old mules | 512.25 |
| | 10. | Jones, Son & Co., cotton | 8,417.36 |
| | 14. | Goldsboro Lumber Co., labor | 911.31 |
| | 16. | N. M. Harrison & Co., hay | 20.93 |
| | 16. | Sale of turnip salad | 5.81 |
| | 17. | F. M. Register, supplies | 2.48 |
| | 17. | C. W. Dunn, fodder | 111.43 |
| | 18. | C. J. Rhem, fodder | 58.25 |
| | 21. | Catholic Orphanage, brick | 22.00 |
| | 21. | T. M. Arrington, account | 1.00 |
| | 22. | Guilford County, labor | 1,043.00 |
| | 22. | C. J. Rhem, corn | 70.00 |
| | 23. | B. W. Ives, labor | 820.50 |
| | 28. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 28. | Royall & Borden, straw | 44.25 |
| | 28. | W. S. Biggs, hay | 59.58 |
| | 28. | W. M. Hancock, hay | 30.00 |
| | 28. | Mr. Vande, hay | 6.67 |
| | 28. | J. S. Riddick, hay | 26.06 |
| April | 1. | George P. Burgwyn, corn | 409.50 |
| | 1. | Peerless Mattress Company, shucks | 30.27 |
| | 2. | F. S. Faison, corn | 315.00 |
| | 5. | O. R. Smith, brick | 10.00 |
| | 5. | R. & P. S. Railroad Company, labor | 1,719.00 |
| | 6. | C. J. Rhem, hay | 77.50 |
| | 6. | C. J. Rhem, supplies | 10.21 |
| | 6. | C. N. Christian, hay | 40.02 |
| | 6. | Dangerous Insane Department, supplies | 141.48 |
| | 7. | R. & P. S. Railroad Company, labor | 2,315.00 |

| | | | |
|---|---|---|---|
| April | 11. | Guilford County, labor | $ 1,513.50 |
| | 11. | Goldsboro Lumber Company, labor | 1,162.65 |
| | 11. | J. C. Lashley, board | 27.81 |
| | 11. | B. R. Lacy, State Treasurer, loan | 50,000.00 |
| | 12. | F. M. Register, supplies | 4.19 |
| | 13. | C. J. Rhem, hay | 93.80 |
| | 13. | C. L. Minshew, corn | 15.00 |
| | 13. | J. W. Floyd, corn | 12.60 |
| | 13. | C. N. Christian, supplies | 7.44 |
| | 13. | C. N. Christian, hay | 12.65 |
| | 14. | Johnson & Johnson, coal | 9.16 |
| | 18. | C. N. Christian, corn | 185.84 |
| | 18. | Mary Barringer, brick | 60.00 |
| | 18. | J. H. Whitfield, brick | 55.00 |
| | 19. | Oettinger Bros., clothes | 21.00 |
| | 19. | J. D. Whitaker, cotton seed | 195.91 |
| | 19. | J. S. Mann, account | 60.83 |
| | 19. | Fred. Cox, corn | 637.00 |
| | 20. | C. A. Pegram, brick | 4.80 |
| | 20. | Royall & Borden, straw | 47.46 |
| | 21. | Vaughan & Barnes, cotton | 4,947.32 |
| | 23. | B. W. Ives, labor | 1,128.50 |
| | 27. | Clayton Oil Mill, brick | 67.00 |
| | 27. | M. G. Gulley, clothes | 12.00 |
| | 27. | Rowan Mattress Works, shucks | 881.62 |
| | 27. | N. M. Harrison & Co., corn | 19.47 |
| | 28. | Lewis Baer & Co., hides | 7.95 |
| | 28. | R. C. Josey & Co., hay | 15.00 |
| | 30. | H. L. Tillery & Bro., jack | 20.00 |
| May | 2. | Young & Hughes, brick | 2.25 |
| | 2. | W. L. Fort, brick | 4.20 |
| | 2. | C. H. Belvin, brick | 6.00 |
| | 2. | C. N. Christian, corn | 19.50 |
| | 2. | C. N. Christian, fodder | 11.05 |
| | 2. | C. N. Christian, planters | 3.75 |
| | 2. | Mrs. Jones, brick | 12.00 |
| | 2. | Hales & Edwards, corn | 183.96 |
| | 2. | Matthews, Weeks & Co., corn | 630.00 |
| | 4. | Dangerous Insane Department, supplies | 59.59 |
| | 4. | J. R. Holder, brick | 35.00 |
| | 5. | Wilkesboro and Jefferson Turnpike Company, labor | 1,000.00 |
| | 5. | W. E. Crosland, telegram | .25 |
| | 5. | J. C. Lashley, board | 30.00 |
| | 5. | W. J. Ellington, brick | 27.00 |
| | 5. | W. S. Cox, board | 8.33 |

| | | | |
|---|---|---|---|
| May | 5. | Columbus County, clothes | $ 21.00 |
| | 5. | Mills & Poston, clothes | 105.59 |
| | 5. | J. P. Arrington, corn | 7.30 |
| | 6. | Hill & Harden, brick | 17.50 |
| | 7. | C. J. Rhem, supplies | 9.18 |
| | 9. | Lewis Baer & Co., hides | 14.78 |
| | 9. | C. N. Christian, supplies | 6.33 |
| | 10. | Guilford County, labor | 1,462.00 |
| | 10. | T. M. Arrington, hams | 5.62 |
| | 10. | R. & P. S. Railroad Company, labor | 2,430.00 |
| | 13. | P. C. & C. W. Gregory, corn | 455.00 |
| | 13. | George P. Burgwyn, corn | 89.28 |
| | 13. | Goldsboro Lumber Company, labor | 1,046.98 |
| | 13. | C. H. Belvin, brick | 6.00 |
| | 13. | J. B. Carlyle, brick | 216.00 |
| | 13. | J. J. Barbour & Sons, brick | 175.00 |
| | 16. | Matthews, Weeks & Co., corn | 315.00 |
| | 16. | W. J. Ellington, brick | 15.00 |
| | 17. | E. L. Whitfield, corn | 37.50 |
| | 17. | F. P. Tucker, brick | 299.83 |
| | 17. | Southern Railway, ticket | 2.30 |
| | 20. | J. H. Gill, brick | 3.00 |
| | 25. | B. Perry, brick | 1.50 |
| | 25. | Matthews, Weeks & Co., corn | 200.20 |
| | 25. | J. G. Barbour & Sons, brick | 150 00 |
| | 25. | F. M. Register, supplies | 2.35 |
| | 25. | W. J. Ellington, brick | 6.00 |
| | 26. | Oettinger Bros., clothes | 67.50 |
| | 26. | B. W. Ives, labor | 1,217.50 |
| | 30. | George H. Cooper, brick | 60.00 |
| | 30. | Rich Furniture Company, brick | 72.00 |
| | 30. | C. N. Christian, fodder | 148.96 |
| | 30. | Matthews, Weeks & Co., corn | 362.00 |
| | 30. | D. H. McCullers, brick | 58.00 |
| | 30. | J. M. Broughton & Co., brick | 18.00 |
| | 30. | G. A. Oldham, brick | 44.50 |
| | 30. | J. M. Monie, brick | 27.60 |
| | 30. | Shaw University, brick | 2.50 |
| | 31. | G. A. Oldham, brick | 3.00 |
| | 31. | H. E. Brewer & Co., corn | 630.00 |
| June | 2. | J. M. Monie, brick | 9.60 |
| | 3. | W. B. Barrow, brick | 60.00 |
| | 3. | C. N. Christian, brick | 2.10 |
| | 4. | J. W. Coffey, brick | 128.50 |
| | 4. | M. A. Moser, brick | 700.00 |

| | | | |
|---|---|---|---|
| June | 6. | Matchews, Weeks & Co., corn | $ 190.00 |
| | 6. | C. H. Belvin, brick | 12.00 |
| | 6. | Allen Bros., clothes | 21.00 |
| | 7. | R. E. L. Yates, brick | 6.00 |
| | 7. | Raleigh Cotton Mills, brick | 204.00 |
| | 7. | K. B. Ewing, expenses | 42.00 |
| | 7. | J. S. Mann, telegrams | 1.88 |
| | 7. | J. C. Lashley, board | 25.00 |
| | 7. | C. J. Rhem, freight | 2.52 |
| | 7. | C. J. Rhem, supplies | 12.66 |
| | 8. | J. J. Barbour & Sons, brick | 300.00 |
| | 8. | W. E. Crosland, corn | 1.50 |
| | 8. | Guilford County, labor | 1,475.50 |
| | 8. | Dangerous Insane Department, supplies | 104.14 |
| | 9. | R. & P. S. Railroad, labor | 2,358.00 |
| | 9. | T. M. Arrington, account | 13.52 |
| | 13. | City of Raleigh, brick | 35.00 |
| | 14. | J. M. Monie, brick | 9.60 |
| | 15. | Phillips & Benson, brick | 28.00 |
| | 16. | C. N. Christian, supplies | 7.83 |
| | 16. | J. G. Barbour & Sons, brick | 90.00 |
| | 16. | J. R. Young, fire loss | 375.00 |
| | 17. | Goldsboro Lumber Company, labor | 1,027.75 |
| | 17. | W. S. Cox, board | 10.00 |
| | 20. | J. B. Carlyle, brick | 120.00 |
| | 24. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 25. | D. H. McCullers, brick | 44.00 |
| | 25. | E. L. Whitehead, corn | 3.75 |
| | 25. | George P. Burgwyn, corn | 100.00 |
| | 25. | J. S. Mann, account | 3.15 |
| | 27. | J. M. Monie, brick | 33.60 |
| | 27. | B. W. Ives, labor | 1,144.50 |
| | 27. | J. R. Young, fire loss | 125.00 |
| | 27. | M. A. Moser, brick | 700.00 |
| | 28. | J. G. Barbour & Sons, brick | 88.00 |
| July | 1. | Bushee & Bushee, cost | 10.00 |
| | 1. | Dangerous Insane Department, account | 114.29 |
| | 1. | J. C. Lashley, board | 19.00 |
| | 5. | Jack Hardy, brick | 12.00 |
| | 5. | C. J. Rhem, supplies | 7.84 |
| | 6. | Interest on State bonds | 1,170.00 |
| | 6. | Robert Lampley, clothes | 23.00 |
| | 6. | Fred. Staudt, brick | 12.00 |
| | 6. | C. N. Christian, supplies | 8.42 |
| | 7. | J. G. Barbour & Sons, brick | 144.00 |
| | 7. | R. Pollock, excess | 2.50 |

| | | | |
|---|---|---|---|
| | 8. | William Mitchell, brick | $ .60 |
| | 8. | Guilford County, labor | 1,390.00 |
| | 9. | R. & P. S. Railroad, labor | 2,295.00 |
| | 9. | J. M. Monie, brick | 23.40 |
| | 11. | J. E. Allen, brick | 12.00 |
| | 11. | Charles H. Mayes, brick | 5.70 |
| | 11. | C. N. Christian, freight | .25 |
| | 11. | J. E. Hoskins, expenses returned | 100.00 |
| | 12. | R. H. Jones, telegrams | .50 |
| | 13. | Lumsden Bros., brick | 21.60 |
| | 13. | W. B. Barrow, brick | 3.00 |
| | 13. | Sale of cabbage | .26 |
| | 13. | W. L. Wiggs, brick | 3.00 |
| | 13. | Mr. Fleming, brick | 7.20 |
| | 13. | J. C. Drewry, brick | 6.00 |
| | 18. | Goldsboro Lumber Company, labor | 1,103.52 |
| | 19. | Lumsden Bros., brick | 3.00 |
| | 19. | E. T. Scarborough, brick | 2.40 |
| | 19. | J. G. Barbour & Sons, brick | 130.00 |
| | 19. | J. A. Mills, interest | 118.28 |
| | 20. | Lawson Knott, brick | 3.00 |
| | 20. | M. F. Crawford & Co., clothes | 70.00 |
| | 22. | Freeman Liles, brick | 2.40 |
| | 23. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 23. | M. G. Gulley, clothes | 11.10 |
| | 26. | J. C. Ellington, brick | 72.00 |
| | 28. | W. E. Emery, brick | 6.00 |
| | 28. | Colored Baptist Church, brick | 296.00 |
| | 28. | W. C. Johnson, brick | 2.70 |
| | 28. | Cash, brick | .50 |
| | 29. | J. G. Barbour & Sons, brick | 144.00 |
| | 29. | B. W. Ives, labor | 179.00 |
| | 29. | Oettinger Bros., clothes | 19.00 |
| | 29. | Lawson Knott, brick | 2.40 |
| Aug. | 1. | C. P. Snuggs, brick | 83.33 |
| | 1. | M. A. Moser, brick | 500.00 |
| | 1. | D. H. McCullers, brick | 35.00 |
| | 1. | J. S. Mann, account | 24.11 |
| | 1. | Dangerous Insane Department, supplies | 84.11 |
| | 2. | Kingan & Co., freight | 3.96 |
| | 2. | C. W. Beavers, ticket | 2.90 |
| | 2. | C. N. Christian, peanuts | 18.78 |
| | 2. | C. N. Christian, gun | 5.00 |
| | 2. | J. G. Barbour & Sons, brick | 72.00 |
| | 2. | J. H. Gill, brick | 2.50 |
| | 2. | T. M. Jordan, brick | 3.00 |

| | | | |
|---|---|---|---|
| Aug. | 2. | J. C. Lashley, board | $ 23.62 |
| | 2. | C. M. Bernard, brick | 7.80 |
| | 2. | W. A. Myatt, brick | 9.60 |
| | 2. | Mills & Poston, clothes | 63.00 |
| | 2. | P. V. Mitchener, brick | 5.00 |
| | 6. | Guilford County, labor | 1,316.00 |
| | 9. | J. E. Hoskins, board | 3.50 |
| | 10. | R. & P. S. Railroad, labor | 2,156.00 |
| | 10. | J. S. Mann, telegrams | .69 |
| | 12. | Louisburg Oil Mills, brick | 60.00 |
| | 13. | John Blue, labor | 559.05 |
| | 17. | C. P. Mitchener, brick | 5.00 |
| | 17. | J. S. Cooper, brick | 3.00 |
| | 17. | P. V. Mitchener, brick | 5.00 |
| | 17. | R. H. Ferguson, brick | 12.00 |
| | 18. | D. H. House, brick | 1.20 |
| | 19. | C. R. Scott & Son, brick | 4.50 |
| | 19. | City of Raleigh, brick | 7.00 |
| | 20. | J. G. Barbour & Sons, brick | 72.00 |
| | 20. | Goldsboro Lumber Company, labor | 1,023.39 |
| | 25. | J. B. Carlyle, brick | 72.00 |
| | 25. | D. H. House, brick | .58 |
| | 26. | G. M. Bell, brick | 2.15 |
| | 26. | B. W. Ives, labor | 125.50 |
| | 26. | J. B. Carlyle, brick | 60.00 |
| | 29. | D. F. McAdams, brick | 72.00 |
| | 30. | J. B. Carlyle, brick | 72.00 |
| | 30. | C. N. Christian, meat | 12.64 |
| | 30. | Mr. Mitchell, brick | .25 |
| | 31. | Dr. Fowler, brick | .75 |
| | 31. | T. M. Jordan, brick | 1.40 |
| | 31. | J. W. Coffey, brick | 76.30 |
| Sept. | 1. | M. A. Moser, brick | 400.00 |
| | 1. | Lumsden Bros., brick | 4.20 |
| | 1. | J. B. Carlyle, brick | 72.00 |
| | 1. | George P. Burgwyn, hay | 20.25 |
| | 2. | J. M. Broughton & Co., brick | 6.50 |
| | 2. | J. C. Lashley, board | 20.00 |
| | 2. | C. P. Snuggs, brick | 227.66 |
| | 2. | J. T. Fulford, clothes | 21.00 |
| | 3. | B. M. Moore, brick | 4.50 |
| | 6. | S. S. Mann, bags | 3.54 |
| | 6. | D. F. McAdams, brick | 51.00 |
| | 6. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 7. | F. N. & R. Z. Egerton, brick | 60.00 |
| | 7. | W. E. Crosland, ticket | 3.40 |

| | | | |
|---|---|---|---|
| Sept. | 7. | W. M. Sanders, clothes | $ 26.25 |
| | 7. | W. E. Crosland, calf | 10.00 |
| | 8. | Ford Bros., brick | 21.00 |
| | 8. | William Mitchell, brick | .60 |
| | 8. | J. M. Fleming, commutation | 36.00 |
| | 8. | Dangerous Insane Department, supplies | 39.13 |
| | 10. | C. J. Rhem, supplies | 19.26 |
| | 12. | W. M. Sanders, clothes | 21.00 |
| | 12. | M. G. Gulley, clothes | 10.50 |
| | 12. | R. & P. S. Railroad, labor | 2,326.00 |
| | 12. | C. H. Jackson, brick | .30 |
| | 13. | S. J. Busbee, board | 5.00 |
| | 13. | W. E. Crosland, telegram | .25 |
| | 13. | Mr. Knott, brick | 3.00 |
| | 14. | John Blue, labor | 995.50 |
| | 14. | Goldsboro Lumber Company, labor | 1,050.72 |
| | 16. | F. M. Register, supplies | 1.27 |
| | 17. | Guilford County, labor | 1,430.00 |
| | 19. | N. B. Josey, peanuts | 18.35 |
| | 19. | J. E. Hoskins, board | 10.00 |
| | 20. | Frank Laws, rent | 50.00 |
| | 21. | T. M. Arrington, hams | 14.04 |
| | 21. | J. B. Carlyle, brick | 72.00 |
| | 23. | C. N. Christian, freight | 2.18 |
| | 24. | Frank Laws, rent | 20.00 |
| | 24. | C. N. Christian, supplies | 3.08 |
| | 27. | J. W. Harden, brick | 8.00 |
| | 27. | D. T. Moore, brick | 6.00 |
| | 28. | J. R. Rogers, brick | 345.68 |
| | 28. | P. C. Gregory, hay | 53.62 |
| | 29. | Frank Laws, rent | 40.00 |
| Oct. | 1. | R. E. L. Yates, brick | 43.20 |
| | 1. | J. B. Carlyle, brick | 144.00 |
| | 3. | J. H. McIver, board | 55.85 |
| | 3. | Dangerous Insane Department, supplies | 127.02 |
| | 3. | C. N. Christian, freight | 1.50 |
| | 3. | M. A. Moser, brick | 142.00 |
| | 10. | N. G. Williams, brick | 1.05 |
| | 10. | W. C. Bain, brick | 1,220.57 |
| | 10. | Colored Baptist Church, brick | 135.65 |
| | 10. | C. P. Snuggs, brick | 12.00 |
| | 10. | Guilford County, labor | 1,285.00 |
| | 10. | S. J. Busbee, board | 5.00 |
| | 10. | J. C. Lashley, board | 19.00 |
| | 10. | F. M. Register, supplies | 1.80 |
| | 10. | C. J. Rhem, supplies | 10.87 |

| | | | |
|---|---|---|---|
| Oct. | 10. | J. T. Hooks, calves | $ 20.00 |
| | 10. | Frank Laws, rent | 40.00 |
| | 11. | B. F. Burrows, excess | 2.33 |
| | 11. | R. & P. S. Railroad, labor | 1,991.00 |
| | 12. | John Blue, labor | 434.50 |
| | 12. | J. E. Hoskins, board | 5.00 |
| | 12. | T. P. Sale, brick | 4.20 |
| | 19. | J. S. Mann, ham | 1.50 |
| | 19. | C. N. Christian, supplies | 3.56 |
| | 19. | Goldsboro Lumber Company, labor | 934.71 |
| | 21. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 22. | W. S. Cox, board | $ 13.17 |
| | 22. | J. R. Rogers, brick | 456.38 |
| | 25. | J. S. Mann, ham | 1.50 |
| | 31. | B. W. Ives, labor | 480.00 |
| | 31. | Rogers, McCabe & Co., peanuts | 1,240.10 |
| Nov. | 1. | Colored Baptist Church, brick | 289.93 |
| | 3. | Bladen County, board | 33.00 |
| | 3. | Dangerous Insane Department, supplies | 195.55 |
| | 4. | Mr. Honeycutt, old gun | 5.00 |
| | 5. | C. J. Rhem, supplies | 8.27 |
| | 5. | C. N. Christian, supplies | 8.33 |
| | 5. | B. W. Ives, loss goods | 19.53 |
| | 5. | Rogers, McCabe & Co., peanuts | 1,595.68 |
| | 5. | J. S. Mann, hams | 2.35 |
| | 8. | W. C. Bain, brick | 654.26 |
| | 9. | Raleigh and Cape Fear Railroad, labor | 4,027.46 |
| | 12. | R. & P. S. Railroad, labor | 1,305.00 |
| | 17. | W. S. Cox, board | 12.75 |
| | 23. | Wilkesboro and Jefferson Turnpike Co., labor | 1,000.00 |
| | 30. | Goldsboro Lumber Company, labor | 1,011.09 |
| Dec. | 2. | B. W. Ives, labor | 1,141.00 |
| | 3. | Colored Baptist Church, brick | 178.20 |
| | 5. | Dangerous Insane Department, supplies | 85.95 |
| | 6. | C. J. Rhem, supplies | 8.93 |
| | 6. | W. C. Bain, brick | 667.10 |
| | 12. | J. R. Young, brick | 1.50 |
| | 12. | C. L. Minshew, corn | 5.25 |
| | 12. | C. N. Christian, supplies | 7.37 |
| | 12. | S. J. Busbee, hog | 12.50 |
| | 12. | S. J. Busbee, board | 5.00 |
| | 15. | Montgomery County, expenses | 31.10 |
| | 15. | F. M. Register, supplies | 2.09 |
| | 16. | Baptist University, brick | 121.68 |
| | 19. | Goldsboro Lumber Company, labor | 932.67 |
| | 19. | B. R. Lacy, Martin defalcation | 374.84 |

| | | | |
|---|---|---|---|
| Dec. | 19. | J. F. Stanback, brick | $ 40.00 |
| | 20. | J. R. Young, brick | 1.50 |
| | 20. | Rogers, McCabe & Co., peanuts | 3,140.64 |
| | 21. | B. W. Ives, labor | 1,029.50 |
| | 21. | A. D. Royster & Bro., brick | 3.50 |
| | 21. | S. J. Busbee, board | 3.00 |
| | 27. | B. P. Williamson, Jr., brick | 37.60 |
| | 27. | S. J. Busbee, expenses returned | 33.65 |
| | 27. | J. S. Mann, rice | 3.25 |
| | 27. | Raleigh and Pamlico Sound Railroad, labor | 1,200.50 |
| | 29. | W. C. Bain, brick | 342.80 |
| | 29. | D. C. Hill, brick | 28.00 |
| | 30. | Mr. Dean, brick | .90 |
| | 31. | T. M. Arrington, account | 28.00 |
| | 31. | J. S. Mann, account | 13.27 |
| | | | $162,773.39 |

RECEIPTS.

1903.

| | | | |
|---|---|---|---|
| Jan. | 1. | Upchurch & Holder, brick | $ 9.00 |
| | 1. | Phillips & Penny, brick | 1.80 |
| | 3. | E. L. Travis, hogs | 262.80 |
| | 3. | C. J. Rhem, supplies | 7.96 |
| | 3. | C. J. Rhem, freight | 26.25 |
| | 3. | Dangerous Insane Department, supplies | 83.61 |
| | 5. | J. R. Ferrall & Co., celery | 7.40 |
| | 5. | David Williams, brick | 1.20 |
| | 5. | Mrs. H. P. Martin, brick | 46.90 |
| | 5. | Goldsboro Lumber Company, account | 5.28 |
| | 6. | William Mitchell, brick | .60 |
| | 8. | W. B. Troy, convict labor | 233.33 |
| | 8. | Vaughan & Barnes, cotton | 4,033.56 |
| | 8. | C. J. Rhem, commutation | 7.00 |
| | 10. | C. N. Christian, supplies | 5.43 |
| | 10. | W. C. Stronach's Sons, celery | 2.40 |
| | 10. | George P. Burgwyn, convict labor | 46.25 |
| | 12. | Eure, Gregory & Co., cotton | 3,646.08 |
| | 12. | J. M. Fleming, hog | 8.40 |
| | 12. | Royall & Borden, mattress | 1.90 |
| | 13. | David Sanders, brick | 1.00 |
| | 14. | David Sanders, brick | .50 |
| | 15. | Goldsboro Lumber Company, convict labor | 1,083.59 |
| | 17. | K. B. Ewing, railroad fare | .50 |
| | 19. | Upchurch & Holder, brick | 60.00 |

| | | | |
|---|---|---|---|
| Jan. | 19. | Methodist Orphanage, brick | $ 338.10 |
| | 22. | C. N. Christian, hide | 1.94 |
| | 22. | W. B. Troy, convict labor | 233.33 |
| | 22. | Upchurch & Holder, brick | 30.00 |
| | 24. | Upchurch & Holder, brick | 36.00 |
| | 26. | C. N. Christian, wheels | 3.50 |
| | 27. | J. L. Cox, brick | 3.00 |
| | 27. | Delma Morgan, brick | .60 |
| | 27. | W. A. Upchurch, brick | 3.00 |
| | 28. | Upchurch & Holder, brick | 8.75 |
| | 29. | C. R. Scott & Son, brick | 7.50 |
| | 29. | William Mitchell, brick | .45 |
| | 30. | William Mitchell, brick | 1.20 |
| Feb. | 2. | George L. Carter, convict labor | 4,686.50 |
| | 3. | J. L. Cox, brick | 1.00 |
| | 3. | William Mitchell, brick | 1.80 |
| | 5. | A. Ray, brick | 3.00 |
| | 5. | J. A. Whitehead, mule | 100.00 |
| | 5. | W. H. Hux, mule | 80.00 |
| | 5. | J. H. Burt, mule | 30.00 |
| | 5. | Dangerous Insane Department, supplies | 68.45 |
| | 7. | C. J. Rhem, rent | 50.00 |
| | 7. | C. J. Rhem, hides | 2.10 |
| | 7. | C. J. Rhem, supplies | 11.70 |
| | 11. | R. H. Blake, railroad fare | 6.00 |
| | 11. | C. N. Christian, supplies | 2.96 |
| | 12. | William Mitchell, brick | 1.20 |
| | 12. | Raleigh and Cape Fear Railroad, convict labor | 100.00 |
| | 13. | J. R. A. Power, brick | 18.00 |
| | 13. | Annie Taylor, brick | 3.00 |
| | 14. | J. S. Mann, freight | 2.43 |
| | 14. | J. M. Fleming, hog | 10.87 |
| | 14. | J. M. Fleming, commutation | 24.00 |
| | 16. | H. T. Rogers, railroad fare | 2.35 |
| | 16. | Goldsboro Lumber Company, convict labor | 1,097.00 |
| | 18. | C. J. Rhem, freight | 15.00 |
| | 18. | J. H. McIver, board | 15.50 |
| | 19. | W. R. Crawford, hog | 31.00 |
| | 23. | Kingan & Co., freight | 13.54 |
| | 24. | C. N. Christian, cotton seed | 56.36 |
| | 27. | Carolina Peanut Company, peanuts | 78.76 |
| | 27. | Gabe Taylor, brick | .60 |
| | 27. | James Smith, brick | 1.50 |
| | 27. | H. D. Ponton, turnip salad | 2.58 |
| | 27. | Eure, Gregory & Co., cotton | 2,308.71 |
| | 27. | Vaughan & Barnes, cotton | 1,785.05 |

| | | |
|---|---|---|
| 28. | J. R. A. Power, brick | $ 15.00 |
| 2. | J. C. Lashley, board | 15.00 |
| 3. | W. P. King, brick | 2.45 |
| 3. | Robert Lampley, clothes | 72.00 |
| 3. | H. D. Ponton, turnip salad | 2.05 |
| 3. | George L. Carter, convict labor | 3,138.32 |
| 3. | H. D. Ponton, turnip salad | 2.32 |
| 3. | J. H. McIver, board | 25.00 |
| 5. | Dangerous Insane Department, supplies | 62.17 |
| 7. | Farina Milling Company, wheat | 574.48 |
| 7. | F. M. Register, supplies | 1.42 |
| 7. | Weir & Honeycutt, brick | 3.00 |
| 7. | W. E. Crosland, railroad ticket | 2.15 |
| 7. | E. H. Love, rags | 24.42 |
| 7. | C. J. Rhem, supplies | 5.68 |
| 9. | C. N. Christian, supplies | 4.10 |
| 9. | Mrs. Will. Robbins, brick | 18.00 |
| 9. | Methodist Orphanage, brick | 84.52 |
| 9. | H. D. Ponton, turnip salad | .20 |
| 9. | J. T. Mitchener, brick | 3.20 |
| 11. | A. D. Ray, brick | 2.50 |
| 12. | Raleigh and Cape Fear Railroad, convict labor | 594.48 |
| 12. | Upchurch & Holder, brick | 6.00 |
| 14. | J. S. Allen, brick | 6.00 |
| 14. | Cash, old tin | 1.00 |
| 14. | Southern Broken Stone Company, convict labor | 828.60 |
| 14. | Raleigh Hosiery Company, brick | 4.50 |
| 14. | Capital Club, celery | 8.00 |
| 4. | Wilkesboro and Jefferson Turnpike Co., convict labor | 2,000.00 |
| 16. | J. R. A. Power, brick | 15.00 |
| 16. | Mrs. Pettiford, brick | .60 |
| 17. | B. M. Robertson, clothes | 9.00 |
| 21. | R. B. Raney, brick | 56.00 |
| 21. | George L. Carter, convict labor | 1,360.50 |
| 23. | Goldsboro Lumber Company, convict labor | 964.29 |
| 25. | Oettinger Bros., clothes | 48.00 |
| 26. | Farina Milling Company, corn | 68.97 |
| 26. | J. O. Marshall, cotton seed | 1.00 |
| 28. | Southern Broken Stone Company, railroad fare | 122.10 |
| 30. | John T. Pullen, brick | 3.00 |
| 30. | Mr. Mitchener, brick | .75 |
| 31. | Mr. Mitchener, brick | 3.00 |
| 31. | Upchurch & Holder, brick | 3.00 |
| 1. | Upchurch & Holder, brick | 9.00 |
| 2. | Dangerous Insane Department, supplies | 66.97 |
| 2. | Mr. Kemp, brick | 6.00 |

| | | | |
|---|---|---|---|
| April | 4. | J. D. Whitaker, brick | $ |
| | 4. | W. B. Troy, convict labor | 1 |
| | 4. | John M. Fleming, commutation | |
| | 8. | John W. Cross, brick | |
| | 8. | J. H. McIver, board | |
| | 8. | T. M. Perkins & Co., freight | |
| | 9. | C. J. Rhem, shucks | |
| | 9. | C. J. Rhem, supplies | |
| | 9. | Southern Broken Stone Company, convict labor | 2,4 |
| | 9. | R. C. Prince, railroad ticket | |
| | 9. | C. N. Christian, supplies | |
| | 9. | C. N. Christian, corn planter | |
| | 9. | F. M. Register, supplies | |
| | 9. | Florence P. Tucker, brick | |
| | 13. | St. Augustine School, brick | |
| | 13. | Upchurch & Holder, brick | |
| | 13. | Jacob S. Allen, brick | |
| | 14. | Royall Cotton Mills, brick | |
| | 14. | Upchurch & Holder, brick | |
| | 14. | A. J. Ellis, brick | |
| | 15. | J. R. Rogers, brick | |
| | 15. | Raleigh and Cape Fear Railroad, convict labor | 6 |
| | 15. | George L. Carter, transportation | 8 |
| | 15. | Upchurch & Holder, brick | |
| | 16. | J. T. Mitchell, brick | |
| | 16. | J. M. Broughton & Co., brick | |
| | 17. | Upchurch & Holder, brick | |
| | 17. | Forsyth County, convict labor | 1,2 |
| | 17. | C. N. Christian, eggs | |
| | 18. | B. W. Baker, brick | |
| | 20. | O. R. Smith, brick | |
| | 21. | Methodist Orphanage, brick | 5 |
| | 22. | Raleigh and Cape Fear Railroad, convict labor | |
| | 22. | Wilkesboro & Jefferson Turnpike Co., convict labor | 1,0 |
| | 23. | W. A. Myatt, brick | |
| | 23. | Goldsboro Lumber Company, convict labor | 1,2 |
| | 24. | C. N. Christian, cow and pigs | |
| | 27. | Barbee & Co., peanuts | 2,5 |
| | 27. | B. C. Hutchinson, brick | |
| | 27. | Jones & Powell, wood | |
| | 27. | P. B. Fleming, peanuts | |
| | 27. | R. B. Horton, brick | |
| | 28. | W. C. Johnson, brick | |
| | 28. | S. C. Chamblee, brick | |
| | 29. | Methodist Orphanage, brick | |
| | 29. | Upchurch & Holder, brick | |

| | | |
|---|---|---|
| 30. | Jacob S. Allen, brick | $ 19.00 |
| 30. | Arrington & Fleming, peanuts | 1.42 |
| 1. | George L. Carter, convict labor | 2,065,50 |
| 4. | H. A. Royster, brick | 120.00 |
| 4. | John T. Pullen, brick | 2.00 |
| 4. | Shaw University, brick | 4.00 |
| 4. | Upchurch & Holder, brick | 18.00 |
| 5. | A. D. Royster & Bro., brick | 14.00 |
| 5. | James Robbins, brick | 6.00 |
| 5. | C. A. Norris, freight | 4.42 |
| 5. | Cary Lumber Company, brick | 48.00 |
| 5. | J. H. McIver, board | 23.75 |
| 6. | B. C. Hutchinson, brick | 12.00 |
| 7. | R. B. Raney, brick | 42.00 |
| 7. | W. M. Riggsbee, brick | 15.00 |
| 8. | Hines Bros. Lumber Company, convict labor | 277.50 |
| 8. | Dangerous Insane Department, supplies | 41.90 |
| 9. | Forsyth County, convict labor | 1,000.20 |
| 9. | Jim Robbins, brick | 3.00 |
| 11. | A. J. Wellington, convict labor | 2,303.50 |
| 11. | Upchurch & Holder, brick | 6.00 |
| 11. | A. J. Ellis, brick | 3.00 |
| 11. | F. M. Register, supplies | 3.18 |
| 11. | B. M. Robertson, clothes | 18.00 |
| 12. | Royall & Borden Furniture Company, mattresses | 15.20 |
| 12. | J. P. Arrington, corn | 4.02 |
| 12. | C. H. Gattis, brick | 2.10 |
| 12. | R. J. Madry, corn | 575.00 |
| 12. | C. N. Christian, supplies | 5.29 |
| 12. | E. T. Gooch, brick | 60.00 |
| 14. | C. J. Rhem, supplies | 8.62 |
| 15. | S. C. Vann, brick | 60.00 |
| 16. | St. Augustine School, brick | 36.00 |
| 16. | Institution Deaf and Dumb and Blind, brick | 14.00 |
| 18. | Selma Manufacturing Company, brick | 275.00 |
| 18. | H. A. Royster, brick | 25.00 |
| 20. | Southern Broken Stone Company, transportation | 13.20 |
| 20. | Raleigh & Cape Fear Railroad Co., convict labor | 652.20 |
| 20. | B. F. Matthews, brick | 2.50 |
| 22. | Goldsboro Lumber Company, convict labor | 929.93 |
| 25. | Wilkesboro & Jefferson Turnpike Co., convict labor | 1,000.00 |
| 25. | Carolina Company, medicine | 6.00 |
| 27. | Methodist Orphanage, brick | 66.15 |
| 27. | J. H. McIver, plunder | 9.50 |
| 30. | Carolina Company, convict labor | 2,363.80 |
| 30. | C. N. Christian, cow and calf | 30.00 |

| | | | |
|---|---|---|---|
| June | 1. | N. B. Josey, peanuts | $ 2,79 |
| | 1. | Adams & Cuthrell, brick | |
| | 2. | William Otey, brick | |
| | 2. | A. J. Ellis, brick | |
| | 3. | L. B. Capehart, brick | |
| | 3. | Shaw University, brick | 3 |
| | 3. | Dangerous Insane Department, supplies | 5 |
| | 4. | N. B. Josey, shucks | 4 |
| | 4. | D. C. Hill, brick | 4 |
| | 4. | H. E. Brewer & Co., corn | 57 |
| | 5. | J. S. Medlin, brick | |
| | 5. | City of Durham, brick | 5 |
| | 5. | Hines Bros. Lumber Co., convict labor | 25 |
| | 8. | Forsyth County, convict labor | 1,05 |
| | 8. | C. J. Rhem, supplies | 2 |
| | 8. | C. N. Christian, supplies | |
| | 15. | Hales & Edwards, corn | 57 |
| | 15. | Crosland & Everett, corn | 24 |
| | 15. | F. M. Register, supplies | |
| | 15. | Southern Broken Stone Company, convict labor | 2,21 |
| | 15. | W. A. Myatt, brick | |
| | 15. | W. P. Neal & Co., brick | 11 |
| | 15. | Allen Bros. Company, brick | 6 |
| | 15. | Selma Manufacturing Company, brick | 24 |
| | 15. | H. A. Bland, brick | |
| | 15. | William Mitchell, brick | |
| | 15. | Upchurch & Holder, brick | 2 |
| | 16. | Upchurch & Holder, brick | 1 |
| | 16. | Reuben Taylor, brick | |
| | 17. | J. H. McIver, board | 1 |
| | 17. | J. E. Hoskins, board | |
| | 17. | Upchurch & Holder, brick | |
| | 17. | St. Augustine School, brick | |
| | 17. | W. H. Randolph & Co., peanuts | 1,58 |
| | 18. | Wilkinson, Bullock & Co., return premiums | 13 |
| | 18. | A. B. Stronach, brick | |
| | 19. | W. B. Barrow, brick | |
| | 19. | W. P. Neal & Co., brick | 5 |
| | 19. | J. M. Monie, brick | |
| | 19. | M. T. Leach, brick | 1 |
| | 19. | Methodist Orphanage, brick | 25 |
| | 19. | G. L. Whitfield, brick | 17 |
| | 20. | St. Augustine School, brick | |
| | 22. | N. L. Stedman, hams | 7 |
| | 22. | Jascob S. Allen, brick | 2 |
| | 23. | Jacob Edgerton, brick | |

| | | | |
|---|---|---|---|
| June | 23. | M. M. McFarland, brick | $ 31.62 |
| | 24. | Goldsboro Lumber Co., convict labor | 854.67 |
| | 24. | Raleigh and Cape Fear Railroad, convict labor | 596.00 |
| | 27. | George L. Carter, convict labor | 2,545.00 |
| | 29. | Seaboard Air Line Railway, excess fare | 2.92 |
| | 29. | W. M. Riggsbee, brick | 60.00 |
| | 29. | Wilkesboro & Jefferson Turnpike Co., convict labor | 1,000.00 |
| | 29. | Lewis Bembry, brick | 6.15 |
| | 29. | W. P. Neal & Co., brick | 63.60 |
| | 29. | Matthews, Weeks & Co., corn | 575.00 |
| | 29. | C. J. Rhem, corn | 75.15 |
| | 29. | J. M. Fleming, hams | 13.87 |
| July | 1. | J. H. Gill, brick | 2.50 |
| | 1. | Mrs. L. L. Belvin, brick | 3.60 |
| | 1. | Raleigh Real Estate and Trust Co., brick | .60 |
| | 2. | St. Augustine School, brick | 8.00 |
| | 2. | C. J. Rhem, supplies | 21.96 |
| | 2. | Dangerous Insane Department, supplies | 70.71 |
| | 2. | J. M. Fleming, hams | 13.87 |
| | 3. | F. M. Register, supplies | 1.85 |
| | 3. | Mrs. F. P. Tucker, brick | 70.00 |
| | 4. | N. B. Josey, peanuts | 2,898.88 |
| | 4. | R. J. Whitley, brick | 4.80 |
| | 6. | Frank Blacknall, brick | 1.50 |
| | 6. | Hines Brothers Lumber Co., convict labor | 228.25 |
| | 6. | A. J. Ellis, brick | 3.75 |
| | 6. | C. N. Christian, supplies | 7.69 |
| | 6. | George W. Harris, brick | 88.00 |
| | 6. | O. L. Stevenson, brick | 1.50 |
| | 7. | Robert Lampley, clothes | 76.80 |
| | 8. | Upchurch & Holder, brick | 3.50 |
| | 8. | C. N. Christian, corn | 82.70 |
| | 8. | D. C. Hill, brick | 3.00 |
| | 9. | E. T. Gooch, brick | 49.80 |
| | 10. | J. P. Arrington, corn | 4.02 |
| | 11. | Southern Broken Stone Co., convict labor | 1,696.50 |
| | 11. | C. N. Christian, corn | 7.00 |
| | 12. | Hales & Edwards, corn | 380.46 |
| | 13. | N. C. Building and Supply Co., brick | 10.20 |
| | 13. | W. B. Mann, brick | 1.80 |
| | 14. | G. D. Means, brick | 6.00 |
| | 15. | Matthews, Weeks & Co., corn | 304.75 |
| | 15. | Mr. Knight, brick | 2.40 |
| | 15. | R. B. Horton, brick | 2.00 |
| | 16. | J. E. Hoskins, board | 13.00 |
| | 16. | W. H. Macon, brick | 60.00 |

| | | | |
|---|---|---|---|
| July | 16. | G. L. Whitfield, brick | $ 60.00 |
| | 16. | J. H. McIver, board | 17.25 |
| | 17. | W. B. Barrow, brick | 23.52 |
| | 17. | Institution Deaf, Dumb and Blind, brick | 9.00 |
| | 17. | N. C. Building and Supply Co., brick | 30.00 |
| | 17. | Royall Cotton Mills, brick | 128.00 |
| | 17. | Matthews, Weeks & Co., corn | 603.50 |
| | 20. | G. D. Mears, brick | 5.50 |
| | 20. | W. M. Riggsbee, brick | 61.00 |
| | 20. | Upchurch & Holder, brick | 28.00 |
| | 20. | W. W. Bunn, brick | 2.00 |
| | 23. | S. C. Vann, brick | 120.00 |
| | 24. | N. C. Building and Supply Co., brick | 5.40 |
| | 24. | J. M. Fleming, commutation | 32.00 |
| | 24. | Mrs. Will Robbins, brick | 7.00 |
| | 25. | St. Augustine School, brick | 4.00 |
| | 25. | J. D. Whitaker, brick | 16.50 |
| | 25. | Goldsboro Lumber Co., convict labor | 732.67 |
| | 27. | W. A. Myatt, brick | 12.00 |
| | 27. | George Williams, brick | 1.80 |
| | 27. | A. T. Banks, brick | 1.80 |
| | 27. | H. H. Knight, brick | 1.20 |
| | 27. | T. S. Chamblee, brick | 1.80 |
| | 27. | T. D. Hogg, brick | 8.25 |
| | 31. | John S. Jones, brick | 1.25 |
| | 31. | J. E. King, brick | 2.00 |
| | 31. | C. N. Christian, cabbage | 26.59 |
| | 31. | G. W. Ford, brick | 192.00 |
| | 31. | G. L. Whitfield, brick | 60.00 |
| | 31. | W. C. Johnson, brick | 2.70 |
| | 31. | J. H. McIver, supplies | 109.95 |
| | 31. | D. H. Hill, brick | 6.00 |
| | 31. | A. B. Rand, brick | 2.50 |
| Aug. | 1. | H. M. Farnsworth, brick | 9.00 |
| | 1. | Mr. Knight, brick | 2.40 |
| | 1. | T. M. Arrington, for expenses returned | 183.70 |
| | 3. | C. N. Christian, cabbage | 3.01 |
| | 3. | C. A. Norris, brick | 2.40 |
| | 3. | W. B. Barrow, brick | 12.48 |
| | 3. | Raleigh and Cape Fear Railroad, convict labor | 503.50 |
| | 4. | Mr. Knight, brick | 2.40 |
| | 4. | Joseph Williams, brick | 3.00 |
| | 4. | C. J. Rhem, shucks | 28.20 |
| | 5. | R. B. Leinster, board | 3.33 |
| | 5. | H. T. Rogers, account | 2.00 |
| | 5. | Clayton Oil Mill Co., brick | 250.00 |

| | | | |
|---|---|---|---|
| Aug. | 5. | Dangerous Insane Department, supplies | $ 76.00 |
| | 5. | C. S. Williams, brick | 77.00 |
| | 6. | W. C. Johnson, brick | 5.00 |
| | 6. | T. M. Arrington, cloth | .60 |
| | 6. | J. D. Whitaker, brick | 27.50 |
| | 6. | C. J. Rhem, supplies | 14.80 |
| | 7. | Wilson County, expenses | 9.05 |
| | 7. | D. H. Hill, brick | 3.00 |
| | 7. | Wilkesboro & Jefferson Trunpike Co., convict labor | 1,000.00 |
| | 7. | Upchurch & Holder, brick | 2.45 |
| | 10. | Carolina Company, convict labor | 2,395.20 |
| | 10. | Hines Brothers Lumber Co., convict labor | 238.63 |
| | 10. | C. N. Christian, supplies | 5.65 |
| | 10. | A. W. Goodwin, brick | 27.80 |
| | 10. | St. Augustine School, brick | 9.00 |
| | 10. | A. B. Rand, brick | 1.25 |
| | 10. | Soldiers' Home, brick | 6.70 |
| | 17. | D. D. Massey, brick | 2.45 |
| | 17. | John Alston, brick | 1.20 |
| | 17. | F. M. Register, supplies | 2.29 |
| | 17. | Goldsboro Lumber Co., convict labor | 971.30 |
| | 17. | Southern Broken Stone Co., convict labor | 1,834.00 |
| | 20. | D. D. Massey, brick | 2.45 |
| | 21. | W. C. Johnson, brick | .60 |
| | 21. | J. M. Broughton & Co., brick | 23.50 |
| | 21. | J. D. Whitaker, Jr., brick | 131.83 |
| | 21. | B. M. Robertson, clothes | 20.10 |
| | 22. | Mrs. Will Robbins, brick | 6.00 |
| | 24. | W. C. Riddick, brick | 98.75 |
| | 24. | J. W. Coffey, brick | 237.21 |
| | 25. | Miss De Vane, telegram | .25 |
| | 26. | W. L. Peace, brick | 40.00 |
| | 27. | J. C. Angier, brick | 313.90 |
| | 29. | J. H. Robbins, brick | 4.10 |
| | 29. | Mrs. Beckwith, telegrams | .80 |
| | 31. | George Williams, brick | 1.50 |
| Sept. | 2. | J. H. Gill, brick | 1.25 |
| | 2. | Royall & Borden Furniture Co., brick | 28.77 |
| | 2. | Mills & Poston, clothes | 80.47 |
| | 3. | Dangerous Insane Department, supplies | 63.78 |
| | 3. | T. M. Arrington, hams, etc | 16.94 |
| | 3. | J. W. Cross, brick | 18.00 |
| | 3. | Miles Goodwin, brick | 3.00 |
| | 3. | W. B. Barrow, brick | 242.65 |
| | 3. | M. M. McFarland, brick | 9.00 |
| | 3. | J. P. Arrington, error pay-roll | 1.39 |

| | | |
|---|---|---|
| Sept. | 3. K. B. Ewing, expenses returned | $ 6.10 |
| | 4. R. A. Freeman, brick | 72.00 |
| | 4. J. M. Fleming, commutation | 6.00 |
| | 4. Upchurch & Holder, brick | 6.00 |
| | 7. Clayton Oil Mill Co., brick | 750.00 |
| | 7. C. N. Christian, supplies | 7.25 |
| | 7. A. W. Goodwin, brick | 90.75 |
| | 7. C. E. Trotter, stamps | .50 |
| | 8. Mr. Levister, brick | 1.65 |
| | 8. C. J. Rhem, supplies | 13.22 |
| | 8. B. J. Madry, corn | 650.00 |
| | 8. Wilkesboro & Jefferson Turnpike Co., convict labor | 1,000.00 |
| | 9. Jacob S. Allen, brick | 5.40 |
| | 10. J. H. McIver, board | 16.40 |
| | 10. Standard Oil Co., barrels | 4.13 |
| | 10. W. G. Clements & Sons, brick | 6.60 |
| | 10. J. C. Angier, convict labor | 714.00 |
| | 10. Mr. Rhodes, brick | 2.75 |
| | 10. Durham County, convict labor | 1,185.50 |
| | 11. Southern Broken Stone Co., convict labor | 1,859.91 |
| | 11. T. M. Arrington, telegram | .33 |
| | 11. Miss De Vane, telegrams | .75 |
| | 11. Mr. Strickland, brick | 2.20 |
| | 11. Forsyth County, convict labor | 1,269.35 |
| | 11. G. W. Ford, brick | 144.00 |
| | 12. H. H. Knight, brick | 12.00 |
| | 12. Miss De Vane, telegram | .29 |
| | 14. J. E. Hoskins, board | 7.84 |
| | 14. W. H. Cutchin, expenses | 3.67 |
| | 15. Johnson & Johnson, bagging | 13.50 |
| | 15. Mr. Royster, bats | .50 |
| | 17. N. L. Stedman, convict labor | 143.25 |
| | 17. J. J. Tolson, clothes | 19.20 |
| | 17. Mr. Royster, brick | .50 |
| | 17. H. H. Knight, brick | 16.50 |
| | 17. Hines Brothers Lumber Co., convict labor | 581.00 |
| | 17. Institution Deaf, Dumb and Blind, brick | 4.20 |
| | 18. John T. Britt, brick | 4.20 |
| | 18. Allen Brothers Co., brick | 141.00 |
| | 18. Louisburg Baptist Church, brick | 60.00 |
| | 19. Miss De Vane, telegram | .25 |
| | 21. Goldsboro Lumber Co., convict labor | 921.83 |
| | 22. A. T. Mial, brick | 1.50 |
| | 23. B. W. Baker, brick | 4.01 |
| | 23. B. M. Robertson, clothes | 19.20 |
| | 23. George Harris, brick | 8.00 |

| | | | |
|---|---|---|---|
| Sept. | 23. | R. A. Coley, brick | $ 1.20 |
| | 23. | W. G. Allen, brick | 6.00 |
| | 24. | Clayton Oil Mill Co., brick | 654.20 |
| | 28. | W. S. Vester, brick | 84.00 |
| | 28. | Ellington Lumber Co., brick | 42.00 |
| | 28. | Mr. Honeycutt, brick | 4.20 |
| | 28. | M. M. McFarland, brick | 9.00 |
| | 28. | Mr. Brinkley, brick | 1.20 |
| | 28. | Willie Curtis, brick | .90 |
| | 28. | Shaw University, brick | .60 |
| | 29. | William Mitchell, brick | 3.00 |
| | 30. | D. D. Massey, brick | 1.40 |
| | 30. | C. E. Wyatt, brick | 3.00 |
| | 30. | Oettinger Brothers, clothes | 38.40 |
| | 30. | V. Royster, brick | 10.00 |
| Oct. | 2. | St. Augustine School, brick | 3.60 |
| | 2. | Dangerous Insane Department, drugs | 11.66 |
| | 2. | Dangerous Insane Department, supplies | 75.17 |
| | 2. | J. D. Bunn, brick | 2.00 |
| | 3. | N. W. Wilder, ticket | 2.30 |
| | 3. | A. W. Goodwin, brick | 57.70 |
| | 10. | W. W. Brinkley, brick | 1.35 |
| | 10. | William Mitchell, brick | .60 |
| | 10. | A. D. Royster & Brother, brick | 1.50 |
| | 10. | Robert Perry, brick | 4.20 |
| | 10. | E. R. Bunn, brick | .75 |
| | 10. | G. H. Maynard, brick | 4.40 |
| | 10. | Clement & Son, brick | 2.20 |
| | 10. | J. H. McIver, board | 15.00 |
| | 10. | W. B. Barrow, brick | 131.00 |
| | 10. | C. J. Rhem, supplies | 3.41 |
| | 10. | Durham County, convict labor | 1,299.00 |
| | 10. | F. M. Register, supplies | 4.40 |
| | 10. | C. N. Christian, supplies | 3.46 |
| | 10. | Raleigh and Cape Fear Railroad, convict labor | 282.00 |
| | 10. | Rochester Germacide Co., freight | 4.20 |
| | 10. | W. L. Smith, brick | 18.50 |
| | 10. | Clayton Oil Co., brick | 893.29 |
| | 10. | W. M. Riggsbee, brick | 32.10 |
| | 10. | J. D. Whitaker, corn | 45.00 |
| | 12. | Institution Deaf, Dumb and Blind, brick | 6.00 |
| | 12. | J. C. Angier, convict labor | 1,681.50 |
| | 12. | Mr. Foster, brick | .60 |
| | 12. | Brown Pegram, brick | 3.60 |
| | 12. | T. C. Powell, brick | 9.00 |
| | 12. | F. M. Johnson, brick | 3.00 |

| | | | |
|---|---|---|---|
| Oct. | 12. | Southern Broken Stone Co., convict labor | $ 1,849.66 |
| | 14. | Clayton Oil Mill Co., brick | 126.00 |
| | 14. | W. D. Honeycutt, brick | .60 |
| | 15. | James S. Morgan, brick | 1.80 |
| | 16. | William Mitchell, brick | 1.25 |
| | 16. | Goldsboro Lumber Co., convict labor | 1,026.55 |
| | 16. | Tabernacle Baptist Church, brick | 160.93 |
| | 16. | Wilkesboro & Jefferson Turnpike Co., convict labor | 1,000.00 |
| | 16. | William Mitchell, brick | 1.50 |
| | 17. | Hines Brothers Lumber Co., corvict labor | 631.00 |
| | 17. | Cliff Ferrall, brick | 2.10 |
| | 17. | J. W. Coffey, brick | 200.00 |
| | 19. | William Mitchell, brick | 1.50 |
| | 20. | William Mitchell, brick | 1.50 |
| | 20. | H. C. Howell, brick | .13 |
| | 21. | St. Mary's School, brick | 1.20 |
| | 21. | A. J. Ellis, brick | 6.00 |
| | 21. | Shaw University, brick | 6.00 |
| | 21. | C. N. Christian, straw | .75 |
| | 21. | C. N. Christian, cabbage | 1.20 |
| | 23. | H. B. Credle, telegram | .27 |
| | 24. | J. S. Morgan, brick | 10.50 |
| | 27. | William Mitchell, brick | 1.50 |
| | 27. | Mr. Smith, brick | 5.20 |
| | 27. | Dr. R. B. Richardson, brick | 1.80 |
| | 27. | William Mitchell, brick | 1.50 |
| | 28. | Ned Simms, brick | 1.95 |
| | 28. | N. G. Williams, brick | 2.10 |
| | 28. | G. H. Maynard, brick | 1.65 |
| | 30. | Phillips & Penny, brick | 1.80 |
| Nov. | 2. | W. A. Myatt, brick | 13.20 |
| | 2. | George L. Carter, convict labor | 2,699.20 |
| | 2. | Jacob S. Allen, brick | 1,000.00 |
| | 2. | Panther Branch Fishing Club, brick | 40.50 |
| | 3. | Royall Cotton Mills, brick | 4.00 |
| | 3. | Shaw University, brick | 3.00 |
| | 3. | Mr. Smith, brick | 6.00 |
| | 3. | Ashley Horne & Son, brick | 189.00 |
| | 3. | Dr. R. B. Richardson, brick | 2.40 |
| | 4. | George H. Cooper, brick | 70.00 |
| | 4. | Mr. Richardson, brick | 4.80 |
| | 5. | E. R. Bunn, brick | 3.00 |
| | 5. | Peerless Mattress Co., shucks | 76.41 |
| | 10. | Brown Pegram, brick | 1.20 |
| | 10. | W. H. Ray, brick | 1.50 |
| | 10. | F. M. Register, supplies | 2.56 |

| | | | |
|---|---|---|---|
| Nov. | 10. | J. H. McIver, board | $ 15.00 |
| | 10. | Durham County, convict labor | 1,214.00 |
| | 10. | W. W. Ashe, brick | 3.00 |
| | 10. | C. J. Rhem, supplies | 6.06 |
| | 10. | G. H. Maynard, brick | 2.20 |
| | 10. | William Mitchell, brick | .60 |
| | 10. | A. J. Ellis, brick | 1.80 |
| | 10. | Institution Deaf, Dumb and Blind, shucks | 24.30 |
| | 10. | Noster Jones, brick | 1.70 |
| | 10. | Royall & Borden Furniture Co., brick | 6.00 |
| | 10. | W. S. Vestal, brick | 72.00 |
| | 10. | Dangerous Insane Department, supplies | 73.70 |
| | 10. | Dangerous Insane Department, brick | 66.30 |
| | 10. | H. H. Knight, bats | .50 |
| | 10. | J. C. Angier, brick | 3.60 |
| | 10. | J. C. Angier, convict labor | 1,339.00 |
| | 11. | Southern Broken Stone Co., convict labor | 1,904.16 |
| | 11. | G. H. Maynard, brick | 4.80 |
| | 11. | K. B. Ewing, old guns | 10.00 |
| | 11. | Henry Ray, brick | 1.50 |
| | 12. | H. H. Knight, brick | 1.80 |
| | 12. | William Mitchell, brick | .75 |
| | 13. | J. D. Bunn, brick | 3.35 |
| | 13. | B. F. Montague, brick | 1.50 |
| | 13. | C. N. Christian, supplies | 5.27 |
| | 14. | Mr. Rhodes, brick | 2.40 |
| | 16. | J. Marvin Culbreth, brick | 51.00 |
| | 16. | St. Augustine School, brick | 18.00 |
| | 18. | C. N. Christian, supplies | .40 |
| | 18. | Rowan Mattress Works Co., shucks | 30.42 |
| | 18. | Erwin Cotton Mills Co., brick | 224.00 |
| | 18. | Hines Brothers Lumber Co., convict labor | 572.50 |
| | 19. | Goldsboro Lumber Co., convict labor | 892.16 |
| | 19. | N. Jones, brick | .90 |
| | 19. | M. C. Penny, brick | .75 |
| | 20. | J. K. Sessoms, brick | 59.00 |
| | 20. | W. L. Cooley, brick | .90 |
| | 20. | A. W. Goodwin, brick | 8.40 |
| | 23. | K. B. Ewing, expenses returned | 10.20 |
| | 23. | Robert Holton, brick | 1.00 |
| | 23. | A. D. Hunter, brick | 1.80 |
| | 24. | G. H. Maynard, brick | 2.00 |
| | 24. | A. J. Honeycutt, brick | 6.00 |
| | 25. | E. R. Bunn, brick | 2.40 |
| | 25. | C. W. Davis, cotton seed | 15.00 |
| | 25. | W. P. Burrus, cotton seed | 3.00 |

| | | | |
|---|---|---|---|
| Nov. | 25. | L. W. Todd, brick | $ 1.56 |
| | 25. | Joel Whitaker, brick | 148.00 |
| | 28. | E. A. Allen, brick | 3.60 |
| | 28. | H. M. Sasser, brick | .30 |
| | 28. | Mr. Sorrell, old guns | 10.00 |
| | 28. | J. M. Fleming, ham | 1.92 |
| | 30. | City of Raleigh, brick | 12.00 |
| | 30. | J. M. Broughton & Co., brick | 1.75 |
| | 30. | F. N. & R. Z. Edgerton, brick | 40.00 |
| | 30. | J. P. Morgan, brick | .90 |
| | 30. | Virginia E. Jones, brick | .60 |
| | 30. | G. H. Maynard, brick | 2.40 |
| | 30. | J. S. Mann, hams | 59.60 |
| Dec. | 1. | William Mitchell, brick | .60 |
| | 1. | G. H. Maynard, brick | 2.40 |
| | 1. | Wilkesboro & Jefferson Turnpike Co., convict labor | 1,000.00 |
| | 1. | J. H. Gill, brick | 5.00 |
| | 1. | R. S. Burrows, cotton seed | 1.00 |
| | 2. | G. H. Maynard, brick | 2.40 |
| | 2. | J. H. McIver oil drum | 6.55 |
| | 2. | J. H. McIver, vinegar | 1.00 |
| | 3. | Clayton Oil Mill Co., brick | 519.25 |
| | 3. | A. Horne & Son, brick | 136.50 |
| | 3. | W. C. Riddick, brick | 12.00 |
| | 3. | Dangerous Insane Department, supplies and brick | 172,68 |
| | 3. | Upchurch & Holder, brick | 6.00 |
| | 3. | George Horton, brick | .60 |
| | 3. | J. H. McIver, board | 15.00 |
| | 3. | J. W. Coffey, brick | 58.00 |
| | 3. | T. E. Holding, brick | 288.00 |
| | 3. | M. M. Allen, brick | .35 |
| | 3. | H. A. Royster, brick | .60 |
| | 5. | R. H. Battle, brick | 1.20 |
| | 5. | W. O. Scott, rent | 26.30 |
| | 7. | Robert Holder, brick | .55 |
| | 7. | C. N. Christian, supplies | 6.96 |
| | 7. | Hunter & Dunn, brick | 7.20 |
| | 8. | C. J. Rhem, supplies | 4.36 |
| | 8. | Robert C. Gray, brick | 1.00 |
| | 8. | James Robbins, brick | 4.55 |
| | 8. | James Robbins, brick | .25 |
| | 8. | County of Durham, convict labor | 1,251.20 |
| | 8. | Joe King, brick | 1.80 |
| | 8. | J. M. Fleming, hams | 4.12 |
| | 14. | C. H. Belvin, brick | 9.00 |
| | 14. | T. M. Perkins & Co., meat | 1.71 |

| | | | |
|---|---|---|---|
| Dec. | 14. | T. E. Holding & Co., brick | $ 284.00 |
| | 14. | A. W. Goodwin, brick | 15.00 |
| | 14. | Southern Broken Stone Co., convict labor | 1,815.00 |
| | 14. | Joe King, brick | 1.20 |
| | 14. | Jim Robbins, brick | 3.00 |
| | 14. | G. H. Maynard, brick | 2.00 |
| | 14. | J. T. Britt, brick | 4.20 |
| | 15. | J. K. Sessoms, brick | 22.25 |
| | 15. | Shaw University, brick | 6.00 |
| | 16. | St. Augustine School, brick | 12.00 |
| | 16. | W. R. Smith, brick | 4.80 |
| | 16. | Dr. Buffaloe, brick | 2.40 |
| | 17. | W. A. Myatt, brick | 32.30 |
| | 17. | W. M. Sanders, clothes | 34.50 |
| | 17. | Goldsboro Lumber Co., convict labor | 1,265.60 |
| | 17. | W. R. Smith, brick | 2.40 |
| | 17. | William Rolhac, brick | 1.00 |
| | 17. | W. H. Cain, brick | .30 |
| | 17. | R. G. Dunn, brick | 3.00 |
| | 17. | William Boylan, brick | 3.60 |
| | 18. | E. H. Love, rags | 13.58 |
| | 18. | T. E. Holding & Co., brick | 144.00 |
| | 18. | Peerless Mattress Co., shucks | 30.34 |
| | 18. | J. M. Culbreth, brick | 18.00 |
| | 19. | M. G. Gulley, clothes | 43.50 |
| | 19. | W. G. Allen, brick | 5.20 |
| | 19. | V. Royster, brick | 26.75 |
| | 21. | Rowan Mattress Works, shucks | 31.63 |
| | 21. | F. S. Spruill, brick | 60.00 |
| | 21. | F. M. Register, supplies | 6.40 |
| | 21. | C. H. Belvin, brick | 3.00 |
| | 23. | Arrington, Bissett & Co., lime | 2.65 |
| | 28. | H. M. Munger, cotton seed | 417.72 |
| | 28. | J. S. Mann, account | .05 |
| | 28. | D. T. Moore, brick | 15.00 |
| | 28. | Clayton Oil Mill Co., brick | 400.00 |
| | 28. | C. J. Rhem, freight rebate | 25.00 |
| | 28. | Mrs. J. Walter Myatt, brick | 144.00 |
| | 29. | Wilkesboro & Jefferson Turnpike Co., convict labor | 1,000.00 |
| | 30. | J. S. Mann, freight | 2.19 |
| | 31. | G. L. Whitfield, brick | 60.00 |
| | 31. | G. H. Cooper, brick | 48.50 |
| | 31. | B. W. Ives, convict labor | 445.95 |
| | | | $129,271.83 |

DISBURSEMENTS.

| 1903. | | *Voucher Number.* | | |
|---|---|---|---|---|
| Jan. | 1. | 2048. | J. M. Fleming, Warden, commutation | $ 229.00 |
| | | 2049. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| Feb. | 4. | 2050. | Carolina Company, corn | 54.82 |
| | | 2051. | Tucker Building Pharmacy, drugs | 1.55 |
| | | 2052. | Postal Telegraph Company, telegrams | .52 |
| | | 2053. | W. A. Myatt, groceries | 326.88 |
| | | 2054. | Standard Oil Company, oil | 60.90 |
| | | 2055. | Armour & Company, meat | 25.88 |
| | | 2056. | H. T. Hicks Company, drugs | 22.15 |
| | | 2057. | Whiting Bros., hats | 18.75 |
| | | 2058. | Harvey, Blair & Co., groceries | 108.44 |
| | | 2059. | Kingan & Company, meat | 1,303.65 |
| | | 2060. | Thomas H. Briggs & Sons, hardware | 135.72 |
| | | 2061. | Woollcott's Grocery, groceries | 11.00 |
| | | 2062. | C. A. Norris, groceries | 63.25 |
| | | 2063. | J. R. Ferrall & Co., groceries | 32.47 |
| | | 2064. | J. Schwartz, beef | 33.36 |
| | | 2065. | W. R. Crawford, beef | 43.45 |
| | | 2066. | The Josey Hardware Company, hardware | 8.70 |
| | | 2067. | J. C. Stevenson Company, groceries | 57.66 |
| | | 2068. | Carolina Company, flour | 4.40 |
| | | 2069. | J. Allen Smith Company, groceries | 226.00 |
| | | 2070. | M. I. Gump, leather, etc | 33.80 |
| | | 2071. | Berry-Suhling Tobacco Company, tobacco | 101.20 |
| | | 2072. | Walter Woollcott, dry goods | 127.36 |
| | | 2073. | Henry & Terry, groceries | 55.62 |
| | | 2074. | J. M. Fleming, Warden, commutation | 91.00 |
| | | 2075. | W. S. Forbes & Co., meat | 327.22 |
| | | 2076. | Finley & Brown, horse, etc | 115.00 |
| | | 2077. | E. L. Hart & Co., chain | 1.35 |
| | | 2078. | Wilkesboro Manufacturing Co., coffins | 8.50 |
| | | 2079. | Vaughan & Barnes, bagging | 24.40 |
| | | 2080. | Blair & Healy, molasses | 40.65 |
| | | 2081. | R. W. Craton, insurance | 33.50 |
| | | 2082. | Sharpe & Dohme, drugs | 40.60 |
| | | 2083. | Hazen & Lotspeich, groceries | 58.04 |
| | | 2084. | Atlantic Coast Line Railway, freight | 29.08 |
| | | 2085. | Ferrall-Kellam Drug Company, drugs | 8.50 |
| | | 2086. | Jones & Powell, wood | 113.95 |
| | | 2087. | J. S. Mann, Supt., pay-rolls | 2,242.67 |
| | | 2088. | Jonathan Havens, sacks | 30.00 |
| | | 2089. | Futrell-Hardy Hardware Co., oil | 2.00 |
| | | 2090. | Raleigh and C. F. Railroad, freight | 131.49 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Feb. | 4. | 2091. | Morning Post, subcription | $ 5.00 |
| | | 2092. | C. A. Norris, meal | 12.75 |
| | | 2093. | Boylan, Pearce & Co., dry goods | 20.35 |
| | | 2094. | W. E. Stinson, lumber | 20.43 |
| | | 2095. | J. C. Lashley, supplies | 44.09 |
| | | 2096. | J. B. Ricks, supplies | 31.45 |
| | | 2097. | Central Prison, pay-roll | 1,017.39 |
| | | 2098. | Western Union Telegraph Co., telegrams | 4.26 |
| | | 2099. | Thomas H. Briggs & Sons, lanterns | 17.05 |
| | | 2100. | Thomas H. Briggs & Sons, stoves | 15.50 |
| | | 2101. | Johnson & Johnson, ice | 4.00 |
| | | 2102. | W. H. Randolph & Co., hardware | 3.47 |
| | | 2103. | J. T. Rowland & Bro., wood | 66.07 |
| | | 2104. | C. N. Christian, postage | 1.75 |
| | | 2105. | Heath-Reid Jobbing Co., cloth | 1,999.88 |
| | | 2106. | Doughton's Drug Store, drugs | 3.50 |
| | | 2107. | W. S. Cox, supplies | 54.95 |
| | | 2108. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 2109. | J. S. Mann, Supt., tickets, etc | 55.20 |
| | | 2110. | J. H. McIver, supplies | 33.50 |
| | | 2111. | W. H. Randolph & Co., supplies | 28.53 |
| | | 2112. | J. G. Hackett, Director | 38.50 |
| | | 2113. | W. E. Crosland, Director | 23.30 |
| | | 2114. | J. T. Hooks, Director | 10.00 |
| | | 2115. | Heath-Reid Jobbing Co., cloth | 204.40 |
| | | 2116. | C. J. Rhem, services | 25.00 |
| | | 2117. | C. N. Christian, services | 25.00 |
| Mch. | 4. | 2118. | J. C. Lashley, supplies | 66.31 |
| | | 2119. | Walter Woollcott, dry goods | 84.19 |
| | | 2120. | Woollcott's Grocery, groceries | 46.14 |
| | | 2121. | Carolina Company, hay | 11.05 |
| | | 2122. | W. S. Forbes & Co., meat | 151.40 |
| | | 2123. | Armour & Co., meat | 118.70 |
| | | 2124. | Blair & Healy, molasses | 49.80 |
| | | 2125. | Harvey, Blair & Co., groceries | 121.72 |
| | | 2126. | T. M. Perkins & Co., meat | 1,199.28 |
| | | 2127. | C. A. Norris, groceries | 108.50 |
| | | 2128. | Ashton Starke, castings | 137.62 |
| | | 2129. | W. A. Myatt, groceries | 273.36 |
| | | 2130. | Thomas H. Briggs & Sons, hardware | 210.87 |
| | | 2131. | Wyatt Harness Company, wagons, etc | 228.44 |
| | | 2132. | Southern Railway, freight | 24.72 |
| | | 2133. | Lumsden Bros., iron | 7.40 |
| | | 2134. | W. H. King Drug Company, drugs | 3.08 |
| | | 2135. | H. T. Hicks Company, drugs | 13.00 |
| | | 2136. | Seaboard Air Line Railway, freight | 153.63 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Mch. | 4. | 2137. | J. Schwartz, beef | $ 7.36 |
| | | 2138. | W. R. Crawford, beef | 44.78 |
| | | 2139. | J. R. Ferrall & Co., groceries | 132.48 |
| | | 2140. | Bailey Bros., tobacco | 211.70 |
| | | 2141. | South & Western Railway, freight | 16.23 |
| | | 2142. | A. Williams & Co., stationery | 8.10 |
| | | 2143. | Standard Oil Company, oil | 46.20 |
| | | 2144. | Postal Telegraph Company, telegrams | .72 |
| | | 2145. | T. W. Wood & Sons, seed | 68.35 |
| | | 2146. | Hancock Bros. & Co., tobacco | 28.00 |
| | | 2147. | J. C. Stevenson Company, groceries | 62.65 |
| | | 2148. | Standard Sewing-machine Co., needles | .95 |
| | | 2149. | Farina Milling Company, bran | 11.50 |
| | | 2150. | George N. Walters, chalk | 1.50 |
| | | 2151. | Sharpe & Dohme, drugs | 44.18 |
| | | 2152. | Daniel Allen & Co., shoes | 66.30 |
| | | 2153. | A. T. Messick Grocery Co., groceries | 160.72 |
| | | 2154. | Coffey & Company, meal | 44.50 |
| | | 2155. | Doughton's Drug Store, drugs | 5.50 |
| | | 2156. | M. I. Gump, oil | 15.00 |
| | | 2157. | Atlantic Coast Line Railway, freight | 34.23 |
| | | 2158. | James Webb, Jr., & Bro., corn | 5.10 |
| | | 2159. | J. M. Fleming, Warden, commutation | 139.00 |
| | | 2160. | J. T. Rowland & Bro., wood | 26.00 |
| | | 2161. | J. B. Ricks, supplies | 39.71 |
| | | 2162. | R. B. Leinster, supplies | 37.14 |
| | | 2163. | Brown, Rogers & Co., hardware | 20.03 |
| | | 2164. | Thomas H. Briggs & Sons, hardware | 74.84 |
| | | 2165. | Central Prison, pay-roll | 975.31 |
| | | 2166. | J. S. Mann, Supt., pay-rolls | 2,151.71 |
| | | 2167. | J. E. Hoskins, supplies | 33.50 |
| | | 2168. | Southern Railway, freight | 6.13 |
| | | 2169. | W. H. King Drug Co., drugs | 1.50 |
| | | 2170. | W. R. Crawford, beef | 4.18 |
| | | 2171. | Western Union Telegraph Co., telegrams | 4.70 |
| | | 2172. | Raleigh and Cape Fear Railroad, freight | 55.80 |
| | | 2173. | C. N. Christian, postage | 2.90 |
| | | 2174. | Johnson & Johnson, ice | 4.00 |
| | | 2175. | F. G. Davidson, supplies | 26.07 |
| | | 2176. | W. S. Cox, supplies | 39.11 |
| | | 2177. | Thomas H. Briggs & Sons, stoves | 9.60 |
| | | 2178. | J. H. McIver, supplies | 35.20 |
| | | 2179. | W. H. Randolph & Co., cotton | 2.15 |
| | | 2180. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 2181. | D. E. Hudgins, attorney fee | 50.00 |
| | | 2182. | J. G. Hackett, Director | 73.65 |

| | *Voucher Number.* | | |
|---|---|---|---|
| Mch. 4. | 2183. | W. E. Crosland, Director | $ 104.60 |
| | 2184. | J. T. Hooks, Director | 10.00 |
| | 2185. | T. F. Malloy, peas | 270.25 |
| | 2186. | C. W. Dunn, services | 10.00 |
| | 2187. | S. W. Dickens, services | 10.00 |
| April 1. | 2188. | Royall & Borden Furniture Co., chairs | 15.50 |
| | 2189. | Cromer Bros. & Co., meat | 21.32 |
| | 2190. | J. B. Green & Co., potatoes | 9.75 |
| | 2191. | S. W. Terrell, onions | 2.25 |
| | 2192. | Seaboard Air Line Railroad, tickets | 212.85 |
| | 2193. | Wachovia Mills, meal | 38.20 |
| | 2194. | Standard Oil Company, oil | 24.48 |
| | 2195. | Phillips & Co., eggs | 1.40 |
| | 2196. | J. R. Ferrall & Co., groceries | 96.02 |
| | 2197. | Walter Woollcott, dry goods | 171.80 |
| | 2198. | Blair & Healy, molasses | 49.05 |
| | 2199. | C. A. Norris, groceries | 107.16 |
| | 2200. | W. A. Myatt, groceries | 58.60 |
| | 2201. | Thomas H. Briggs & Sons, hardware | 128.96 |
| | 2202. | W. R. Crawford, beef | 49.13 |
| | 2203. | Southern Railway, tickets | 743.80 |
| | 2204. | South & Western Railway Co., freight | 4.90 |
| | 2205. | J. C. Stevenson Company, groceries | 29.20 |
| | 2206. | Harvey, Blair & Co., groceries | 103.66 |
| | 2207. | Bailey Bros., tobacco | 31.90 |
| | 2208. | J. E. Pogue, tobacco | 13.69 |
| | 2209. | Carolina Company, corn | 31.66 |
| | 2210. | Hillsboro Exchange, peas | 6.25 |
| | 2211. | Hunter Bros. & Brewer, shoes | 126.50 |
| | 2212. | W. H. King Drug Co., drugs | 64.69 |
| | 2213. | W. S. Forbes & Co., meat | 1,502.99 |
| | 2214. | T. W. Wood & Sons, seed | 21.83 |
| | 2215. | The News and Observer Year-book | 2.00 |
| | 2216. | Southern Bell Telephone Co., telephone | 9.25 |
| | 2217. | M. I. Gump, meat | 57.17 |
| | 2218. | Hazen & Lotspeich Co., groceries | 13.75 |
| | 2219. | Parks & Hedgpeth, corn | 5.60 |
| | 2220. | Perry & Rosenthal, shoes | 108.00 |
| | 2221. | Edwards & Broughton, printing | 14.23 |
| | 2222. | J. R. Ferrall & Co., flour | 29.20 |
| | 2223. | Caraleigh Phos. and Fert. Works, guano | 58.00 |
| | 2224. | Standand Oil Company, oil | 49.70 |
| | 2225. | W. R. Doss, tobacco | 64.48 |
| | 2226. | J. Havens, bags | 60.00 |
| | 2227. | Goldsboro Lumber Company, meat | 64.46 |
| | 2228. | Seaboard Air Line Railway, freight | 198.23 |

| | *Voucher Number.* | | |
|---|---|---|---|
| April 1. | 2229. | Southern Railway, tickets | $ 122.10 |
| | 2230. | J. M. Fleming, Warden, commutation | 104.00 |
| | 2231. | W. A. Myatt, meal | 27.60 |
| | 2232. | Thomas H. Briggs & Sons, hardware | 34.98 |
| | 2233. | S. R. White & Bro., cotton planters | 111.50 |
| | 2234. | Atlantic Coast Line Railway, freight | 49.61 |
| | 2235. | Manhattan Electric Supply Co., supplies | 4.50 |
| | 2236. | Hart-Ward Hardware Co., hardware | 104.50 |
| | 2237. | S. B. Alexander, Jr., Co., supplies | 33.60 |
| | 2238. | C. A. Norris, meal | 6.36 |
| | 2239. | H. L. Parish, onions | 4.25 |
| | 2240. | Parks & Hedgpeth, peas | 11.05 |
| | 2241. | Doughton's Drug Store, drugs | 8.55 |
| | 2242. | A. M. Church & Sons, groceries | 59.23 |
| | 2243. | J. B. Ricks, supplies | 12.50 |
| | 2244. | F. G. Davidson, supplies | 3.97 |
| | 2245. | A. M. Johnson, supplies | 21.78 |
| | 2246. | S. A. Salmon, wood | 5.25 |
| | 2247. | A. P. McPherson, supplies | 13.17 |
| | 2248. | W. R. Crawford, beef | 3.15 |
| | 2249. | J. Schwartz, beef | 2.00 |
| | 2250. | T. M. Arrington, Clerk, emergency fund | 400.00 |
| | 2251. | Central Prison, pay-roll | 966.22 |
| | 2252. | J. S. Mann, Supt., pay-rolls | 2,382.26 |
| | 2253. | Liddell Company, boiler, engine | 1,063.50 |
| | 2254. | J. C. Steele & Sons, brick machine | 1,143.00 |
| | 2255. | W. S. Forbes & Co., meat | 24.15 |
| | 2256. | Thomas H. Briggs & Sons, oil | 7.00 |
| | 2257. | P. C. & C. W. Gregory Co., potatoes | 15.00 |
| | 2258. | C. J. Rhem, supplies | 13.00 |
| | 2259. | K. B. Ewing, supplies | 8.10 |
| | 2260. | Goldsboro Oil Mill, cotton-seed meal | 3,312.00 |
| | 2261. | W. H. King Drug Co., drugs | 1.50 |
| | 2262. | Boylan, Pearce & Co., matting | 1.75 |
| | 2263. | W. S. Cox, supplies | 55.72 |
| | 2264. | J. E. Caviness, M. D., services | 7.00 |
| | 2265. | John A. Rogers & Co., drugs | 3.25 |
| | 2266. | Brown, Rogers & Co., hardware | 12.25 |
| | 2267. | V. O. Thompson, drugs | 11.60 |
| | 2268. | O. W. O'Hanlon, drugs | 3.60 |
| | 2269. | R. B. Leinster, supplies | 28.64 |
| | 2270. | Frank C. Brown, groceries | 5.75 |
| | 2271. | W. E. Crosland, Director | 23.30 |
| | 2272. | J. G. Hackett, Director | 34.50 |
| | 2273. | J. T. Hooks, Director | 10.00 |
| | 2274. | J. P. Kerr, Director | 39.00 |

| | *Voucher Number.* | | |
|---|---|---|---|
| May 6. | 2275. | Southern Railway, tickets | $ 272.70 |
| | 2276. | Wyatt Harness Company, whip and pad | 1.50 |
| | 2277. | Carolina Company, mules | 22.00 |
| | 2278. | W. A. Myatt, groceries | 87.40 |
| | 2279. | D. C. Parish, M. D., drugs | 4.50 |
| | 2280. | W. A. Hayes, drugs | 4.85 |
| | 2281. | Parks & Hedgpeth, groceries | 49.40 |
| | 2282. | J. C. Lashley, supplies | 66.19 |
| | 2283. | J. H. McIver, supplies | 126.96 |
| | 2284. | Walter Woollcott, dry goods | 47.45 |
| | 2285. | Hart-Ward Hardware Co., handles | .80 |
| | 2286. | J. E. Haskins, supplies | 39.46 |
| | 2287. | Western Union Telegraph Co., telegrams | 6.43 |
| | 2288. | W. H. King Drug Co., drugs | 35.49 |
| | 22.89. | C. N. Christian, supplies | 3.55 |
| | 2290. | Thomas H. Briggs & Sons, hardware | 137.52 |
| | 2291. | Raleigh Iron Works Company, work | 5.25 |
| | 2292. | Hunter Bros. & Brewer, shoes | 46.00 |
| | 2293. | J. R. Ferrall & Co., groceries | 128.21 |
| | 2294. | C. A. Norris, groceries | 136.13 |
| | 2295. | J. E. Pogue, tobacco | 152.55 |
| | 2296. | Bailey Bros., tobacco | 14.50 |
| | 2298. | Cromer Bros. & Co., peas | 17.42 |
| | 2299. | Pool & Allen, shoes | 90.00 |
| | 2300. | W. R. Crawford, beef | 53.13 |
| | 2301. | J. C. Stevenson Co., groceries | 117.88 |
| | 2302. | Blair & Healy, molasses | 49.05 |
| | 2303. | M. I. Gump, groceries | 144.75 |
| | 2304. | South and Western Railway Co., freight | 2.26 |
| | 2305. | Seaboard Air Line Railway, freight | 288.33 |
| | 2306. | Johnson & Johnson, ice | 12.00 |
| | 2307. | Futrell-Hardy Hardware Co., oil | 6.70 |
| | 2308. | J. Havens, hogs | 30.00 |
| | 2309. | W. S. Forbes & Co., meat | 1,140.94 |
| | 2310. | Woollcott's Grocery, chickens | 5.85 |
| | 2311. | H. T. Hicks Co., drugs | 9.40 |
| | 2312. | H. T. Hicks Co., drugs | 16.05 |
| | 2313. | Raleigh and Cape Fear Railroad, freight | 101.63 |
| | 2314. | Warner, Moore & Co., lime | 7.00 |
| | 2315. | Harvey, Blair & Co., groceries | 134.09 |
| | 2316. | Len H. Adams, shingles | 38.80 |
| | 2317. | The Spool Cotton Company, cotton | 53.01 |
| | 2318. | S. B. Alexander, Jr., Co., supplies | 13.32 |
| | 2319. | Heath-Reid Jobbing Co., cloth | 729.16 |
| | 2320. | J. H. Gill, casting | 6.50 |
| | 2321. | Standard Oil Co., oil | 7.28 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| May | 6. | 2322. | A. M. Church & Sons, groceries | $ 34.19 |
| | | 2323. | J. A. Rogers & Co., drugs | 3.03 |
| | | 2324. | J. E. Caviness, M. D., services | 5.00 |
| | | 2325. | A. M. Johnson, supplies | 58.65 |
| | | 2326. | Virginia-Carolina Chemical Co., guano | 2,263.75 |
| | | 2327. | G. V. Richardson, peas | 9.75 |
| | | 2328. | Ellington Lumber Co., lumber | 95.32 |
| | | 2329. | P. C. & C. W. Gregory Co., supplies | 22.42 |
| | | 2330. | H. L. Parish, onions | 2.98 |
| | | 2331. | Atlantic Coast Line Railroad, freight | 36.22 |
| | | 2332. | O. S. Clark, wood | 5.00 |
| | | 2333. | J. C. Steele & Sons, cars | 42.00 |
| | | 2334. | F. G. Davidson, supplies | 1.83 |
| | | 2335. | A. Williams & Co., envelopes | 8.35 |
| | | 2336. | Mills Manufacturing Co., lumber | 13.89 |
| | | 2337. | R. M. Sanders, expenses | 1.25 |
| | | 2338. | E. W. O'Hanlon, drugs | 4.50 |
| | | 2339. | W. A. Myatt, meal | 6.75 |
| | | 2340. | J. F. Busbee, wood | 45.00 |
| | | 2341. | J. J. Norman & Co., groceries | 44.75 |
| | | 2342. | F. C. Brown, supplies | 5.26 |
| | | 2343. | R. B. Leinster, supplies | 16.91 |
| | | 2344. | J. M. Fleming, Warden, commutation | 146.00 |
| | | 2345. | G. H. Johnson, services | 10.00 |
| | | 2346. | J. Allen Smith & Co., meal | 14.00 |
| | | 2347. | Central Prison, pay-roll | 1,017.18 |
| | | 2348. | J. S. Mann, Supt., pay-rolls | 2,302.79 |
| | | 2349. | Hart-Ward Hardware Co., hooks | .25 |
| | | 2350. | Raleigh Iron Works Co., work | 2.25 |
| | | 2351. | W. F. Snipes & Co., beef | 8.87 |
| | | 2352. | W. W. Dowtin, supplies | 19.05 |
| | | 2353. | J. J. Phillips, chickens | 1.50 |
| | | 2354. | S. J. Busbee, supplies | 1.28 |
| | | 2355. | W. A. Wilson, vegetables | 7.05 |
| | | 2356. | Heath-Reid Jobbing Co., cloth | 224.94 |
| | | 2357. | T. M. Arrington, Clerk, emergency fund | 600.00 |
| | | 2358. | Southern Railway, freight | 119.72 |
| | | 2359. | Virginia-Carolina Chemical Co., guano | 2,263.75 |
| | | 2360. | J. S. Mann, Supt., expenses | 26.27 |
| | | 2361. | Doughton's Drug Store, drugs | 2.15 |
| | | 2362. | A. S. Morgan, wood | 12.70 |
| | | 2363. | C. J. Bright, wood | 27.44 |
| | | 2364. | L. D. Stevenson, wood | 11.80 |
| | | 2365. | A. T. Womble, wood | 126.00 |
| | | 2366. | E. Horton, wood | 9.90 |
| | | 2367. | T. M. Arrington, expenses | 5.00 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| May | 6. | 2368. | Parks & Hedgpeth, potatoes | $ 4.80 |
| | | 2369. | W. E. Crosland, Director | 62.30 |
| | | 2370. | J. T. Hooks, Director | 10.00 |
| | | 2371. | J. P. Kerr, Director | 58.60 |
| | | 2372. | J. G. Hackett, Director | 30.50 |
| June | 3. | 2373. | Standard Oil Co., oil | 7.67 |
| | | 2374. | Harvey, Blair & Co., groceries | 56.50 |
| | | 2375. | J. R. Ferrall & Co., groceries | 95.44 |
| | | 2376. | Warner, Moore & Co., lime | 18.00 |
| | | 2377. | Hazen & Lotspeich, groceries | 37.92 |
| | | 2378. | Carolina Company, corn | 48.71 |
| | | 2379. | South and Western Railway Co., freight | 4.96 |
| | | 2380. | Parks & Hedgpeth, groceries | 87.35 |
| | | 2381. | Walter Woollcott, dry goods | 78.49 |
| | | 2382. | W. A. Myatt, groceries | 84.66 |
| | | 2383. | S. R. White & Bro., repairs | 1.60 |
| | | 2384. | J. E. Pogue, tobacco | 130.65 |
| | | 2385. | M. I. Gump, groceries | 101.10 |
| | | 2386. | W. R. Crawford, beef | 83.33 |
| | | 2387. | Thomas H. Briggs & Sons, hardware | 77.64 |
| | | 2388. | Woollcott's Grocery, sugar | 17.64 |
| | | 2389. | Bailey Bros., tobacco | 29.00 |
| | | 2390. | C. A. Norris, groceries | 88.51 |
| | | 2391. | Pool & Allen, shoes | 69.00 |
| | | 2392. | W. S. Forbes & Co., meat | 1,466.85 |
| | | 2393. | Vaughan & Barnes, twine | 5.00 |
| | | 2394. | Blair & Healy, molasses | 56.85 |
| | | 2395. | J. H. Gill, castings | 27.00 |
| | | 2396. | Fulton Bag and Cotton Mills, bags | 103.50 |
| | | 2397. | W. H. King Drug Co., drugs | 32.00 |
| | | 2398. | J. Allen Smith & Co., flour | 105.00 |
| | | 2399. | Seaboard Air Line Railway, freight | 478.66 |
| | | 2400. | Southern Railway, tickets | 32.40 |
| | | 2401. | Interstate Telephone Co., telephones | 22.50 |
| | | 2402. | Magnus Hessberg, leather | 40.25 |
| | | 2403. | John M. Taylor, oil | 11.35 |
| | | 2404. | J. C. Stevenson Co., groceries | 57.80 |
| | | 2405. | South and Western Railway, freight | 46.82 |
| | | 2406. | Mills Manufacturing Co., lumber | 9.11 |
| | | 2407. | S. Berwanger, hats | 112.50 |
| | | 2408. | J. C. Steele & Sons, castings | 20.50 |
| | | 2409. | J. D. Whitaker, services | 210.58 |
| | | 2410. | W. A. Myatt, groceries | 10.74 |
| | | 2411. | J. M. Fleming, Warden, commutation | 175.00 |
| | | 2412. | Ashton Starke, castings | 70.57 |
| | | 2413. | A. M. Church & Sons, groceries | 62.03 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| June | 3. | 2414. | Heath-Reid Jobbing Co., stripes | $ 195.46 |
| | | 2415. | Heath-Reid Jobbing Co., stripes | 228.52 |
| | | 2416. | South and Western Railroad, freight | 63.94 |
| | | 2417. | Raleigh and Cape Fear Railroad, freight | 317.74 |
| | | 2418. | T. M. Arrington, Clerk, emergency fund | 400.00 |
| | | 2419. | Central Prison, pay-roll | 1,012.89 |
| | | 2420. | J. S. Mann, Supt., pay-rolls | 2,292.91 |
| | | 2421. | Thomas H. Briggs & Sons, guns | 171.50 |
| | | 2422. | Standard Oil Co., oil | 35.11 |
| | | 2423. | Allen & Dortch, attorneys, services | 100.00 |
| | | 2424. | Womack & Hayes, attorneys, services | 150.00 |
| | | 2425. | W. F. Snipes & Co., supplies | 10.90 |
| | | 2426. | Wall & Huske, hardware | 3.98 |
| | | 2427. | E. W. O'Hanlon, drugs | 7.95 |
| | | 2428. | Cromer Bros. & Co., meat | 46.60 |
| | | 2429. | J. J. Norman & Co., meat | 29.24 |
| | | 2430. | Atlantic Coast Line Railway, freight | 15.83 |
| | | 2431. | J. E. Hoskins, supplies | 32.25 |
| | | 2432. | Henderson Telephone Co., telephones | 20.00 |
| | | 2433. | Lumsden Bros., iron | 7.82 |
| | | 2434. | C. N. Christian, supplies | 2.85 |
| | | 2435. | J. M. Ferrall, reward, etc | 17.65 |
| | | 2436. | J. C. Lashley, supplies | 24.11 |
| | | 2437. | D. C. Parris, M. D., services | 6.00 |
| | | 2438. | W. A. Hayes, drugs | 4.45 |
| | | 2439. | Johnson & Johnson, ice | 14.00 |
| | | 2440. | P. C. & C. W. Gregory Co., harrows | 102.05 |
| | | 2441. | C. J. Rhem, supplies | 5.49 |
| | | 2442. | Doughton's Drug Store, drugs | 10.20 |
| | | 2443. | W. W. Dowtin, supplies | 26.89 |
| | | 2444. | D. S. Reid, supplies | 8.90 |
| | | 2445. | Southern Railway, freight | 6.31 |
| | | 2446. | S. J. Busbee, supplies | 5.75 |
| | | 2447. | W. A. Wilson, supplies | 17.84 |
| | | 2448. | G. V. Richardson, peas | 11.50 |
| | | 2449. | J. H. McIver, supplies | 40.50 |
| | | 2450. | J. M. Fleming, Warden, commutation | 10.00 |
| | | 2451. | Western Union Telegraph Co., telegrams | 1.75 |
| | | 2452. | J. G. Hackett, Director | 34.50 |
| | | 2453. | W. E. Crosland, Director | 23.30 |
| | | 2454. | J. P. Kerr, Director | 39.00 |
| | | 2455. | A. C. Zollicoffer, attorney, Faucette & Daniel claim | 550.00 |
| July | 1. | 2456. | J. C. Stevenson Co., groceries | 45.99 |
| | | 2457. | Hazen & Lotspeich Co., groceries | 35.41 |
| | | 2458. | J. Allen Smith & Co., flour | 90.50 |

| | *Voucher Number.* | | |
|---|---|---|---|
| July 1. | 2459. | M. I. Gump, oil | $ 7.20 |
| | 2460. | S. C. Dismukes & Co., hats | 17.00 |
| | 2461. | Crowder & Rand, groceries | 31.96 |
| | 2462. | Institution D. and D. and B., brooms | 1.25 |
| | 2463. | Harvey, Blair & Co., groceries | 99.93 |
| | 2464. | Warner, Moore & Co., lime | 5.00 |
| | 2465. | John M. Taylor, oil | 10.29 |
| | 2466. | Cromer Bros. & Co., flour | 16.90 |
| | 2467. | S. B. Alexander, Jr., Co., lamps | 32.50 |
| | 2468. | Tillery's Roanoke River Line, coal | 6.60 |
| | 2469. | Smook & McCreary, livery | 5.00 |
| | 2470. | South and Western Railway, freight | 5.51 |
| | 2471. | S. Berwanger, hats | 29.25 |
| | 2472. | Parks & Hedgpeth, groceries | 97.84 |
| | 2473. | Pool & Allen, shoes | 348.00 |
| | 2474. | Southern Railway, tickets | 24.20 |
| | 2475. | W. H. King Drug Co., drugs | 46.69 |
| | 2476. | Bailey Bros., tobacco | 113.10 |
| | 2477. | W. S. Forbes & Co., meat | 1,245.32 |
| | 2478. | C. C. Covington Co., molasses | 60.13 |
| | 2479. | Thomas H. Briggs & Sons, hardware | 114.33 |
| | 2480. | W. A. Myatt, groceries | 112.60 |
| | 2481. | W. R. Crawford, beef | 47.17 |
| | 2482. | B. R. Lacy, State Treasurer, interest | 1,200.00 |
| | 2483. | Blair & Healy, molasses | 8.10 |
| | 2484. | A. B. Stronach Co., dry goods | 101.40 |
| | 2485. | Seaboard Air Line Railway, freight | 233.45 |
| | 2486. | C. A. Norris, groceries | 89.21 |
| | 2487. | A. M. Church & Sons, groceries | 71.60 |
| | 2488. | Sanford, Chamberlain & Albus Co., drugs | 42.98 |
| | 2489. | J. C. Steele & Co., trucks | 72.00 |
| | 2490. | Hillsboro Exchange, onions | 5.25 |
| | 2491. | W. A. Hayes, drugs | 3.30 |
| | 2492. | Parks & Hedgpeth, corn | 4.80 |
| | 2493. | Futrell-Hardy Hardware Co., oil | 3.35 |
| | 2494. | Ashton Starke, casting | 38.27 |
| | 2495. | W. H. King Drug Co., drugs | 5.00 |
| | 2496. | J. M. Fleming, Warden, commutation | 287.00 |
| | 2497. | Pool & Allen, shoes | 13.00 |
| | 2498. | R. B. Leinster, supplies | 15.31 |
| | 2499. | V. O. Thompson, drugs | 2.55 |
| | 2500. | J. J. Norman & Co., meal | 18.20 |
| | 2501. | E. W. O'Hanlon, drugs | 7.40 |
| | 2502. | Ashton Starke, work | 14.20 |
| | 2503. | C. N. Christian, postage | 2.00 |
| | 2504. | J. E. Hoskins, supplies | 13.89 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| July | 1. | 2505. | Central Prison, pay-roll | $ 982.50 |
| | | 2506. | J. S. Mann, Supt., pay-rolls | 2,265.88 |
| | | 2507. | S. J. Busbee, supplies | 12.33 |
| | | 2508. | Goldsboro Lumber Co., vegetables | 3.45 |
| | | 2509. | S. H. Bright, peas | 11.25 |
| | | 2510. | W. A. Wilson, beans | 1.25 |
| | | 2511. | Raleigh and Cape Fear Railroad, freight | 225.02 |
| | | 2512. | Johnson & Johnson, ice | 11.00 |
| | | 2513. | Southern Railway, tickets | 32.00 |
| | | 2514. | J. C. Lashley, supplies | 16.92 |
| | | 2515. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 2516. | J. H. McIver, supplies | 36.42 |
| | | 2517. | Edwards & Broughton, printing | 31.70 |
| | | 2518. | Doughton's Drug Store, drugs | 9.40 |
| | | 2519. | W. W. Dowtin, supplies | 22.22 |
| | | 2520. | C. J. Rhem, supplies | 23.44 |
| | | 2521. | B. F. Aycock, Director | 29.70 |
| | | 2522. | W. E. Crosland, Director | 64.40 |
| | | 2523. | J. T. Hooks, Director | 10.00 |
| | | 2524. | J. P. Kerr, Director | 39.00 |
| | | 2525. | J. G. Hackett, Director | 34.50 |
| | | 2526. | J. S. Mann, Supt., library | 200.00 |
| Aug. | 5. | 2527. | Institution D. and D. and B., brooms | 1.25 |
| | | 2528. | Crowder & Rand, groceries | 14.82 |
| | | 2529. | Joseph E. Pogue, tobacco | 37.95 |
| | | 2530. | Bailey Bros., tobacco | 95.70 |
| | | 2531. | Blair & Healy, molasses | 57.60 |
| | | 2532. | Warner, Moore & Co., lime | 12.00 |
| | | 2533. | Harvey, Blair & Co., groceries | 168.33 |
| | | 2534. | Thomas H. Briggs & Sons, hardware | 29.19 |
| | | 2535. | W. S. Forbes & Co., meat | 1,197.76 |
| | | 2536. | W. H. King Drug Co., drugs | 139.90 |
| | | 2537. | W. A. Myatt, groceries | 176.54 |
| | | 2538. | D. T. Johnson & Son, butter | 7.05 |
| | | 2539. | Parks & Hedgpeth, groceries | 93.94 |
| | | 2540. | Pool & Allen, shoes | 201.30 |
| | | 2541. | Standard Oil Co., oil | 40.82 |
| | | 2542. | Southern Railway, tickets | 181.65 |
| | | 2543. | Southern Railway, freight | 7.92 |
| | | 2544. | Seaboard Air Line Railway, tickets | 221.45 |
| | | 2545. | C. N. Christian, supplies | 17.40 |
| | | 2546. | Ashton Starke, castings | 48.20 |
| | | 2547. | J. C. Steele & Sons, castings | 1.25 |
| | | 2548. | W. I. Everett, repairs | 8.60 |
| | | 2549. | Boylan, Pearce & Co., cloth | 190.47 |
| | | 2550. | H. T. Hicks Co., drugs | 9.30 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Aug. | 5. | 2551. | Hillsboro Exchange, onions | $ 5.25 |
| | | 2552. | W. R. Crawford, beef | 34.10 |
| | | 2553. | Atlantic Coast Line Railway, freight | 27.50 |
| | | 2554. | Carolina Company, supplies | 74.86 |
| | | 2555. | South and Western Railway Co., freight | 66.60 |
| | | 2556. | Bailey Bros., tobacco | 43.50 |
| | | 2557. | John W. Brown, burial expenses | 13.50 |
| | | 2558. | The Trenton Iron Co., rope | 20.89 |
| | | 2559. | T. W. Wood & Sons, seed | 3.60 |
| | | 2560. | C. C. Covington Co., molasses | 14.98 |
| | | 2561. | Hazen & Lotspeich Co., groceries | 30.49 |
| | | 2562. | J. Allen Smith & Co., meal | 93.00 |
| | | 2563. | Alfred Williams & Co., books | 2.70 |
| | | 2564. | Oren Williams & Son, insurance | 79.50 |
| | | 2565. | W. H. S. Burgwyn, insurance | 103.35 |
| | | 2566. | Western Union Telegraph Co., telegrams | 9.66 |
| | | 2567. | Thomas H. Briggs & Sons, hardware | 13.85 |
| | | 2568. | Burleson Mica Co., peas | 46.32 |
| | | 2569. | Henderson Telephone Co., telephones | 10.00 |
| | | 2570. | Southern Bell Telephone Co., telephones | 9.25 |
| | | 2571. | William Boylan, note | 250.86 |
| | | 2572. | Raleigh and Cape Fear Railroad, freight | 224.46 |
| | | 2573. | J. M. Fleming, Warden, commutation | 229.00 |
| | | 2574. | J. H. McIver, supplies | 51.37 |
| | | 2575. | J. S. Mann, Supt., pay-rolls | 2,199.15 |
| | | 2576. | Burleson Mica Co., peas | 20.58 |
| | | 2577. | A. M. Church & Sons, groceries | 71.94 |
| | | 2578. | Seaboard Air Line Railway, freight | 204.55 |
| | | 2579. | J. M. Judd, M. D., services | 2.50 |
| | | 2580. | Hillsboro Exchange, onions | 2.58 |
| | | 2581. | W. A. Hayes, drugs | 5.60 |
| | | 2582. | J. C. Lashley, supplies | 29.09 |
| | | 2583. | J. E. Hoskins, supplies | 36.00 |
| | | 2584. | Weathers & Utley, shades | 19.00 |
| | | 2585. | Farina Milling Co., flour | 3.25 |
| | | 2586. | Edwards & Broughton, printing | 5.75 |
| | | 2587. | W. W. Dowtin, supplies | 31.08 |
| | | 2588. | Doughton Drug Store, drugs | 7.10 |
| | | 2589. | Pool & Allen, shoes | 69.60 |
| | | 2590. | S. J. Busbee, supplies | 18.26 |
| | | 2591. | W. A. Wilson, supplies | 3.65 |
| | | 2592. | J. L. Young, peas | 6.38 |
| | | 2593. | Johnson & Johnson, ice | 21.50 |
| | | 2594. | Central Prison, pay-roll | 1,023.43 |
| | | 2595. | J. T. Rowland & Bro., wood | 36.82 |
| | | 2596. | F. M. Carlton, groceries | 96.65 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Aug. | 5. | 2597. | J. H. McIver, supplies | $ 27.87 |
| | | 2598. | Raleigh Telephone Co., telephone | 25.25 |
| | | 2599. | W. S. Forbes & Co., meat | 70.14 |
| | | 2600. | C. J. Rhem, supplies | 36.45 |
| | | 2601. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 2602. | Postal Telegraph Co., telegram | .68 |
| | | 2603. | Tucker Building Pharmacy, drugs | 9.30 |
| | | 2604. | A. Williams & Co., ink | .90 |
| | | 2605. | J. P. Charles, drugs | 3.35 |
| | | 2606. | M. I. Gump, lime | 3.00 |
| | | 2607. | E. W. O'Hanlon, drugs | 6.60 |
| | | 2608. | R. B. Leinster, expenses | 6.60 |
| | | 2609. | Seaboard Air Line Railroad, tickets | 77.40 |
| | | 2610. | Tucker Building Pharmacy, drugs | 29.60 |
| | | 2611. | J. G. Hackett, Director | 34.50 |
| | | 2612. | W. E. Crosland, Director | 23.30 |
| | | 2613. | J. T. Hooks, Director | 10.00 |
| | | 2614. | J. P. Kerr, Director | 39.20 |
| | | 2615. | Seaboard Air Line Railroad, tickets | 366.55 |
| Sept. | 2. | 2616. | Spool Cotton Co., thread | 53.58 |
| | | 2617. | Standard Sewing Machine Co., needles | 1.22 |
| | | 2618. | J. B. Johnson, meat | 2.80 |
| | | 2619. | J. C. Steele & Sons, wire | 2.18 |
| | | 2620. | F. M. Carlton, groceries | 56.47 |
| | | 2621. | Raleigh Iron Works, valve | 1.75 |
| | | 2622. | Ellington Lumber Co., lumber | 15.34 |
| | | 2623. | Parks & Hedgpeth, groceries | 87.85 |
| | | 2624. | Dixon Manufacturing Co., stripes | 255.50 |
| | | 2625. | Woollcott's Grocery, wicks | .25 |
| | | 2626. | J. E. Pogue, tobacco | 14.25 |
| | | 2627. | Institution D. and D. and B., brooms | 7.50 |
| | | 2628. | T. W. Wood & Sons, seed | 1.20 |
| | | 2629. | Magnus Hessberg, leather | 5.10 |
| | | 2630. | R. E. Buffaloe, clay | 100.00 |
| | | 2631. | Standard Oil Co., oil | 15.41 |
| | | 2632. | Standard Oil Co., oil | 10.82 |
| | | 2633. | Harvey, Blair & Co., groceries | 195.34 |
| | | 2634. | C. A. Norris, groceries | 57.55 |
| | | 2635. | Warner, Moore & Co., lime | 9.00 |
| | | 2636. | Bailey Bros., tobacco | 133.40 |
| | | 2637. | Walter Woollcott, dry goods | 31.79 |
| | | 2638. | Blair & Healy, molasses | 49.65 |
| | | 2639. | Swift & Co., meat | 1,191.86 |
| | | 2640. | W. A. Myatt, groceries | 118.48 |
| | | 2641. | W. H. King Drug Co., drugs | 108.37 |
| | | 2642. | W. R. Crawford, beef | 52.62 |

| | *Voucher Number.* | | |
|---|---|---|---|
| Sept. 2. | 2643. | Thomas H. Briggs & Sons, hardware | $ 62.40 |
| | 2644. | Armour & Co., meat | 40.20 |
| | 2645. | H. Steinmetz, plants | 9.00 |
| | 2646. | Futrell-Hardy Hardware Co., hardware | 2.22 |
| | 2647. | Varina Mercantile Co., peas | 20.15 |
| | 2648. | Carolina Company, corn | 15.72 |
| | 2649. | Atlantic Coast Line Railway, freight | 25.58 |
| | 2650. | J. M. Fleming, Warden, commutation | 69.00 |
| | 2651. | Dixon Manufacturing Co., stripes | 272.44 |
| | 2652. | Cromer Bros. & Co., meal | 2.40 |
| | 2653. | Raleigh Hosiery Co., hose | 18.00 |
| | 2654. | Ellington Lumber Co., lumber | 100.90 |
| | 2655. | Parks & Hedgpeth, groceries | 9.65 |
| | 2656. | W. A. Hayes, drugs | 2.50 |
| | 2657. | Pool & Allen, shoes | 84.10 |
| | 2658. | Seaboard Air Line Railway, tickets | 95.77 |
| | 2659. | W. A. Myatt, starch | 2.50 |
| | 2660. | Young & Hughes, plumbing | 449.60 |
| | 2661. | Central Prison, pay-roll | 1,133.56 |
| | 2662. | J. T. Rowland & Bro., wood | 133.65 |
| | 2663. | C. A. Norris, flour | 25.83 |
| | 2664. | Bailey Bros., tobacco | 14.50 |
| | 2665. | J. E. Hoskins, supplies | 44.32 |
| | 2666. | Martin Hosiery Mills, socks | 212.50 |
| | 2667. | Johnson & Johnson, ice | 21.00 |
| | 2668. | Boylan, Pearce & Co., matting | 23.00 |
| | 2669. | J. C. Lashley, supplies | 17.47 |
| | 2670. | J. S. Mann, Supt., pay-rolls | 2,007.15 |
| | 2671. | Raleigh and Cape Fear Railroad, freight | 630.54 |
| | 2672. | Pool & Allen, shoes | 139.20 |
| | 2673. | C. N. Christian, postage | 2.00 |
| | 2674. | G. V. Richardson, peas | 6.38 |
| | 2675. | Goldsboro Lumber Co., supplies | 61.69 |
| | 2676. | S. J. Busbee, supplies | 22.32 |
| | 2677. | Johnson & Johnson, bagging and ties | 719.70 |
| | 2678. | Swift & Co., meat | 41.35 |
| | 2679. | T. M. Arrington, Clerk, emergency fund | 400.00 |
| | 2680. | Thomas H. Briggs & Sons, cement | 3.45 |
| | 2681. | F. M. Carlton, groceries | 43.55 |
| | 2682. | J. H. McIver, supplies | 51.84 |
| | 2683. | W. H. Day, attorney, Parker claim | 200.00 |
| | 2684. | Doughton's Drug Store, drugs | 5.25 |
| | 2685. | W. W. Dowtin, supplies | 26.49 |
| | 2686. | B. F. Aycock, Director | 34.40 |
| | 2687. | W. E. Crosland, Director | 28.50 |
| | 2688. | J. G. Hackett, Director | 46.50 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Sept. | 2. | 2689. | J. P. Kerr, Director | $ 59.20 |
| | | 2690. | J. T. Hooks, Director | 10.00 |
| | 7. | 2691. | W. E. Crosland, Director | 23.30 |
| | | 2692. | J. T. Hooks, Director | 10.00 |
| | | 2693. | J. P. Kerr, Director | 12.00 |
| Oct. | 1. | 2694. | Crowder & Rand, sugar | 20.27 |
| | | 2695. | Southern Bell Telephone Co., telephone | 9.25 |
| | | 2696. | Weathers & Utley, shades | 6.00 |
| | | 2697. | W. R. Crawford, beef | 41.88 |
| | | 2698. | Standard Oil Co., oil | 24.81 |
| | | 2699. | Standard Oil Co., grease | 1.65 |
| | | 2700. | Pool & Allen, shoes | 105.85 |
| | | 2701. | Western Union Telegraph Co., telegrams | 2.57 |
| | | 2702. | W. H. King Drug Co., drugs | 85.01 |
| | | 2703. | A. M. Church & Sons, groceries | 70.00 |
| | | 2704. | H. T. Hicks Co., drugs | 61.35 |
| | | 2705. | Boylan, Pearce & Co., cloth | 139.14 |
| | | 2706. | Swift & Co., meat | 48.25 |
| | | 2707. | Institution D. and D. and B., brooms | 2.50 |
| | | 2708. | Thomas H. Briggs & Sons, hardware | 14.06 |
| | | 2709. | A. Williams & Co., stationery | 2.60 |
| | | 2710. | W. A. Myatt, groceries | 23.83 |
| | | 2711. | C. A. Norris, groceries | 76.68 |
| | | 2712. | Seaboard Air Line Railway, freight | 178.50 |
| | | 2713. | Warner, Moore & Co., lime | 8.00 |
| | | 2714. | Dixon Manufacturing Co., stripes | 364.63 |
| | | 2715. | Atlantic Coast Line Railroad, freight | 43.39 |
| | | 2716. | E. L. Harris, meat | 8.67 |
| | | 2717. | W. S. Forbes & Co., meat | 33.28 |
| | | 2718. | T. W. Wood & Sons, seed | 3.00 |
| | | 2719. | Parkes & Hedgpeth, groceries | 93.93 |
| | | 2720. | Harvey, Blair & Co., groceries | 352.65 |
| | | 2721. | Blair & Healy, molasses | 41.85 |
| | | 2722. | J. T. Rowland & Bro., wood | 67.43 |
| | | 2723. | J. M. Fleming, Warden, commutation | 327.00 |
| | | 2724. | Pool & Allen, shoes | 34.80 |
| | | 2725. | Sherwood Higgs & Co., hats | .75 |
| | | 2726. | Carolina Company, team | 16.50 |
| | | 2727. | South and Western Railway, freight | 4.65 |
| | | 2728. | Thomas H. Briggs & Sons, hardware | 29.48 |
| | | 2729. | W. R. Crawford, beef | 24.60 |
| | | 2730. | R. J. Reynolds Tobacco Co., tobacco | 151.76 |
| | | 2731. | T. M. Perkins & Co., meat | 1,158.36 |
| | | 2732. | Warner, Moore & Co., lime | 2.00 |
| | | 2733. | Blair & Healy, molasses | 18.56 |
| | | 2734. | J. L. Young, peas | 6.50 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Oct. | 1. | 2735. | C. A. Norris, flour | $ 13.05 |
| | | 2736. | Dixon Manufacturing Co., stripes | 122.19 |
| | | 2737. | Southern Railway, ticket | 2.30 |
| | | 2738. | A. M. Church & Sons, groceries | 74.26 |
| | | 2739. | T. M. Perkins & Co., meat | 51.93 |
| | | 2740. | W. R. Crawford, beef | 11.46 |
| | | 2741. | J. E. Haskins, supplies | 35.75 |
| | | 2742. | C. L. Wilson, drugs | 1.35 |
| | | 2743. | W. A. Myatt, burlaps | 71.16 |
| | | 2744. | O. L. Denning, M. D., services | 10.00 |
| | | 2745. | W. W. Dowtin, supplies | 32.13 |
| | | 2746. | Central Prison, pay-roll | 1,106.20 |
| | | 2747. | J. S. Mann, Supt., pay-rolls | 2,006.25 |
| | | 2748. | J. T. Rowland & Bro., wood | 17.62 |
| | | 2749. | Raleigh and Cape Fear Railroad, freight | 294.20 |
| | | 2750. | W. A. Myatt, burlaps | 29.62 |
| | | 2751. | J. H. McIver, supplies | 11.49 |
| | | 2752. | F. M. Carlton, groceries | 88.79 |
| | | 2753. | W. A. Hayes, drugs | 5.70 |
| | | 2754. | Thomas H. Briggs & Sons, nails | 22.57 |
| | | 2755. | J. C. Lashley, supplies | 27.39 |
| | | 2756. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 2757. | W. A. Myatt, mower | 48.66 |
| | | 2758. | Boylan, Pearce & Co., matting | 10.56 |
| | | 2759. | C. J. Rhem, supplies | 10.85 |
| | | 2760. | B. F. Aycock, Director | 34.40 |
| | | 2761. | W. E. Crosland, Director | 23.30 |
| | | 2762. | J. T. Hooks, Director | 20.00 |
| | | 2763. | J. G. Hackett, Director | 34.50 |
| | | 2764. | J. P. Kerr, Director | 78.40 |
| | | 2765. | S. J. Busbee, supplies | 11.54 |
| | | 2766. | W. A. Wilson, supplies | 2.85 |
| | | 2767. | Goldsboro Lumber Co., supplies | 3.10 |
| Nov. | 4. | 2768. | T. M. Perkins & Co., meat | 874.64 |
| | | 2769. | Pool & Allen, shoes | 408.40 |
| | | 2770. | Dixon Manufacturing Company, stripes | 229.93 |
| | | 2771. | Institution Deaf, Dumb and Blind, brooms | 2.50 |
| | | 2772. | Swift & Co., lard | 3.75 |
| | | 2773. | Thomas H. Briggs & Sons, hardware | 98.30 |
| | | 2774. | Blair & Healy, molasses | 41.85 |
| | | 2775. | Westinghouse Electric Co., globes | 13.01 |
| | | 2776. | Warner Moore & Co., lime | 12.00 |
| | | 2777. | J. R. Ferrall & Co., rice | 12.75 |
| | | 2778. | Crowder & Rand, vinegar | 7.25 |
| | | 2779. | W. A. Myatt, groceries | 97.52 |
| | | 2780. | W. H. King, drugs | 65.76 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Nov. | 4. | 2781. | Harvey, Blair & Co., groceries | $ 230.17 |
| | | 2782. | Walter Woollcott, buttons | 10.60 |
| | | 2783. | C. A. Norris, flour | 71.10 |
| | | 2784. | Seaboard Air Line Railroad, tickets | 21.90 |
| | | 2785. | Ashton Starke, services | 14.50 |
| | | 2786. | W. R. Crawford, beef | 110.58 |
| | | 2787. | Johnson & Johnson, ice | 21.00 |
| | | 2788. | Doughton's Drug Store, drugs | 2.30 |
| | | 2789. | Varina Mercantile Co., peas | 3.75 |
| | | 2790. | Raleigh Real Estate & Trust Co., insurance. | 45.00 |
| | | 2791. | H. T. Hicks Co., drugs | 20.60 |
| | | 2792. | Standard Oil Co., oil | 78.94 |
| | | 2793. | Western Union Telegraph Co., telegrams | 4.48 |
| | | 2794. | Southern Railway, freight | 52.00 |
| | | 2795. | Southern Railway, tickets | 32.20 |
| | | 2796. | H. Mahler's Sons, glasses | .75 |
| | | 2797. | Cape Fear and Northern Railway, freight | 16.70 |
| | | 2798. | O. L. Demming, M. D., services | 10.00 |
| | | 2799. | Seaboard Air Line Railroad, freight | 83.05 |
| | | 2800. | Continental Gin Co., sharpener | 20.00 |
| | | 2801. | Parks & Hedgpeth, groceries | 108.03 |
| | | 2802. | R. J. Reynolds Tobacco Co., tobacco | 125.00 |
| | | 2803. | T. M. Perkins & Co., meat | 192.51 |
| | | 2804. | Rochester Germicide Co., germicide | 60.00 |
| | | 2805. | A. M. Church & Sons, groceries | 58.95 |
| | | 2806. | A. Williams & Co., books | 4.25 |
| | | 2807. | Atlantic Coast Line Railroad, freight | 125.08 |
| | | 2808. | Standard Oil Co., oil | 15.13 |
| | | 2809. | Northern Ohio Blanket Mills, blankets | 950.00 |
| | | 2810. | J. M. Fleming, Warden, commutation | 51.00 |
| | | 2811. | Rev. G. T. Adams, services | 25.00 |
| | | 2812. | Rev. J. E. King, services | 25.00 |
| | | 2813. | Rev. Cæsar Johnson, services | 25.00 |
| | | 2814. | Ashton Starke, crank | 2.00 |
| | | 2815. | J. R. Crawford, insurance | 156.63 |
| | | 2816. | W. H. S. Burgwyn, insurance | 51.75 |
| | | 2817. | David & Co., shovels | 9.25 |
| | | 2818. | Futrell-Hardy Hardware Co., glass | 11.95 |
| | | 2819. | Josey Hardware Co., hardware | 12.50 |
| | | 2820. | Superior Machinery Co., hay press | 150.00 |
| | | 2821. | B. F. Myatt, peas | 6.00 |
| | | 2822. | Cape Fear and Northern Railway, freight | 6.63 |
| | | 2823. | W. R. Crawford, beef | 19.38 |
| | | 2824. | J. E. Hoskins, supplies | 44.18 |
| | | 2825. | Raleigh and Cape Fear Railroad, freight | 210.75 |
| | | 2826. | J. T. Rowland & Bro., wood | 9.62 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Nov. | 4. | 2827. | J. S. Mann, Superintendent, pay-rolls | $ 2,055.38 |
| | | 2828. | W. R. Crawford, beef | 14.10 |
| | | 2829. | J. H. McIver, supplies | 35.94 |
| | | 2830. | Bailey Brothers, tobacco | 48.38 |
| | | 2831. | J. C. Lashley, supplies | 25.83 |
| | | 2832. | F. M. Carlton, groceries | 87.52 |
| | | 2833. | Central Prison, pay-roll | 1,035.86 |
| | | 2834. | W. H. King Drug Co., drugs | .85 |
| | | 2835. | Thomas H. Briggs & Sons, wire | 1.00 |
| | | 2836. | Vaughan & Barnes, bags | 40.00 |
| | | 2837. | Atlantic Coast Line Railway, freight | 26.30 |
| | | 2838. | C. N. Christian, postage | 2.91 |
| | | 2839. | Southern Railway, freight | 15.07 |
| | | 2840. | W. A. Wilson, supplies | 9.49 |
| | | 2841. | S. J. Busbee, supplies | 13.78 |
| | | 2842. | W. W. Dowtin, supplies | 35.94 |
| | | 2843. | Johnson & Johnson, ice | 10.50 |
| | | 2844. | Turner & White, drugs | 11.40 |
| | | 2845. | J. C. Steele & Sons, drum | 5.00 |
| | | 2846. | H. T. Hicks Co., water | 5.00 |
| | | 2847. | Southern Railway, freight | 213.66 |
| | | 2848. | Southern Railway, tickets | 656.32 |
| | | 2849. | B. F. Aycock, Director | 34.40 |
| | | 2850. | W. E. Crosland, Director | 23.30 |
| | | 2851. | J. G. Hackett, Director | 42.50 |
| | | 2852. | J. P. Kerr, Director | 43.20 |
| | | 2853. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 2854. | Armour Packing Co., meat | 165.40 |
| Dec. | 2. | 2855. | Warner, Moore & Co., lime | 13.00 |
| | | 2856. | Harvey, Blair & Co., groceries | 219.98 |
| | | 2857. | Crowder & Rand, fish | 4.75 |
| | | 2858. | Dixon Manufacturing Co., stripes | 253.12 |
| | | 2859. | Len H. Adams, onions | 3.15 |
| | | 2860. | Parks & Hedgpeth, groceries | 105.29 |
| | | 2861. | J. R. Ferrall & Co., groceries | 78.43 |
| | | 2862. | C. A. Norris, groceries | 16.80 |
| | | 2863. | Jones, Son & Co., bags | 192.55 |
| | | 2864. | W. A. Myatt, groceries | 56.57 |
| | | 2865. | Blair & Healy, molasses | 40.95 |
| | | 2866. | R. J. Reynolds Tobacco Co., tobacco | 117.00 |
| | | 2867. | Standard Oil Co., oil | 29.73 |
| | | 2868. | Pool & Allen, shoes | 107.30 |
| | | 2869. | W. S. Forbes & Co., meat | 1,156.90 |
| | | 2870. | Thomas H. Briggs & Sons, hardware | 98.97 |
| | | 2871. | Johnson & Johnson, coal | 169.74 |
| | | 2872. | W. H. King Drug Co., drugs | 74.41 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Dec. | 2. | 2873. | J. A. Meadows, meal | $ 28.20 |
| | | 2874. | A. M. Church & Sons, groceries | 63.29 |
| | | 2875. | Chatham Manufacturing Co., stripes | 323.26 |
| | | 2876. | W. R. Crawford, beef | 92.76 |
| | | 2877. | Young & Hughes, plumbing | 22.24 |
| | | 2878. | Southern Bell Telephone Co., telephone | 2.05 |
| | | 2879. | Western Union Telegraph Co., telegrams | 2.33 |
| | | 2880. | Edwards & Broughton, printing | 34.25 |
| | | 2881. | Seaboard Air Line Railway, freight | 108.65 |
| | | 2882. | John M. Fleming, commutation | 151.00 |
| | | 2883. | Seaboard Air Line Railway, tickets | 180.60 |
| | | 2884. | Goldsboro Lumber Co., supplies | 3.90 |
| | | 2885. | Southern Railway, tickets | 64.90 |
| | | 2886. | Standard Oil Co., oil | 36.68 |
| | | 2887. | Continental Gin Co., wheel | 8.34 |
| | | 2888. | Atlantic Coast Line Railway, freight | 46.42 |
| | | 2889. | W. A. Hayes, drugs | 3.85 |
| | | 2890. | R. F. Wyatt, peas | 6.00 |
| | | 2891. | Parks & Hedgpeth, peas | 9.40 |
| | | 2892. | F. M. Carlton, groceries | 98.96 |
| | | 2893. | Gordon Roller Mills, feed | 35.28 |
| | | 2894. | Pool & Allen, shoes | 2.00 |
| | | 2895. | Chattanooga Implement Co., hay press | 160.00 |
| | | 2896. | Vaughan & Barnes, bags | 40.25 |
| | | 2897. | W. A. Wilson, supplies | 24.14 |
| | | 2898. | Pool & Allen, shoes | 47.85 |
| | | 2899. | Raleigh and Cape Fear Railroad, freight | 164.00 |
| | | 2900. | Alfred Williams & Co., stationery | 2.50 |
| | | 2901. | J. H. McIver, supplies | 8.65 |
| | | 2902. | J. M. Turner, drugs | 8.60 |
| | | 2903. | Estate W. M. Boylan, rent | 150.00 |
| | | 2904. | R. Pollock, M. D., services | 21.00 |
| | | 2905. | Southern Railway, freight | 134.04 |
| | | 2906. | W. W. Dowtin, provisions | 32.68 |
| | | 2907. | Central Prison, pay-roll | 981.44 |
| | | 2908. | J. S. Mann, Supt., pay-rolls | 2,071.57 |
| | | 2909. | Thomas H. Briggs & Sons, hardware | 5.25 |
| | | 2910. | J. E. Hoskins, supplies | 15.95 |
| | | 2911. | J. C. Lashley, supplies | 27.38 |
| | | 2912. | C. J. Rhem, supplies | 20.95 |
| | | 2913. | C. N. Christian, supplies | 11.90 |
| | | 2914. | Johnson & Johnson, coal | 69.79 |
| | | 2915. | W. R. Pope, wages | 8.75 |
| | | 2916. | S. J. Busbee, supplies | 17.20 |
| | | 2917. | George V. Richardson, pipe | 1.80 |
| | | 2918. | W. A. Wilson, supplies | 7.55 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Dec. | 2. | 2919. | Hart-Ward Hardware Co., stoves | $ 21.35 |
| | | 2920. | B. F. Aycock, Director | 34.40 |
| | | 2921. | W. E. Crosland, Director | 47.00 |
| | | 2922. | J. T. Hooks, Director | 14.00 |
| | | 2923. | J. P. Kerr, Director | 66.80 |
| | | 2924. | J. G. Hackett, Director | 34.50 |
| | 31. | 2925. | C. A. Norris, groceries | 56.75 |
| | | 2926. | Walter Woollcott, dry goods | 92.57 |
| | | 2927. | Pierce-Whitehead Hardware Co., hardware | 11.40 |
| | | 2928. | Pool & Allen, shoes | 313.60 |
| | | 2929. | Crowder & Rand, groceries | 38.75 |
| | | 2930. | W. A. Myatt, groceries | 75.44 |
| | | 2931. | H. T. Hicks Co., drugs | 4.65 |
| | | 2932. | W. H. King Drug Co., drugs | 125.75 |
| | | 2933. | Johnson & Johnson, coal | 183.05 |
| | | 2934. | Goldsboro Lumber Co., supplies | 4.00 |
| | | 2935. | J. R. Ferrall & Co., groceries | 71.39 |
| | | 2936. | T. H. Briggs & Sons, hardware | 55.48 |
| | | 2937. | W. R. Crawford, beef | 104.64 |
| | | 2938. | Harvey, Blair & Co., groceries | 278.04 |
| | | 2939. | W. S. Forbes & Co., meat | 765.09 |
| | | 2940. | Blair & Healy, molasses | 57.90 |
| | | 2941. | Jones, Son & Co., bags | 41.35 |
| | | 2942. | Warner, Moore & Co., lime | 9.00 |
| | | 2943. | Standard Oil Co., oil | 63.27 |
| | | 2944. | R. J. Reynolds Tobacco Co., tobacco | 135.00 |
| | | 2945. | A. M. Church & Sons, groceries | 68.13 |
| | | 2946. | Futrell-Hardy Hardware Co., hardware | 6.07 |
| | | 2947. | Southern Railway Supply Co., roofing | 110.35 |
| | | 2948. | Parks & Hedgpeth, groceries | 106.02 |
| | | 2949. | C. A. Norris, groceries | 26.10 |
| | | 2950. | Dixon Manufacturing Co., stripes | 3.00 |
| | | 2951. | W. W. Dowtin, supplies | 16.15 |
| | | 2952. | Raleigh Iron Works, castings | 4.00 |
| | | 2953. | W. A. Hayes, drugs | 4.20 |
| | | 2954. | Virginia Iron Works, castings | 13.45 |
| | | 2955. | Futrell-Hardy Hardware Co., hardware | 1.19 |
| | | 2956. | D. C. Parris, M. D., services | 1.50 |
| | | 2957. | Raleigh & Cape Fear Railroad Co., freight | 13.58 |
| | | 2958. | Hammond Packing Co., meat | 734.78 |
| | | 2959. | Pool & Allen, shoes | 49.50 |
| | | 2960. | Southern Bell Telephone Co., telephone | 9.25 |
| | | 2961. | Raleigh Telephone Co., telephone | 18.50 |
| | | 2962. | T. H. Briggs & Sons, hardware | 19.49 |
| | | 2963. | Standard Oil Co., oil | 7.98 |
| | | 2964. | Western Union Telegraph Co., telegrams | 9.48 |

| | Voucher Number. | | |
|---|---|---|---|
| Dec. 31. | 2965. | J. M. Fleming, commutation | $ 167.00 |
| | 2966. | Atlantic Coast Line Railway, freight | 55.13 |
| | 2967. | J. M. Turner, drugs | 8.95 |
| | 2968. | Parks & Hedgpeth, groceries | 3.71 |
| | 2969. | J. C. Lashley, supplies | 28.57 |
| | 2970. | Southern Railway, tickets | 58.20 |
| | 2971. | Seaboard Air Line Railway, tickets | 45.42 |
| | 2972. | W. R. Crawford, beef | 35.28 |
| | 2973. | W. S. Cox, supplies | 42.58 |
| | 2974. | W. A. Myatt, castings | 9.30 |
| | 2975. | Chatham Manufacturing Co., stripes | 226.13 |
| | 2976. | Southern Railway, freight | 91.18 |
| | 2977. | Seaboard Air Line Railway, freight | 720.42 |
| | 2978. | Pay-roll, Central Prison | 1,014.21 |
| | 2979. | J. S. Mann, Superintendent, pay-rolls | 2,020.16 |
| | 2980. | T. H. Briggs & Sons, knives and forks | 1.50 |
| | 2981. | P. C. & C. W. Gregory Co., supplies | 8.55 |
| | 2982. | P. C. Gregory, lumber | 622.93 |
| | 2983. | C. N. Christian, supplies | 3.20 |
| | 2984. | B. R. Lacy, State Treasurer, interest | 1,200.00 |
| | 2985. | Walter Woollcott, caps | 102.39 |
| | 2986. | S. J. Busbee, supplies | 22.62 |
| | 2987. | W. A. Wilson, groceries | 9.15 |
| | 2988. | Johnson & Johnson, coal | 83.13 |
| | 2989. | Southern Railway Supply Co., roofing | 75.59 |
| | 2990. | T. H. Briggs & Sons, oil | 6.75 |
| | 2991. | Hart-Ward Hardware Co., adding machine | 30.00 |
| | 2992. | W. A. Wilson, groceries | 27.55 |
| | 2993. | P. C. & C. W. Gregory Co., nails | 6.50 |
| | 2994. | J. E. Haskins, supplies | 21.21 |
| | 2995. | H. T. Hicks Co., drugs | 16.35 |
| | | | $124,884.17 |

DISBURSEMENTS.

| 1904. | Voucher Number. | | |
|---|---|---|---|
| Jan. 1. | 2996. | T. M. Arrington, emergency fund | $ 300.00 |
| | 2997. | F. G. Davidson, supplies | 8.80 |
| | 2998. | Dewar & Wilder, groceries | 39.01 |
| | 2999. | W. A. Myatt, groceries | 29.31 |
| | 3000. | C. A. Norris, flour | 35.20 |
| | 3001. | Crowder & Rand, groceries | 6.75 |
| | 3002. | J. G. Hackett, Director | 47.70 |
| | 3003. | J. P. Kerr, Director | 43.20 |
| | 3004. | W. E. Crosland, Director | 24.00 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Jan. | 1. | 3005. | J. T. Hooks, Director | $ 10.00 |
| | | 3006. | R. E. Buffaloe, clay land | 300.00 |
| | | 3007. | C. N. Christian, extra services | 25.00 |
| | | 3008. | C. J. Rhem, extra services | 25.00 |
| | | 3009. | A. T. Womble, supplies | 7.10 |
| | | 3010. | J. S. Mann, Superintendent, for mules | 4,000.00 |
| | | 3011. | B. R. Lacy, State Treasurer, loaned | 50,000.00 |
| Feb. | 3. | 3012. | Pool & Allen, shoes | 198.00 |
| | | 3013. | Cudahy Packing Co., meat | 482.79 |
| | | 3014. | Institution D. and D. and B., brooms | 5.00 |
| | | 3015. | Warner, Moore & Co., lime | 6.00 |
| | | 3016. | J. C. Stevenson Co., groceries | 91.20 |
| | | 3017. | Walter Woollcott, dry goods | 76.84 |
| | | 3018. | J. R. Ferrall & Co., groceries | 15.25 |
| | | 3019. | T. H. Briggs & Sons, hardware | 157.96 |
| | | 3020. | W. H. King Drug Co., drugs | 68.31 |
| | | 3021. | Blair & Healy, molasses | 33.75 |
| | | 3022. | Harvey, Blair & Co., groceries | 173.31 |
| | | 3023. | C. A. Norris, groceries | 43.83 |
| | | 3024. | Johnson & Johnson, coal | 82.17 |
| | | 3025. | W. I. Everett, repairs | 4.30 |
| | | 3026. | Futrell-Hardy Hardware Co., belting | 1.46 |
| | | 3027. | R. C. Josey & Co., axle | 4.50 |
| | | 3028. | W. A. Myatt, groceries | 73.37 |
| | | 3029. | J. M. Fleming, commutation | 261.00 |
| | | 3030. | R. J. Reynolds Tobacco Co., tobacco | 110.25 |
| | | 3031. | J. H. McIver, supplies | 32.45 |
| | | 3032. | A. & N. C. Railroad, freight | 30.21 |
| | | 3033. | M. Hessburg, leather | 12.62 |
| | | 3034. | G. M. Lindsey, ribbons | 4.50 |
| | | 3035. | Doughton's Drug Store, drugs | 1.50 |
| | | 3036. | W. A. Hayes, drugs | 5.20 |
| | | 3037. | Scott-Sparger Co., groceries | 255.55 |
| | | 3038. | W. R. Crawford, beef | 106.84 |
| | | 3039. | W. R. Crawford, beef | 35.52 |
| | | 3040. | Fulton Bag and Cotton Mills, bags | 103.50 |
| | | 3041. | Odell Hardware Co., hardware | 66.45 |
| | | 3042. | S. A. L. Railroad, tickets | 10.16 |
| | | 3043. | Southern Railway, tickets | 29.95 |
| | | 3044. | W. G. Benefield & Co., mattresses | 9.90 |
| | | 3045. | J. C. Lashley, supplies | 9.71 |
| | | 3046. | Interstate Telephone Co., telephone | 15.00 |
| | | 3047. | Dr. D. C. Parris, services | 6.95 |
| | | 3048. | Chatham Manufacturing Co., stripes | 340.75 |
| | | 3049. | Parks & Hedgpeth, supplies | 44.96 |
| | | 3050. | Southern Bell Telephone Co., telephone | 9.25 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Feb. | 3. | 3051. | J. M. Fleming, commutation | $ 58.00 |
| | | 3052. | J. H. Sharp, straw | 15.00 |
| | | 3053. | Harvey, Blair & Co., beans | 12.28 |
| | | 3054. | J. W. Pair, peas | 11.00 |
| | | 3055. | J. S. Mann, Supt., pay-rolls | 2,374.48 |
| | | 3056. | Central Prison, pay-roll | 988.18 |
| | | 3057. | Cudahy Packing Co., meat | 69.87 |
| | | 3058. | A. M. Church & Sons, groceries | 62.67 |
| | | 3059. | T. C. Powell, coal | 35.30 |
| | | 3060. | Standard Oil Co., oil | 25.90 |
| | | 3061. | Hammond Packing Co., meat | 90.00 |
| | | 3062. | Dr. Charles Scott, services | 5.00 |
| | | 3063. | C. A. Norris, flour | 27.00 |
| | | 3064. | A. C. L. Railroad, freight | 57.76 |
| | | 3065. | W. A. Wilson, supplies | 45.70 |
| | | 3066. | Dr. R. Pollock, services | 31.00 |
| | | 3067. | J. E. Hoskins, supplies | 23.39 |
| | | 3068. | C. N. Christian, expenses | 15.70 |
| | | 3069. | Needham Jones, straw | 6.00 |
| | | 3070. | J. M. Turner, drugs | 18.60 |
| | | 3071. | J. W. Evans, tires | 2.50 |
| | | 3072. | W. S. Cox, supplies | 40.78 |
| | | 3073. | C. J. Rhem, supplies | 7.50 |
| | | 3074. | S. J. Busbee, supplies | 10.75 |
| | | 3075. | T. M. Arrington, emergency fund | 300.00 |
| | | 3076. | F. G. Davidson, supplies | 16.70 |
| | | 3077. | T. C. Powell, coal | 67.54 |
| | | 3078. | Raleigh Iron Works Co., iron | 18.80 |
| | | 3079. | Scott-Sparger Co., meal | 4.20 |
| | | 3080. | H. T. Hicks Co., drugs | 15.00 |
| | | 3081. | J. G. Hackett, Director | 38.50 |
| | | 3082. | W. E. Crosland, Director | 23.30 |
| | | 3083. | J. P. Kerr, Director | 39.20 |
| Mch. | 2. | 3084. | S. A. L. Railroad, tickets | 40.40 |
| | | 3085. | Johnson & Johnson, coal | 96.40 |
| | | 3086. | Raleigh Iron Works Co., iron | 1.00 |
| | | 3087. | W. R. Crawford, beef | 93.72 |
| | | 3088. | Southern Railway, freight | 90.94 |
| | | 3089. | Alfred Williams & Co., stationery | 3.15 |
| | | 3090. | Boylan, Pearce & Co., dry goods | 86.49 |
| | | 3091. | Upchurch & Holder, team | 9.00 |
| | | 3092. | Walter Woollcott, dry goods | 351.98 |
| | | 3093. | Western Union Telegraph Co., telegrams | 2.91 |
| | | 3094. | T. H. Briggs & Sons, hardware | 226.25 |
| | | 3095. | E. A. Saunders' Sons Co., coffee | 5.00 |
| | | 3096. | Pool & Allen, shoes | 532.30 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Mch. | 2. | 3097. | Hammond Packing Co., meat | $ 382.75 |
| | | 3098. | W. H. King Drug Co., drugs | 85.26 |
| | | 3099. | B. W. Upchurch, starch | 2.63 |
| | | 3100. | Dewar & Wilder, groceries | 16.00 |
| | | 3101. | Crowder & Rand, groceries | 7.34 |
| | | 3102. | C. A. Norris, groceries | 113.05 |
| | | 3103. | W. A. Myatt, groceries | 106.59 |
| | | 3104. | J. R. Ferrall & Co., groceries | 4.04 |
| | | 3105. | C. L. Goodson, peas | 15.00 |
| | | 3106. | J. E. Hoskins, supplies | 29.72 |
| | | 3107. | Southern Railway, tickets | 255.80 |
| | | 3108. | J. C. Stevenson Co., groceries | 61.25 |
| | | 3109. | Harvey, Blair & Co., groceries | 269.21 |
| | | 3110. | Ashton Starke, castings | 30.74 |
| | | 3111. | J. E. Woolard, oil | 28.00 |
| | | 3112. | M. Hessburg, leather | 37.55 |
| | | 3113. | P. C. & C. W. Gregory, sacks | 64.55 |
| | | 3114. | Blair & Healy, molasses | 42.15 |
| | | 3115. | Needham Jones, straw | 4.00 |
| | | 3116. | Edwards & Broughton, printing | 1.50 |
| | | 3117. | The McLean Co., groceries | 69.63 |
| | | 3118. | S. A. L. Railway, freight | 550.45 |
| | | 3119. | A. C. L. Railway, freight | 26.49 |
| | | 3120. | Institution D. and D. and B., brooms | 5.00 |
| | | 3121. | T. C. Powell, coal | 32.23 |
| | | 3122. | Cudahy Packing Co., butter | 15.12 |
| | | 3123. | Standard Oil Co., oil | 7.41 |
| | | 3124. | Futrell-Hardy Hardware Co., spokes | 2.19 |
| | | 3125. | T. H. Briggs & Sons, hardware | 248.67 |
| | | 3126. | R. J. Reynolds Tobacco Co., tobacco | 112.50 |
| | | 3127. | Hart-Ward Hardware Co., tin | 13.00 |
| | | 3128. | C. Billups, Son & Co., plow | 4.00 |
| | | 3129. | J. M. Fleming, commutation | 151.00 |
| | | 3130. | J. S. Mann, Supt., pay-rolls | 2,193.37 |
| | | 3131. | Central Prison, pay-roll | 954.61 |
| | | 3132. | Goldsboro Buggy Co., spring | 1.25 |
| | | 3133. | Goldsboro Oil Mill, cotton-seed meal | 1,434.45 |
| | | 3134. | Jones, Son & Co., cotton-seed meal | 4,012.50 |
| | | 3135. | Virginia-Carolina Chemical Co., fertilizers | 5,229.50 |
| | | 3136. | T. W. Wood & Sons, seed | 26.10 |
| | | 3137. | Southern Railway, ticket | 2.25 |
| | | 3138. | Home Telephone Co., telephone | 25.00 |
| | | 3139. | J. W. Pair, peas | 10.00 |
| | | 3140. | J. C. Lashley, supplies | 21.11 |
| | | 3141. | H. T. Hicks Co., drugs | 13.15 |
| | | 3142. | Frederick, Victor & Achelis, stripes | 697.08 |

| | *Voucher Number.* | | |
|---|---|---|---|
| Mch. 2. | 3143. | J. H. Phipps, peas | $ 14.33 |
| | 3144. | Dr. J. T. Reives, services | 5.50 |
| | 3145. | J. H. McIver, supplies | 9.98 |
| | 3146. | The McLean Co., pot | 4.18 |
| | 3147. | Scott-Sparger Co., groceries | 21.50 |
| | 3148. | R. W. White, peas | 10.47 |
| | 3149. | J. S. Mann, Supt., expenses | 21.16 |
| | 3150. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | 3151. | C. J. Rhem, supplies | 6.50 |
| | 3152. | C. N. Christian, postage | 3.35 |
| | 3153. | Dr. R. Pollock, services | 9.50 |
| | 3154. | W. A. Wilson, supplies | 8.30 |
| | 3155. | J. H. Gill, guano distributors | 51.00 |
| | 3156. | S. R. White & Bro., castings | 3.40 |
| | 3157. | W. A. Myatt, castings | 53.60 |
| | 3158. | Young & Hughes, plumbing | 26.88 |
| | 3159. | A. M. Church & Sons, groceries | 70.87 |
| | 3160. | J. M. Turner, drugs | 6.45 |
| | 3161. | W. A. Wilson, supplies | 23.85 |
| | 3162. | Postal Telegraph Co., telegrams | 2.75 |
| | 3163. | S. J. Busbee, supplies | 10.88 |
| | 3164. | W. E. Crosland, Director | 46.90 |
| | 3165. | J. G. Hackett, Director | 58.10 |
| | 3166. | J. P. Kerr, Director | 39.20 |
| | 3167. | J. T. Hooks, Director | 10.00 |
| 30. | 3168. | A. T. Womble, wood | 175.00 |
| April 6. | 3169. | Walter Woollcott, dry goods | 41.56 |
| | 3170. | T. H. Briggs & Sons, hardware | 178.69 |
| | 3171. | W. H. King Drug Co., drugs | 88.10 |
| | 3172. | Pool & Allen, shoes | 216.55 |
| | 3173. | Johnson & Johnson, coal | 152.06 |
| | 3174. | S. A. L. Railroad, tickets | 243.45 |
| | 3175. | J. R. Ferrall & Co., groceries | 139.70 |
| | 3176. | Dewar & Wilder, salt | 1.50 |
| | 3177. | B. W. Upchurch, butter | 6.90 |
| | 3178. | C. A. Norris, groceries | 38.88 |
| | 3179. | Standard Oil Co., oil | 35.41 |
| | 3180. | W. S. Cox, supplies | 138.34 |
| | 3181. | N. C. Lumber Co., lumber | 14.00 |
| | 3182. | W. R. Crawford, beef | 43.26 |
| | 3183. | Swift & Co., meat | 927.73 |
| | 3184. | H. Weil & Bro., rice | 24.50 |
| | 3185. | Crowder & Rand, baking powders | 1.75 |
| | 3186. | W. A. Myatt, groceries | 78.15 |
| | 3187. | Upchurch & Holder, buggy | 2.50 |
| | 3188. | Southern Railway, tickets | 57.50 |

| | *Voucher Number.* | | |
|---|---|---|---|
| April 6. | 3189. | Charles C. Alley, tobacco | $ 135.70 |
| | 3190. | Magnus Hessburg, leather | 25.51 |
| | 3191. | Harvey, Blair & Co., groceries | 213.19 |
| | 3192. | J. W. Pair, peas | 14.50 |
| | 3193. | T. W. Wood & Sons, seed | 35.65 |
| | 3194. | The McLean Co., groceries | 94.25 |
| | 3195. | Cudahy Packing Co., butter | 3.80 |
| | 3196. | J. C. Steele & Sons, castings | 9.00 |
| | 3197. | C. C. Covington Co., molasses | 60.71 |
| | 3198. | Caraleigh Phosphate Works, guano | 64.29 |
| | 3199. | National Oil Co., oil | 22.65 |
| | 3200. | J. S. Mann, Supt., pay-rolls | 2,554.95 |
| | 3201. | Central Prison, pay-roll | 1,078.04 |
| | 3202. | Needham Jones, peas | 20.00 |
| | 3203. | G. W. Goodson, peas | 23.00 |
| | 3204. | Vaughan's Seed Store, seed | 25.92 |
| | 3205. | Ashton Starke, castings | 130.80 |
| | 3206. | S. R. White & Bro., castings | 170.65 |
| | 3207. | Interstate Telephone Co., telephone | 7.50 |
| | 3208. | Western Union Telegraph Co., telegrams | 6.62 |
| | 3209. | S. Berwanger, clothes | 9.25 |
| | 3210. | Edwards & Broughton, printing | 18.00 |
| | 3211. | S. A. L. Railroad, freight | 522.52 |
| | 3212. | A. C. L. Railroad, freight | 71.79 |
| | 3213. | L. H. Adams, potatoes | 11.85 |
| | 3214. | A. M. Church & Sons, groceries | 89.68 |
| | 3215. | J. M. Turner, drugs | 12.60 |
| | 3216. | Edwards & Broughton, printing | 5.50 |
| | 3217. | J. H. Gill, castings | 4.16 |
| | 3218. | Royall & Borden Furniture Co., chairs | 7.75 |
| | 3219. | R. & C. F. Railroad, freight | 60.00 |
| | 3220. | Standard Oil Co., oil | 48.67 |
| | 3221. | Jones & Powell, coal | 58.76 |
| | 3222. | Standard Electric Co., lamps | 27.00 |
| | 3223. | Dr. J. T. Reives, services | 4.50 |
| | 3224. | Scott-Sparger Co., groceries | 9.34 |
| | 3225. | South Greensboro Market, beef | 10.02 |
| | 3226. | J. E. Hopkins, supplies | 23.99 |
| | 3227. | J. H. McIver, supplies | 10.87 |
| | 3228. | J. C. Lashley, supplies | 22.60 |
| | 3229. | West Disinfecting Co., disinfectants | 23.00 |
| | 3230. | W. A. Wilson, supplies | 12.37 |
| | 3231. | S. J. Busbee, supplies | 9.23 |
| | 3232. | Futrell-Hardy Hardware Co., hardware | 1.50 |
| | 3233. | C. J. Rhem, supplies | 12.00 |
| | 3234. | H. T. Hicks Co., drugs | 24.65 |

| | *Voucher Number.* | | |
|---|---|---|---|
| April 6. | 3235. | Dr. R. Pollock, services | $ 21.50 |
| | 3236. | C. N. Christian, supplies | 7.48 |
| | 3237. | J. M. Fleming, commutation | 38.00 |
| | 3238. | Jones & Powell, coal | 37.96 |
| | 3239. | J. R. Holder, wagon | 1.00 |
| | 3240. | T. M. Arrington, Clerk, emergency fund | 500.00 |
| | 3241. | Southern Railway, tickets | 19.95 |
| | 3242. | Southern Railway, freight | 319.25 |
| | 3243. | Young & Hughes, plumbing | 61.97 |
| | 3244. | Wyatt Harness Co., collars | 50.00 |
| | 3245. | B. F. Aycock, Director | 34.40 |
| | 3246. | W. E. Crosland, Director | 43.10 |
| | 3247. | J. G. Hackett, Director | 38.50 |
| | 3248. | J. P. Kerr, Director | 55.20 |
| | 3249. | J. T. Hooks, Director | 10.00 |
| | 3250. | Dr. J. R. Rogers, services | 30.00 |
| 11. | 3251. | J. S. Mann, Supt., purchase bonds | 11,425.00 |
| May 4. | 3252. | A. Williams & Co., stationery | 4.25 |
| | 3253. | Harvey, Blair & Co., groceries | 220.10 |
| | 3254. | Charles C. Alley, tobacco | 29.90 |
| | 3255. | Wyatt Harness Co., harness | 269.90 |
| | 3256. | H. Weil & Bro., rice | 3.50 |
| | 3257. | J. H. Gill, castings | 6.00 |
| | 3258. | Dewar & Wilder, groceries | 6.85 |
| | 3259. | B. W. Upchurch, groceries | 16.84 |
| | 3260. | C. Billups, Son & Co., castings | .75 |
| | 3261. | Johnson & Johnson, coal | 33.00 |
| | 3262. | Standard Oil Co., oil | 14.96 |
| | 3263. | S. R. White & Bro., castings | 108.78 |
| | 3264. | W. H. King Drug Co., drugs | 96.85 |
| | 3265. | J. R. Ferrall & Co., coffee | 12.15 |
| | 3266. | C. A. Norris, groceries | 93.10 |
| | 3267. | W. A. Myatt, groceries | 53.55 |
| | 3268. | Blair & Healy, molasses | 60.20 |
| | 3269. | Warner, Moore & Co., lime | 6.00 |
| | 3270. | Cudahy Packing Co., meat | 19.92 |
| | 3271. | Thomas H. Briggs & Sons, hardware | 77.87 |
| | 3272. | W. R. Crawford, beef | 125.58 |
| | 3273. | S. A. L. Railroad, freight | 847.48 |
| | 3274. | J. C. Steele & Sons, chain | 1.25 |
| | 3275. | Crowder & Rand, lye | 2.75 |
| | 3276. | The Spool Cotton Co., cotton | 25.65 |
| | 3277. | A. C. L. Railroad, freight | 77.13 |
| | 3278. | Raleigh Telephone Co., telephone | 9.25 |
| | 3279. | C. W. Antrim & Sons, groceries | 70.43 |
| | 3280. | Standard Electric Co., supplies | 66.55 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| May | 4. | 3281. | Bailey Bros., tobacco | $ 128.80 |
| | | 3282. | S. A. L. Railroad, tickets | 4.35 |
| | | 3283. | Southern Railway, tickets | 17.60 |
| | | 3284. | Pool & Allen, shoes | 163.20 |
| | | 3285. | Swift & Co., meat | 961.16 |
| | | 3286. | The McLean Co., groceries | 30.09 |
| | | 3287. | Fulton Bag and Cotton Mills, bags | 96.50 |
| | | 3288. | The Trenton Iron Co., rope | 15.67 |
| | | 3289. | Frederick, Victor & Acheles, stripes | 435.08 |
| | | 3290. | Jones & Powell, coal | 84.60 |
| | | 3291. | J. M. Fleming, commutation | 94.00 |
| | | 3292. | T. W. Wood & Sons, seed | 4.63 |
| | | 3293. | Walter Woollcott, dry goods | 460.35 |
| | | 3294. | Swift & Co., meat | 41.65 |
| | | 3295. | A. M. Church & Sons, groceries | 78.72 |
| | | 3296. | J. M. Turner, drugs | 6.85 |
| | | 3297. | J. H. McIver, supplies | 4.08 |
| | | 3298. | J. C. Lashley, supplies | 20.96 |
| | | 3299. | Central Prison, pay-roll | 1,070.55 |
| | | 3300. | J. S. Mann, Supt., pay-rolls | 2,395.60 |
| | | 3301. | W. R. Crawford, beef | 12.60 |
| | | 3302. | Dr. C. L. Scott, services | 13.50 |
| | | 3303. | W. F. Clegg Co., beans | 12.50 |
| | | 3304. | R. & C. F. Railroad, freight | 241.08 |
| | | 3305. | The S. B. Alexander, Jr., Co., carbons | 23.86 |
| | | 3306. | South Greensboro Market, beef | 10.32 |
| | | 3307. | H. T. Hicks Co., drugs | 21.20 |
| | | 3308. | Institution D. and D. and B., brooms | 2.50 |
| | | 3309. | Dewar & Wilder, snuff | 2.74 |
| | | 3310. | Raleigh Iron Works, castings | 58.90 |
| | | 3311. | J. E. Hoskins, supplies | 35.83 |
| | | 3312. | Dr. R. Pollock, services | 10.00 |
| | | 3313. | W. A. Wilson, beef | 9.86 |
| | | 3314. | Futrell-Hardy Hardware Co., stirrups | 7.40 |
| | | 3315. | C. N. Christian, postage | 2.75 |
| | | 3316. | W. S. Cox, supplies | 51.50 |
| | | 3317. | C. J. Rhem, supplies | 16.00 |
| | | 3318. | W. A. Wilson, supplies | 10.03 |
| | | 3319. | Goldsboro Lumber Co., peas | 4.98 |
| | | 3320. | Southern Railway, freight | 292.95 |
| | | 3321. | S. J. Busbee, supplies | 23.85 |
| | | 3322. | O. Bradley & Bro., wood | 33.37 |
| | | 3323. | Southern Railway, freight | 77.50 |
| | | 3324. | W. E. Crosland, Director | 42.90 |
| | | 3325. | J. G. Hackett, Director | 54.10 |
| | | 3326. | J. P. Kerr, Director | 62.80 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| June | 8. | 3327. | Central Prison, pay-roll | $ 1,049.41 |
| | | 3328. | J. S. Mann, Supt., pay-rolls | 2,464.34 |
| | | 3329. | W. S. Forbes & Co., meat | 513.63 |
| | | 3330. | J. M. Fleming, commutation | 60.00 |
| | | 3331. | W. H. King Drug Co., drugs | 87.56 |
| | | 3332. | J. R. Ferrall & Co., groceries | 13.82 |
| | | 3333. | W. R. Crawford, beef | 143.22 |
| | | 3334. | Raleigh Milling Co., sacks | 18.10 |
| | | 3335. | C. A. Norris, groceries | 27.24 |
| | | 3336. | Institution D. and D. and B., brooms | 2.50 |
| | | 3337. | W. A. Myatt, groceries | 77.83 |
| | | 3338. | Dewar & Wilder, groceries | 12.65 |
| | | 3339. | Crowder & Rand, groceries | 58.00 |
| | | 3340. | B. W. Upchurch, groceries | 32.84 |
| | | 3341. | Standard Oil Co., oil | 31.54 |
| | | 3342. | Blair & Healy, molasses | 10.00 |
| | | 3343. | T. H. Briggs & Sons, hardware | 118.36 |
| | | 3344. | R. J. Reynolds Tobacco Co., tobacco | 113.50 |
| | | 3345. | C. C. Covington Co., molasses | 60.33 |
| | | 3346. | M. Hessberg, leather | 5.00 |
| | | 3347. | Harvey, Blair & Co., groceries | 138.96 |
| | | 3348. | Western Union Telegraph Co., telegrams | 12.88 |
| | | 3349. | Pool & Allen, shoes | 160.95 |
| | | 3350. | Warner, Moore & Co., lime | 22.00 |
| | | 3351. | Cudahy Packing Co., meat | 16.68 |
| | | 3352. | Johnson & Johnson, coal | 70.21 |
| | | 3353. | Standard Oil Co., oil | 14.31 |
| | | 3354. | Swift & Co., lard | 28.77 |
| | | 3355. | H. R. Worthington, pump repairs | 10.32 |
| | | 3356. | S. R. White & Bro., castings | 21.02 |
| | | 3357. | Walter Woollcott, dry goods | 40.26 |
| | | 3358. | Ashton Starke, castings | 46.01 |
| | | 3359. | J. T. Rankin & Co., hats | 8.00 |
| | | 3360. | The Raleigh Times, subscription | 3.00 |
| | | 3361. | R. E. Buffaloe, wood | 20.75 |
| | | 3362. | Southern Railway, ticket | 1.40 |
| | | 3363. | The McLean Co., groceries | 59.44 |
| | | 3364. | Royall & Borden, mattresses | 7.50 |
| | | 3365. | Scott-Sparger Co., groceries | 4.25 |
| | | 3366. | W. S. Forbes & Co., meat | 573.26 |
| | | 3367. | Occoneechee Lumber Co., shingles | 15.35 |
| | | 3368. | Forester Grocery Co., groceries | 85.54 |
| | | 3369. | A. C. L. Railroad, freight | 41.72 |
| | | 3370. | J. M. Turner, drugs | 22.95 |
| | | 3371. | T. W. Wood & Sons, beans | 3.33 |
| | | 3372. | S. J. Busbee, supplies | 11.58 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| June | 8. | 3373. | J. E. Hoskins, supplies | $ 47.32 |
| | | 3374. | J. H. McIver, supplies | 10.88 |
| | | 3375. | J. C. Lashley, supplies | 38.28 |
| | | 3376. | C. N. Christian, postage | 2.00 |
| | | 3377. | R. Pollock, M. D., services | 30.00 |
| | | 3378. | South Greensboro Market, beef | 15.30 |
| | | 3379. | Goldsboro Lumber Co., peas | 6.50 |
| | | 3380. | R. & C. F. Railroad, freight | 168.20 |
| | | 3381. | W. A. Wilson, supplies | 20.73 |
| | | 3382. | W. S. Cox, supplies | 44.12 |
| | | 3383. | Southern Railway, freight | 39.87 |
| | | 3384. | J. E. Hoskins, supplies | 7.60 |
| | | 3385. | H. T. Hicks Co., drugs | 2.35 |
| | | 3386. | Edwards & Broughton, printing | 24.00 |
| | | 3387. | National Packing Co., meat | 5.25 |
| | | 3388. | Dobbin & Ferrall, awnings | 50.00 |
| | | 3389. | S. A. L. Railroad, freight | 206.75 |
| | | 3390. | T. C. Powell, coal | 51.26 |
| | | 3391. | P. C. & C. W. Gregory Co., supplies | 21.14 |
| | | 3392. | J. E. Pogue, tobacco | 19.88 |
| | | 3393. | W. I. Everett, cotton seed | 27.58 |
| | | 3394. | W. F. Clegg Co., beans | 20.15 |
| | | 3395. | Morning Post, subscription | 5.00 |
| | | 3396. | Home Telephone Co., telephone | 15.00 |
| | | 3397. | T. M. Arrington, Clerk, emergency fund | 400.00 |
| | | 3398. | C. J. Rhem, postage | 3.50 |
| | | 3399. | P. C. & C. W. Gregory Co., supplies | 15.95 |
| | | 3400. | B. F. Aycock, Director | 34.40 |
| | | 3401. | W. E. Crosland, Director | 23.30 |
| | | 3402. | J. T. Hooks, Director | 10.00 |
| | | 3403. | J. P. Kerr, Director | 39.20 |
| | | 3404. | J. G. Hackett, Director | 34.50 |
| July | 1. | 3405. | J. E. Pogue, tobacco | 28.56 |
| | | 3406. | Warner, Moore & Co., lime | 17.38 |
| | | 3407. | Ashton Starke, castings | 20.40 |
| | | 3408. | Pool & Allen, shoes | 210.90 |
| | | 3409. | J. R. Ferrall & Co., sugar | 17.40 |
| | | 3410. | Dewar & Wilder, fish | 4.75 |
| | | 3411. | Crowder & Rand, salt | 1.00 |
| | | 3412. | W. A. Myatt, groceries | 45.64 |
| | | 3413. | Harvey, Blair & Co., groceries | 93.05 |
| | | 3414. | C. A. Norris, groceries | 64.89 |
| | | 3415. | Blair & Healy, molasses | 80.64 |
| | | 3416. | R. J. Reynolds Tobacco Co., tobacco | 92.50 |
| | | 3417. | Walter Woollcott, hats | 62.93 |
| | | 3418. | W. H. King Drug Co., drugs | 122.91 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| July | 1. | 3419. | Cudahy Packing Co., meat | $ 805.55 |
| | | 3420. | W. R. Crawford, beef | 85.56 |
| | | 3421. | T. H. Briggs & Sons, hardware | 138.39 |
| | | 3422. | Quaker City Rubber Co., hose | 60.00 |
| | | 3423. | Southern Railway Supply Co., supplies | 29.41 |
| | | 3424. | Standard Electric Co., lamp | 15.50 |
| | | 3425. | H. R. Worthington, pump | 40.00 |
| | | 3426. | Southern Bell Telephone Co., telephone | 9.25 |
| | | 3427. | Raleigh Telephone Co., telephone | 9.25 |
| | | 3428. | The McLean Co., groceries | 37.90 |
| | | 3429. | J. M. Fleming, commutation | 157.00 |
| | | 3430. | J. M. Fleming commutation | 45.00 |
| | | 3431. | A. C. L. Railroad, freight | 35.01 |
| | | 3432. | S. A. L. Railroad, tickets | 128.95 |
| | | 3433. | Standard Oil Co., oil | 7.29 |
| | | 3434. | Forester Grocery Co., groceries | 133.83 |
| | | 3435. | Standard Sewing Machine Co., needles | .65 |
| | | 3436. | W. A. Myatt, groceries | 41.90 |
| | | 3437. | Dewar & Wilder, starch | 1.88 |
| | | 3438. | J. C. Steele & Sons, castings | 9.00 |
| | | 3439. | T. W. Wood & Sons, seed | 3.83 |
| | | 3440. | B. R. Lacy, Treasurer, interest on bonds | 1,200.00 |
| | | 3441. | Crowder & Rand, castings | .75 |
| | | 3442. | T. M. Arrington, Clerk, on salary | 50.00 |
| | | 3443. | Interstate Telephone Co., telephone | 7.50 |
| | | 3444. | Pennsylvania Boiler Works, castings | 5.10 |
| | | 3445. | W. F. Clegg Co., beans | 9.07 |
| | | 3446. | W. S. Forbes & Co., meat | 36.65 |
| | | 3447. | Armour & Co., sacks | 29.50 |
| | | 3448. | J. H. McIver, supplies | 18.76 |
| | | 3449. | J. E. Hoskins, supplies | 10.84 |
| | | 3450. | J. S. Mann, Supt., pay-rolls | 2,255.28 |
| | | 3451. | Central Prison, pay-roll | 1,055.31 |
| | | 3452. | South Greensboro Market, beef | 10.20 |
| | | 3453. | C. N. Goodwin & Co., shoes | 3.75 |
| | | 3454. | Dr. R. Pollock, services | 12.50 |
| | | 3455. | J. M. Turner, drugs | 8.80 |
| | | 3456. | W. S. Cox, supplies | 27.55 |
| | | 3457. | Standard Electric Co., supplies | 1.33 |
| | | 3458. | W. A. Wilson, cabbage | 3.50 |
| | | 3459. | J. C. Lashley, supplies | 13.67 |
| | | 3460. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 3461. | C. N. Christian, postage | 1.00 |
| | | 3462. | N. C. Lumber Co., lumber | 179.27 |
| | | 3463. | R. & C. F. Railroad, freight | 228.10 |
| | | 3464. | S. J. Busbee, supplies | 22.85 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| July | 1. | 3465. | J. G. Hackett, Director | $ 34.50 |
| | | 3466. | W. E. Crosland, Director | 23.30 |
| | | 3467. | J. P. Kerr, Director | 39.20 |
| Aug. | 1. | 3468. | H. T. Hicks Co., drugs | 23.25 |
| | | 3469. | W. H. King Drug Co., drugs | 84.93 |
| | | 3470. | Alfred Williams & Co., stationery | 10.80 |
| | | 3471. | T. H. Briggs & Sons, hardware | 28.31 |
| | | 3472. | W. R. Crawford, beef | 43.38 |
| | | 3473. | W. A. Myatt, groceries | 112.94 |
| | | 3474. | B. W. Upchurch, groceries | 120.69 |
| | | 3475. | George Marsh & Co., chickens | 5.10 |
| | | 3476. | Kingan & Co., meat | 1,330.26 |
| | | 3477. | C. C. Covington Co., molasses | 85.41 |
| | | 3478. | C. A. Norris, groceries | 28.71 |
| | | 3479. | Walter Woollcott, buttons | 6.00 |
| | | 3480. | S. R. White & Bro., castings | 21.28 |
| | | 3481. | J. E. Pogue, tobacco | 49.42 |
| | | 3482. | Standard Oil Co., oil | 61.14 |
| | | 3483. | Harvey, Blair & Co., groceries | 101.40 |
| | | 3484. | Warner, Moore & Co., lime | 10.00 |
| | | 3485. | Southern Railway, freight | 143.60 |
| | | 3486. | S. A. L. Railroad, freight | 72.84 |
| | | 3487. | Edwards & Broughton, printing | 9.00 |
| | | 3488. | The McLean Co., groceries | 41.67 |
| | | 3489. | J. B. Farriss, drugs | 1.25 |
| | | 3490. | Johnson & Johnson, coal | 65.93 |
| | | 3491. | Cudahy Packing Co., meat | 13.87 |
| | | 3492. | J. A. Meadows, meal | 51.00 |
| | | 3493. | Ellington Lumber Co., lumber | 10.40 |
| | | 3494. | Pool & Allen, shoes | 236.40 |
| | | 3495. | Standard Oil Co., oil | 13.98 |
| | | 3496. | R. J. Reynolds Tobacco Co., tobacco | 113.25 |
| | | 3497. | Ashton Starke, castings | 23.40 |
| | | 3498. | P. C. & C. W. Gregory, lumber | 78.30 |
| | | 3499. | South Greensboro Market, beef | 15.30 |
| | | 3500. | A. C. L. Railroad, transportation | 110.77 |
| | | 3501. | Forester Grocery Co., groceries | 41.63 |
| | | 3502. | J. M. Fleming, commutation | 68.00 |
| | | 3503. | Johnson & Johnson, coal | 56.06 |
| | | 3504. | Raleigh Milling Co., sacks | 12.80 |
| | | 3505. | Glover Machine Works, castings | 37.75 |
| | | 3506. | Southern Railway, transportation | 13.10 |
| | | 3507. | S. A. L. Railroad, transportation | 6.80 |
| | | 3508. | M. Bowes, plumbing | 78.15 |
| | | 3509. | J. M. Turner, drugs | 4.75 |
| | | 3510. | Forester Grocery Co., groceries | 7.76 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Aug. | 1. | 3511. | Central Prison, pay-roll | $ 1,073.41 |
| | | 3512. | J. S. Mann, Supt., pay-rolls | 2,401.56 |
| | | 3513. | R. & C. F. Railroad, freight | 321.60 |
| | | 3514. | C. J. Rhem, postage | 6.15 |
| | | 3515. | C. N. Christian, postage | 1.90 |
| | | 3516. | J. C. Lashley, supplies | 5.18 |
| | | 3517. | J. E. Hoskins, supplies | 54.87 |
| | | 3518. | W. S. Cox, supplies | 43.02 |
| | | 3519. | Dr. L. Watson, services | 2.00 |
| | | 3520. | Goldsboro Lumber Co., meat | 8.50 |
| | | 3521. | S. J. Busbee, supplies | 24.89 |
| | | 3522. | J. H. McIver, supplies | 32.77 |
| | | 3523. | T. M. Arrington, expenses | 5.40 |
| | | 3524. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 3525. | B. F. Aycock, Director | 70.70 |
| | | 3526. | J. G. Hackett, Director | 52.05 |
| | | 3527. | J. P. Kerr, Director | 75.45 |
| | | 3528. | J. T. Hooks, Director | 10.00 |
| | | 3529. | W. E. Crosland, Director | 68.90 |
| Sept. | 7. | 3530. | S. Berwanger, clothes | 5.00 |
| | | 3531. | Spencer Lens Co., microscope | 98.50 |
| | | 3532. | Western Union Telegraph Co., telegrams | 4.24 |
| | | 3533. | S. A. L. Railroad, freight | 212.37 |
| | | 3534. | Southern Railway, freight | 132.33 |
| | | 3535. | S. A. L. Railroad, transportation | 9.60 |
| | | 3536. | H. T. Hicks, drugs | 16.65 |
| | | 3537. | Boylan, Pearce & Co., carpets | 17.59 |
| | | 3538. | J. E. Pogue, tobacco | 45.36 |
| | | 3539. | Walter Woollcott, hats | 5.25 |
| | | 3540. | W. R. Crawford, beef | 1.80 |
| | | 3541. | C. N. Goodwin & Co., smith work | 4.25 |
| | | 3542. | T. W. Wood & Sons, seeds | 9.70 |
| | | 3543. | Kingan & Co., meat | 1,151.83 |
| | | 3544. | Standard Oil Co., oil | 7.11 |
| | | 3545. | J. R. Ferrall & Co., groceries | 6.00 |
| | | 3546. | C. A. Norris, groceries | 15.91 |
| | | 3547. | Swift & Co., lard | 22.95 |
| | | 3548. | Dewar & Wilder, groceries | 10.78 |
| | | 3549. | B. W. Upchurch, groceries | 22.59 |
| | | 3550. | Crowder & Rand, groceries | 102.00 |
| | | 3551. | W. A. Myatt, groceries | 61.00 |
| | | 3552. | W. H. King Drug Co., drugs | 96.49 |
| | | 3553. | A. & N. C. Railroad, transportation | 49.20 |
| | | 3554. | Harvey, Blair & Co., groceries | 196.84 |
| | | 3555. | Blair & Healy, molasses | 48.78 |
| | | 3556. | Scott-Sparger Co., groceries | 43.05 |

| | *Voucher Number* | | |
|---|---|---|---|
| Sept. 7. | 3557. | The McLean Grocery Co., groceries | $ 37.74 |
| | 3558. | Johnson & Johnson, coal | 86.46 |
| | 3559. | Southern Railway, transportation | 9.65 |
| | 3560. | Pool & Allen, shoes | 157.20 |
| | 3561. | Warner, Moore & Co., lime | 7.00 |
| | 3562. | R. J. Reynolds Tobacco Co., tobacco | 91.14 |
| | 3563. | T. H. Briggs & Sons, hardware | 209.96 |
| | 3564. | Raleigh Iron Works, castings | 4.91 |
| | 3565. | Absher, Hayes, Blackburn & Co., mattresses | 10.25 |
| | 3566. | Forester Grocery Co., groceries | 63.34 |
| | 3567. | Edwards & Broughton, printing | 6.00 |
| | 3568. | J. M. Fleming, commutation | 144.00 |
| | 3569. | Forester Grocery Co., groceries | 11.39 |
| | 3570. | Harwood Bros., asphaltum | 13.56 |
| | 3571. | Lynchburg Milling Co., meal | 69.32 |
| | 3572. | National Oil Co., oil | 25.30 |
| | 3573. | B. W. Upchurch, meal | 1.37 |
| | 3574. | A. C. L. Railroad, transportation | 76.44 |
| | 3575. | Standard Oil Co., oil | 60.61 |
| | 3576. | Dixon Manufacturing Co., stripes | 393.64 |
| | 3577. | W. H. King Drug Co., drugs | 38.42 |
| | 3578. | Dewar & Wilder, meal | 35.63 |
| | 3579. | T. M. Arrington, on salary | 25.00 |
| | 3580. | R. & C. F. Railroad, freight | 194.15 |
| | 3581. | T. H. Briggs & Sons, hardware | 26.10 |
| | 3582. | Dr. C. L. Scott, services | 26.25 |
| | 3583. | J. E. Hoskins, supplies | 62.29 |
| | 3584. | J. C. Lashley, supplies | 9.58 |
| | 3585. | S. J. Busbee, supplies | 26.24 |
| | 3586. | J. H. McIver, supplies | 33.71 |
| | 3587. | South Greensboro Market, beef | 10.20 |
| | 3588. | A. Williams & Co., files | 1.25 |
| | 3589. | Pool & Allen, shoes | 1.75 |
| | 3590. | Central Prison, pay-roll | 1,062.21 |
| | 3591. | J. S. Mann, Supt., pay-rolls | 2,373.91 |
| | 3592. | Fulton Bag Mills, twine | 21.09 |
| | 3593. | J. C. Steele & Sons, castings | 4.50 |
| | 3594. | C. N. Christian, postage | 1.60 |
| | 3595. | J. W. Evans, buggy repairs | 22.50 |
| | 3596. | Chockoyotte Brick Co., brick | 52.00 |
| | 3597. | S. A. L. Railroad, freight | 506.97 |
| | 3598. | P. C. Gregory, lumber | 377.15 |
| | 3599. | Mills Manufacturing Co., lumber | 13.08 |
| | 3600. | C. J. Rhem, postage | 3.75 |
| | 3601. | Swift & Co., meat | 32.32 |
| | 3602. | H. T. Hicks Co., drugs | 1.65 |

| | | *Voucher Number* | | |
|---|---|---|---|---|
| Sept. | 7. | 3603. | W. S. Cox, supplies | $ 61.93 |
| | | 3604. | W. H. King Drug Co., drugs | 3.07 |
| | | 3605. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 3606. | J. M. Turner, drugs | 8.00 |
| | | 3607. | A. T. Dickens, dog | 10.00 |
| | | 3608. | A. C. L. Railroad, freight | 26.02 |
| | | 3609. | Crowder & Rand, snuff | 3.23 |
| | | 3610. | Dewar & Wilder, flour | 57.63 |
| | | 3611. | B. W. Upchurch, meal | 34.35 |
| | | 3612. | C. A. Norris, lye | 8.25 |
| | | 3613. | Raleigh Iron Works, castings | 15.76 |
| | | 3614. | C. A. Norris, lard | 21.19 |
| | | 3615. | W. A. Myatt, groceries | 4.90 |
| | | 3616. | J. G. Hackett, Director | 34.50 |
| | | 3617. | W. E. Crosland, Director | 42.90 |
| | | 3618. | J. P. Kerr, Director | 62.80 |
| Oct. | 3. | 3619. | J. R. Ferrall & Co., groceries | 16.83 |
| | | 3620. | Crowder & Rand, meal | 36.63 |
| | | 3621. | Dewar & Wilder, flour | 54.00 |
| | | 3622. | W. H. King Drug Co., drugs | 65.29 |
| | | 3623. | W. A. Myatt, sugar | 19.26 |
| | | 3624. | T. H. Briggs & Sons, hardware | 23.72 |
| | | 2625. | P. C. & C. W. Gregory, nails, etc | 20.10 |
| | | 3626. | P. C. Gregory, lumber | 307.47 |
| | | 3627. | Pool & Allen, shoes | 371.40 |
| | | 3628. | W. R. Crawford, beef | 36.24 |
| | | 3629. | Kingan & Co., meat | 1,249.34 |
| | | 3630. | C. C. Covington, molasses | 47.34 |
| | | 3631. | Warner-Moore & Co., cement | 83.25 |
| | | 3632. | R. J. Reynolds Tobacco Co., tobacco | 97.50 |
| | | 3633. | Harvey, Blair & Co., groceries | 223.71 |
| | | 3634. | National Oil Co., oil | 8.41 |
| | | 3635. | Johns Brothers, coal | 41.70 |
| | | 3636. | Johnson & Johnson, coal | 57.51 |
| | | 3637. | Atlantic Coast Line Railroad Co., freight | 30.00 |
| | | 3638. | Keith & Co., meal | 10.05 |
| | | 3639. | Scott-Sparger Co., flour | 28.00 |
| | | 3640. | The McLean Co., groceries | 27.78 |
| | | 3641. | W. S. Forbes & Co., meat | 8.90 |
| | | 3642. | Blair & Healy, molasses | 9.90 |
| | | 3643. | Dixon Manufacturing Co., stripes | 396.04 |
| | | 3644. | C. A. Norris, corn | 8.70 |
| | | 3645. | Bowers-White Lumber Co., lumber | 56.00 |
| | | 3646. | Chockoyotte Brick Co., brick | 60.00 |
| | | 3647. | Seaboard Air Line Railroad, transportation | 2.25 |
| | | 3648. | W. Woollcott, dry goods | 18.25 |

| | | *Voucher Number* | | |
|---|---|---|---|---|
| Oct. | 3. | 3649. | T. H. Briggs & Sons, hardware | $ 64.15 |
| | | 3650. | Standard Oil Co., oil | 6.63 |
| | | 3651. | W. H. King Drug Co., drugs | 13.20 |
| | | 3652. | J. C. Steele & Sons, castings | 4.50 |
| | | 3653. | W. A. Myatt, flour | 31.94 |
| | | 3654. | Raleigh Telephone Co., telephone | 9.25 |
| | | 3655. | W. A. Myatt, burlaps | 38.61 |
| | | 3656. | Singer Sewing Machine Co., needles | 1.20 |
| | | 3657. | George H. Davis, Jr., bags | 70.00 |
| | | 3658. | J. A. Meadows, meal | 16.00 |
| | | 3659. | J. M. Fleming, commutation | 69.00 |
| | | 3660. | So. Greensboro Market, beef | 10.20 |
| | | 3661. | Standard Oil Co., oil | 7.01 |
| | | 3662. | H. T. Hicks Co., drugs | 10.20 |
| | | 3663. | Forester Grocery Co., groceries | 137.95 |
| | | 3664. | Byrum & Cheshire, fish | 32.50 |
| | | 3665. | H. R. Worthington, pump | 144.00 |
| | | 3666. | Western Union Telegraph Co., telegrams | 5.79 |
| | | 3667. | The Trade Journal, subscription | 1.50 |
| | | 3668. | S. J. Busbee, supplies | 29.95 |
| | | 3669. | Britton Pearce, fish | 11.76 |
| | | 3670. | W. H. King Drug Co., drugs | 11.09 |
| | | 3671. | W. S. Cox, supplies | 47.74 |
| | | 3672. | Central Prison, pay-roll | 1,071.75 |
| | | 3673. | J. S. Mann, Superintendent, pay-rolls | 2,345.06 |
| | | 3674. | Swift & Co., meat | 263.92 |
| | | 3675. | Raleigh and Cape Fear Railroad, freight | 338.75 |
| | | 3676. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | | 3677. | W. A. Wilson, supplies | 17.27 |
| | | 3678. | Dr. C. L. Scott, services | 38.65 |
| | | 3679. | J. E. Hoskins, supplies | 42.32 |
| | | 3680. | J. C. Lashley, supplies | 27.85 |
| | | 3681. | T. H. Briggs & Sons, glass | 20.83 |
| | | 3682. | J. H. McIver, supplies | 31.98 |
| | | 3683. | Rev. A. H. Moment, services | 25.00 |
| | | 3684. | Rev. F. A. Bishop, services | 25.00 |
| | | 3685. | Rev. Cæsar Johnson, services | 25.00 |
| | | 3686. | Rev. J. E. King, services | 25.00 |
| | | 3687. | Dixon Manufacturing Co., stripes | 269.80 |
| | | 3688. | C. N. Christian, supplies | 3.15 |
| | | 3689. | R. J. Reynolds Tobacco Co., tobacco | 50.00 |
| | | 3690. | P. C. & C. W. Gregory, hardware | 95.31 |
| | | 3691. | P. C. Gregory, lumber | 112.44 |
| | | 3692. | C. J. Rhem, supplies | 30.35 |
| | | 3693. | J. M. Turner, drugs | 6.90 |
| | | 3694. | J. G. Hackett, Director | 44.50 |

| | | *Voucher Number* | | |
|---|---|---|---|---|
| Oct. | 3. | 3695. | J. P. Kerr, Director | $ 43.20 |
| | | 3696. | J. T. Hooks, Director | 10.00 |
| Nov. | 2. | 3697. | T. H. Briggs & Sons, hardware | 114.19 |
| | | 3698. | Raleigh Iron Works, castings | 43.97 |
| | | 3699. | Spool Cotton Co., cotton | 42.75 |
| | | 3700. | N. C. Lumber Co., lumber | 177.61 |
| | | 3701. | J. C. Steele & Sons, castings | 6.00 |
| | | 3702. | J. A. Meadows, meal | 49.60 |
| | | 3703. | P. C. Gregory, lumber | 137.76 |
| | | 3704. | P. C. & C. W. Gregory, supplies | 16.20 |
| | | 3705. | M. Hessberg, leather | 3.20 |
| | | 3706. | C. N. Christian, supplies | 18.75 |
| | | 3707. | C. A. Norris, groceries | 196.30 |
| | | 3708. | W. H. King Drug Co., drugs | 66.55 |
| | | 3709. | Blair & Healy, molasses | 80.10 |
| | | 3710. | Warner, Moore & Co., cement | 52.10 |
| | | 3711. | W. A. Myatt, groceries | 31.04 |
| | | 3712. | R. J. Reynolds Tobacco Co., tobacco | 77.75 |
| | | 3713. | Harvey, Blair & Co., groceries | 210.53 |
| | | 3714. | R. Pollock, M. D., services | 2.00 |
| | | 3715. | Western Union Telegraph Co., telegrams | 3.41 |
| | | 3716. | Johnson & Johnson, ice | 21.00 |
| | | 3717. | W. Woollcott, dry goods | 261.54 |
| | | 3718. | George Marsh & Co., groceries | 6.60 |
| | | 3719. | J. R. Ferrall & Co., groceries | 34.06 |
| | | 3720. | W. R. Crawford, beef | 63.00 |
| | | 3721. | Crowder & Rand, groceries | 5.52 |
| | | 3722. | Dewar & Wilder, groceries | 3.03 |
| | | 3723. | B. W. Upchurch, groceries | 15.58 |
| | | 3724. | A. B. Stronach Co., dry goods | 66.40 |
| | | 3725. | Southern Railway, freight | 19.60 |
| | | 3726. | Atlantic Coast Line R. R., freight | 88.43 |
| | | 3727. | Pool & Allen, shoes | 243.90 |
| | | 3728. | Institution Deaf, Dumb and Blind, brooms | 3.75 |
| | | 3729. | Standard Oil Co., oil | 13.96 |
| | | 3730. | T. H. Briggs & Sons, hardware | 111.57 |
| | | 3721. | A. Williams & Sons, ink, etc | 2.35 |
| | | 3732. | Futrell-Hardy Hardware Co., hardware | 3.20 |
| | | 3733. | Vaughan & Barnes, bagging and ties | 676.96 |
| | | 3734. | Seaboard Air Line Railroad, transportation | 17.75 |
| | | 3735. | Standard Oil Co., oil | 6.83 |
| | | 3736. | Bowers-White Lumber Co., lumber | 29.60 |
| | | 3737. | Shahan-Cavender Co., repairs | 10.00 |
| | | 3738. | Virginia Packing Co., meat | 807.03 |
| | | 3739. | Cudahy Packing Co., meat | 142.74 |
| | | 3740. | J. M. Turner, drugs | 12.05 |

| | *Voucher Number* | | |
|---|---|---|---|
| Nov. 2. | 3741. | Forester Grocery Co., groceries | $ 70.20 |
| | 3742. | National Oil Co., oil | 17.26 |
| | 3743. | Atlantic Coast Line R. R., transportation | 22.20 |
| | 3734. | J. M. Fleming, commutation | 123.00 |
| | 3745. | W. H. King Drug Co., drugs | 12.88 |
| | 3746. | W. A. Myatt, castings | 8.15 |
| | 3747. | T. H. Briggs & Sons, hardware | 29.84 |
| | 3748. | Pool & Allen, shoes | 17.40 |
| | 3749. | Standard Oil Co., oil | 47.25 |
| | 3750. | Hackney Wagon Co., wagons | 960.00 |
| | 3751. | William Boylan, rent | 150.00 |
| | 3752. | Raleigh and Cape Fear Railroad, freight | 382.20 |
| | 3753. | W. S. Cox, supplies | 62.02 |
| | 3754. | J. E. Hoskins, supplies | 50.59 |
| | 3755. | J. S. Mann, Superintendent, expenses | 59.34 |
| | 3756. | T. M. Arrington, expenses | 14.55 |
| | 3757. | J. D. Johnson, work | 23.65 |
| | 3758. | J. H. McIver, supplies | 14.05 |
| | 3759. | W. A. Wilson, supplies | 22.37 |
| | 3760. | Home Telephone Co., telephone | 20.00 |
| | 3761. | Dr. R. Pollock, services | 2.25 |
| | 3762. | S. A. Salmon, lumber | 16.60 |
| | 3763. | Central Prison, pay-roll | 1,172.55 |
| | 3764. | J. S. Mann, Superintendent, pay-rolls | 2,277.35 |
| | 3765. | Britton Pearce, fish | 17.40 |
| | 3766. | T. M. Arrington, Clerk, emergency fund | 300.00 |
| | 3767. | Virginia Packing Co., meat | 237.19 |
| | 3768. | A. B. Stronach Co., buttons | 10.00 |
| | 3769. | C. N. Christian, supplies | 2.25 |
| | 3770. | J. C. Lashley, supplies | 12.67 |
| | 3771. | P. C. & C. W. Gregory, supplies | 8.50 |
| | 3772. | N. L. Stedman & Co., supplies | 2.85 |
| | 3773. | Futrell-Hardy Hardware Co., hardware | 8.10 |
| | 3774. | N. C. Lumber Co., lumber | 20.34 |
| | 3775. | W. Woollcott, dry goods | 41.75 |
| | 3776. | Southern Railway, transportation | 1.55 |
| | 3777. | Ellington Lumber Co., lumber | 10.48 |
| | 3778. | Raleigh Iron Works, castings | 19.22 |
| | 3779. | S. J. Busbee, supplies | 7.53 |
| | 3780. | T. H. Briggs & Sons, hardware | 55.31 |
| | 3781. | Virginia Packing Co., meat | 96.91 |
| | 3782. | J. G. Hackett, Director | 40.50 |
| | 3783. | J. P. Kerr, Director | 39.20 |
| | 3784. | W. E. Crosland, Director | 46.60 |
| | 3785. | J. M. Fleming, salary | 100.0 |
| | 3786. | G. M. Lindsey, salary | 66.70 |

| | | Voucher Number | | |
|---|---|---|---|---|
| Dec. | 5. | 3787. | Frederick, Victor & Acheles, stripes | $ 514.17 |
| | | 3788. | J. A. Meadows, meal | 48.00 |
| | | 3789. | A. B. Stronach Co., buttons | 11.50 |
| | | 3790. | Institution Deaf, Dumb and Blind, brooms | 2.50 |
| | | 3791. | Mills Manufacturing Co., lumber | 6.94 |
| | | 3792. | Henry T. Hicks Co., drugs | 1.65 |
| | | 3793. | Alfred Williams & Co., books, etc | 4.15 |
| | | 3794. | Futrell-Hardy Hardware Co., hardware | 1.00 |
| | | 3795. | Bowers-White Lumber Co., lumber | 13.00 |
| | | 3796. | Pierce-Whitehead Hardware Co., hardware | 4.51 |
| | | 3797. | Rev. J. K. Howell, services | 50.00 |
| | | 3798. | Atlantic Coast Line R. R., freight | 77.61 |
| | | 3799. | W. A. Myatt, groceries | 45.41 |
| | | 3800. | C. A. Norris, groceries | 253.38 |
| | | 3801. | Crowder & Rand, groceries | 24.50 |
| | | 3802. | Western Union Telegraph Co., telegrams | 2.39 |
| | | 3803. | Thomas H. Briggs & Sons, hardware | 48.51 |
| | | 3804. | B. W. Upchurch, groceries | 11.36 |
| | | 3805. | W. H. King Drug Co., drugs | 67.52 |
| | | 3806. | C. C. Covington Co., molasses | 76.32 |
| | | 3807. | Standard Oil Co., oil | 22.10 |
| | | 3808. | Standard Oil Co., oil | 19.75 |
| | | 3809. | Pool & Allen, shoes | 202.95 |
| | | 3810. | R. J. Reynolds Tobacco Co., tobacco | 155.50 |
| | | 3811. | Chatham Manufacturing Co., stripes | 148.25 |
| | | 3812. | The Cudahy Packing Co., meat | 1,087.67 |
| | | 3813. | Harvey, Blair & Co., groceries | 224.67 |
| | | 3814. | Warner, Moore & Co., lime | 6.00 |
| | | 3815. | W. R. Crawford, beef | 34.26 |
| | | 3816. | Johnson & Johnson, coal | 55.19 |
| | | 3817. | Standard Sewing Machine Co., needles | .65 |
| | | 3818. | H. West & Bros., bags | 40.00 |
| | | 3819. | Continental Gin Co., repairs | 1.74 |
| | | 3820. | Forester Grocery Co., groceries | 124.25 |
| | | 3821. | Southern Railway Co., freight | 18.64 |
| | | 3822. | T. M. Arrington, Clerk, emergency fund | 150.00 |
| | | 3823. | Seaboard Air Line Ry., freight | 456.32 |
| | | 3824. | Southern Railway, freight | 36.75 |
| | | 3825. | The Raleigh Times, subscription | 4.00 |
| | | 3826. | J. M. Fleming, commutation | 86.00 |
| | | 3827. | P. C. & C. W. Gregory, hardware | 11.65 |
| | | 3828. | C. N. Goodwin & Co., horse shoes | .75 |
| | | 3829. | Hart-Ward Hardware Co., iron | 7.90 |
| | | 3830. | Dixon Manufacturing Co., stripes | 337.87 |
| | | 3831. | S. A. Salmon, wood | 471.75 |
| | | 3832. | Raleigh and Cape Fear R. R. Co., freight | 530.70 |

| | | *Voucher Number* | | |
|---|---|---|---|---|
| Dec. | 5. | 3833. | Seaboard Air Line Railway, freight | $ 151.70 |
| | | 3834. | W. A. Myatt, groceries | 3.64 |
| | | 3835. | M. Bowles, plumbing | 156.20 |
| | | 3836. | Britton Pearce, fish | 18.72 |
| | | 3837. | Gibson Soap Co., soapine | 8.00 |
| | | 3838. | Dr. R. Pollock, services | 11.95 |
| | | 3839. | W. A. Wilson, groceries | 24.00 |
| | | 3840. | Raleigh Iron Works Co., castings | 5.65 |
| | | 3841. | J. C. Lashley, supplies | 27.73 |
| | | 3842. | J. E. Hoskins, supplies | 28.25 |
| | | 3843. | J. S. Mann, Superintendent, pay-rolls | 2,297.39 |
| | | 3844. | Central Prison, pay-roll | 1,069.66 |
| | | 3845. | J. S. McIver, supplies | 23.51 |
| | | 3846. | Dr. J. E. Caviness, services | 7.50 |
| | | 3847. | W. H. King Drug Co., drugs | 7.60 |
| | | 3848. | T. H. Briggs & Sons, hardware | 31.63 |
| | | 3849. | C. N. Christian, postage | 2.50 |
| | | 3850. | C. J. Rhem, postage | 6.50 |
| | | 3851. | Heller Brothers, thread | 6.65 |
| | | 3852. | National Oil Co., oil | 8.79 |
| | | 3853. | Futrell-Hardy Hardware Co., stove | 5.00 |
| | | 3854. | Occoneechee Lumber Co., shingles | 100.00 |
| | | 3855. | P. C. Gregory, lumber | 133.68 |
| | | 3856. | P. C. & C. W. Gregory, hardware | 12.33 |
| | | 3857. | T. D. Stokes & Co., caps | 4.49 |
| | | 3858. | Goldsboro Lumber Co., meat | 28.26 |
| | | 3859. | S. J. Busbee, supplies | 28.36 |
| | | 3860. | T. M. Arrington, Clerk, on salary | 25.00 |
| | | 3861. | Capital Furniture Co., mattresses | 18.00 |
| | | 3862. | A. T. Allen, services | 6.16 |
| | | 3863. | W. S. Cox, supplies | 69.10 |
| | | 3864. | Dr. F. M. Register, assistant | 25.00 |
| | | 2865. | Harrisburg Foundry, castings | 8.00 |
| | | 3866. | Dr. J. M. Turner, drugs | 12.50 |
| | | 3867. | Heller Brothers, shoes | 1.40 |
| | | 3868. | Southern Railway Supply Co., fixtures | 42.00 |
| | | 3869. | Johnson & Johnson, ice | 7.00 |
| | | 3870. | Chatham Manufacturing Co., stripes | 106.88 |
| | | 3871. | W. E. Crosland, Director | 50.90 |
| | | 3872. | J. P. Kerr, Director | 62.80 |
| | | 3873. | J. G. Hackett, Director | 70.10 |
| | | 3874. | J. T. Hooks, Director | 10.00 |
| | 6. | 3875. | C. C. McDonald, bonds | 1,567.50 |
| | 31. | 3876. | W. R. Crawford, beef | 12.60 |
| | | 3877. | C. A. Norris, groceries | 88.48 |
| | | 3878. | Lynchburg Milling Co., meal | 23.69 |

| | *Voucher Number* | | |
|---|---|---|---|
| Dec. 31. | 3879. | Western Union Telegraph Co., telegrams.. | $ 2.12 |
| | 3880. | Johnson & Johnson, coal | 180.82 |
| | 3881. | Southern Bell Telephone Co., telephone | 18.50 |
| | 3882. | Blair & Healy, molasses | 84.78 |
| | 3883. | Atlantic Coast Line Railroad, freight | 52.21 |
| | 3884. | Chatham Manufacturing Co., stripes | 322.81 |
| | 3885. | B. W. Upchurch, groceries | 3.45 |
| | 3886. | Britton Pearce, fish | 6.60 |
| | 3887. | George Marsh & Co., groceries | 1.93 |
| | 3888. | Dewar & Wilder, groceries | 20.90 |
| | 3889. | W. A. Myatt, groceries | 50.15 |
| | 3890. | Hart-Ward Hardware Co., tin | 15.00 |
| | 3891. | Harvey Blair & Co., groceries | 192.35 |
| | 3892. | Thomas H. Briggs & Sons, hardware | 158.87 |
| | 3893. | J. R. Ferrall & Co., groceries | 20.25 |
| | 3894. | Crowder & Rand, groceries | 22.00 |
| | 3895. | L. C. Goodson, peas | 10.45 |
| | 3896. | Walter Woollcott, dry goods | 104.86 |
| | 3897. | A. B. Williams & Co., peas | 21.00 |
| | 3898. | Raleigh Milling Co., bran | 24.00 |
| | 3899. | Cudahy Packing Co., meat | 731.20 |
| | 3900. | Pool & Allen, shoes | 239.60 |
| | 3901. | Standard Oil Co., oil | 52.92 |
| | 3802. | H. Weil & Bros., bags | 40.00 |
| | 3903. | Jones, Son & Co., bags | 240.75 |
| | 3904. | Warner, Moore & Co., lime | 5.00 |
| | 3905. | Josey Hardware Co., hardware | 7.50 |
| | 3906. | Continental Gin Co., repairs | 16.34 |
| | 3907. | W. H. King Drug Co., drugs | 73.38 |
| | 3908. | Futrell-Hardy Hardware Co., hardware | .50 |
| | 3909. | S. Berwanger, clothes | 9.50 |
| | 3910. | Forester Grocery Co., groceries | 77.45 |
| | 3911. | R. J. Reynolds Tobacco Co., tobacco | 179.13 |
| | 3912. | B. W. Upchurch, cakes | 10.70 |
| | 3913. | John R. Crawford, insurance | 156.63 |
| | 3914. | Raleigh Real Estate & Trust Co., insurance | 27.00 |
| | 3915. | Seaboard Air Line R. R., transportation | 405.95 |
| | 3916. | Southern Railway, freight | 24.63 |
| | 3917. | Southern Railway, transportation | 5.40 |
| | 3918. | Harvey, Blair & Co., groceries | 27.01 |
| | 3919. | J. R. Ferrall & Co., apples | 8.25 |
| | 3920. | Josey Hardware Co., hardware | 7.15 |
| | 3921. | S. J. Busbee, supplies | 25.20 |
| | 3922. | S. R. White & Bro., fan | 18.50 |
| | 3923. | W. A. Myatt, corn | 12.24 |
| | 3924. | J. E. Caviness, M. D., services | 1.50 |

| | *Voucher Number* | | |
|---|---|---|---|
| Dec. 31. | 3925. | S. A. Salmon, beef | $ 3.96 |
| | 3926. | J. H. McIver, supplies | 4.40 |
| | 3927. | J. D. Ballentine, wood | 19.50 |
| | 3928. | Alfred Williams & Co., book | 4.00 |
| | 3929. | W. R. Crawford, beef | 6.00 |
| | 3930. | W. A. Myatt, corn | 16.20 |
| | 3931. | Atlantic Coast Line R. R., transportation | 89.32 |
| | 3932. | S. A. Salmon, wood | 470.25 |
| | 3933. | Raleigh and Cape Fear Railroad, freight | 463.50 |
| | 3934. | Southern Railway, freight | 44.69 |
| | 3935. | J. C. Lashley, supplies | 3.88 |
| | 3936. | B. W. Upchurch, groceries | 4.90 |
| | 3937. | W. A. Cox, supplies | 41.05 |
| | 3938. | Seaboard Air Line Railway, freight | 517.52 |
| | 3939. | J. W. Tillery, timber | 93.96 |
| | 3940. | Standard Electric Co., supplies | 8.12 |
| | 3941. | Southern Railway Supply Co., supplies | 36.70 |
| | 3942. | Thomas H. Briggs & Sons, hardware | 36.28 |
| | 3943. | W. H. King Drug Co., drugs | 5.17 |
| | 3944. | T. M. Arrington, expenses | 4.09 |
| | 3945. | Forester Grocery Co., groceries | 6.63 |
| | 3946. | The E. L. Hart Co., heaters | 11.75 |
| | 3947. | Institution Deaf, Dumb and Blind, brooms | 7.50 |
| | 3948. | J. E. Hoskins, supplies | 34.85 |
| | 3949. | Central Prison, pay-roll | 1,095.30 |
| | 3950. | J. S. Mann, Superintendent, pay-rolls | 2,051.95 |
| | 3951. | J. W. Coffey, work | 16.18 |
| | 3952. | Edwards & Broughton, printing | 32.75 |
| | 3953. | Continental Gin Co., repairs | 38.30 |
| | 3954. | Standard Oil Co., oil | 6.76 |
| | 3955. | The Fostoria Incandescent Lamp Co., lamps | 40.50 |
| | 3956. | P. C. & C. W. Gregory, hardware | 18.65 |
| | 3957. | C. N. Christian, postage | 7.40 |
| | 3958. | C. J. Rhem, postage | 4.10 |
| | 3959. | J. M. Turner, M. D., services | 23.00 |
| | | | $187,610.29 |

## T. M. ARRINGTON, CLERK—EMERGENCY FUND.

### RECEIPTS.

| 1903. | | | |
|---|---|---|---|
| Jan. | 1. | To balance on hand | $ 15.96 |
| | 1. | To voucher No. 2049 | 300.00 |
| | 31. | To voucher No. 2108 | 300.00 |
| Mch. | 4. | To voucher No. 2180 | 300.00 |
| April | 1. | To voucher No. 2250 | 400.00 |
| May | 6. | To voucher No. 2357 | 600.00 |
| June | 3. | To voucher No. 2418 | 400.00 |
| July | 1. | To voucher No. 2515 | 300.00 |
| Aug. | 5. | To voucher No. 2601 | 300.00 |
| Oct. | 1. | To voucher No. 2756 | 300.00 |
| Nov. | 4. | To voucher No. 2853 | 300.00 |
| | | | $3,515.96 |
| Dec. | 31. | By disbursements | 3,333.69 |
| | 31. | By balance | $ 182.27 |

### DISBURSEMENTS.

| 1903. | | | |
|---|---|---|---|
| Jan. | 1. | John M. Fleming, commutation | $ 13.00 |
| | 2. | A. T. Womble, wood | 40.00 |
| | 5. | C. T. Bailey, Postmaster, box rent | 5.50 |
| | 8. | A. T. Womble, wood | 3.25 |
| | 9. | A. T. Womble, wood | 50.00 |
| | 15. | J. S. Mann, moving camps | 200.00 |
| | 20. | Upchurch & Holder, hauling | 1.00 |
| Feb. | 5. | John M. Fleming, commutation | 1.00 |
| | 6. | A. T. Womble, wood | 80.00 |
| | 6. | P. H. Dowd, reward and expenses | 13.00 |
| | 13. | C. T. Bailey, Postmaster, stamps | 6.00 |
| | 13. | M. F. Williams, expenses | 5.55 |
| | 23. | J. K. Powell, Agent, freight | 26.46 |
| | 23. | A. T. Womble, wood | 85.00 |
| | 24. | D. J. Aaron, potatoes | 27.50 |
| | 27. | A. T. Womble, wood | 20.30 |
| Mch. | 3. | John M. Fleming, commutation | 5.00 |
| | 3. | W. T. Smith, expenses | 8.30 |
| | 5. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 10. | John M. Fleming, commutation | 18.00 |
| | 10. | A. T. Womble, wood | 42.63 |
| | 14. | R. M. Sanders, freight | 1.15 |
| | 17. | J. H. Robbins, sacks | 1.75 |

| | | | |
|---|---|---|---|
| Mch. | 17. | George M. Harden, sacks | $ 1.05 |
| | 17. | Woodall's Stables, sacks | 4.06 |
| | 17. | John M. Pace Mule Co., sacks | 1.40 |
| | 17. | Upchurch & Holder, sacks | 4.13 |
| | 19. | A. T. Womble, wood | 40.00 |
| | 23. | J. D. Johnson, reward and expenses | 17.65 |
| | 25. | C. F. Campbell, reward and expenses | 39.80 |
| | 27. | J. C. Lashley, commutation, | 8.00 |
| | 30. | C. T. Bailey, Postmaster, stamps | 4.00 |
| April | 1. | Theodore F. Malloy, peas | 2.25 |
| | 2. | A. T. Womble, wood | 115.00 |
| | 4. | James S. Morgan, mason work | 25.88 |
| | 4. | John M. Fleming, commutation | 11.00 |
| | 9. | C. T. Bailey, Postmaster, box rent | 1.50 |
| | 9. | J. C. Lashley, commutation | 5.00 |
| | 10. | W. C. Hunter, wood | 11.80 |
| | 10. | A. T. Womble, wood | 80.00 |
| | 11. | S. J. Busbee, commutation | 6.00 |
| | 11. | E. Horton, wood | 33.75 |
| | 11. | Welsh Bros., wood | 22.95 |
| | 14. | John M. Fleming, commutation | 20.00 |
| | 15. | W. L. Moore, peas | 8.00 |
| | 16. | E. Horton, wood | 11.40 |
| | 16. | Welsh Bros., wood | 29.10 |
| | 17. | A. T. Womble, wood | 90.00 |
| | 17. | Welsh Bros., wood | 9.72 |
| | 21. | John M. Fleming, commutation | 2.00 |
| | 21. | E. Horton, wood | 11.50 |
| | 27. | Welsh Bros., wood | 10.62 |
| | 27. | K. B. Ewing, expenses | 1.45 |
| | 27. | C. Welsh, wood | 19.65 |
| | 28. | T. E. Green, ticket | 1.30 |
| | 29. | E. Horton, wood | 32.94 |
| May | 7. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 7. | A. T. Womble, wood | 100.00 |
| | 8. | C. J. Bright, wood | 9.45 |
| | 9. | L. D. Stephenson, wood | 11.00 |
| | 9. | E. Horton, wood | 13.41 |
| | 11. | John M. Fleming, commutation | 1.00 |
| | 12. | J. S. Mann, expenses | 1.30 |
| | 13. | C. T. Bailey, Postmaster, stamped envelopes | 42.80 |
| | 11. | John M. Fleming, commutation | 18.00 |
| | 14. | W. A. Sater, wages | 6.75 |
| | 15. | E. L. Horton, wood | 11.70 |
| | 16. | W. M. Russ, cost | 3.50 |
| | 20. | J. S. Mann, fish | 3.50 |

| | | | |
|---|---|---|---|
| May | 25. | John M. Fleming, commutation | $ 5.00 |
| | 26. | A. S. Morgan, wood | 9.25 |
| | 26. | J. D. Whitaker, brick | 6.00 |
| | 29. | Thomas H. Briggs & Sons, guns | 36.26 |
| | 29. | E. Horton, wood | 22.68 |
| | 30. | A. T. Womble, wood | 25.00 |
| | 30. | R. E. Buffaloe, wood | 6.07 |
| June | 2. | E. Horton, wood | 10.80 |
| | 5. | R. B. Leinster, supplies | 28.88 |
| | 5. | K. B. Ewing, expenses | 13.50 |
| | 6. | A. T. Womble, wood | 50.00 |
| | 15. | R. M. Sanders, expenses | 2.35 |
| | 16. | Welsh Bros., wood | 2.67 |
| | 16. | E. L. Horton, wood | 11.25 |
| | 16. | Welsh Bros., wood | 10.98 |
| | 18. | A. T. Womble, wood | 60.00 |
| | 19. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 19. | A. T. Womble, wood | 7.30 |
| | 27. | J. W. Powell, wood | 13.00 |
| | 29. | John M. Fleming, commutation | 7.00 |
| | 30. | Welsh Bros., wood | 10.35 |
| July | 2. | Dr. J. M. Judd, services | 8.35 |
| | 3. | C. T. Bailey, Postmaster, box rent | 1.50 |
| | 3. | Welsh Bros., wood | 19.80 |
| | 6. | John A. Mills, loading wood | 19.95 |
| | 7. | J. D. Whitaker, expenses | 2.55 |
| | 8. | K. B. Ewing, expenses | 1.85 |
| | 8. | W. R. Pope, expenses | 2.50 |
| | 8. | John M. Fleming, commutation | 9.00 |
| | 9. | W. A. Scott, reward and expenses | 12.10 |
| | 9. | A. T. Womble, wood | 50.00 |
| | 13. | C. N. Christian, Ashton Starke account | 2.30 |
| | 15. | Southern Express Co., express | 4.67 |
| | 27. | T. M. Arrington, moving camp | 200.00 |
| | 31. | K. B. Ewing, expenses | 14.07 |
| Aug. | 3. | J. D. Whitaker, expenses | 1.95 |
| | 3. | A. T. Womble, wood | 12.00 |
| | 3. | K. B. Ewing, expenses | 5.25 |
| | 3. | Southern Bell Telephone Co., message | 25 |
| | 3. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 3. | John M. Fleming, commutation | 1.00 |
| | 3. | J. T. Marshall, reward and expenses | 34.00 |
| | 7. | J. T. McNeill, wood | 13.05 |
| | 10. | S. J. Busbee, rewards | 20.00 |
| | 17. | S. M. Dickens, rewards and expenses | 32.70 |
| | 20. | A. T. Womble, wood | 75.00 |

| | | | |
|---|---|---|---|
| Aug. | 24. | A. T. Womble, wood | $ 30.00 |
| | 25. | J. T. McNeill, wood | 32.40 |
| | 26. | J. T. McNeill, wood | 8.55 |
| | 31. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 31. | Jones & Powell, wood | 40.00 |
| Sept. | 1. | R. B. Holt, wood | 11.25 |
| | 1. | J. T. McNeill, wood | 9.00 |
| | 2. | K. B. Ewing, for reward and expenses | 35.00 |
| | 4. | John M. Fleming, expenses | 1.00 |
| | 8. | J. T. McNeill, wood | 29.25 |
| | 9. | J. M. Fleming, expenses (Cutchin) | 5.00 |
| | 17. | J. S. Mann, expenses (Fenner) | 9.95 |
| | 17. | John M. Fleming, commutation | 1.00 |
| | 18. | J. D. Whitaker, expenses | 2.50 |
| | 18. | J. T. McNeill, wood | 20.70 |
| | 18. | E. Windham, wood | 9.23 |
| | 19. | E. H. Sheffield, expenses | 7.00 |
| | 21. | C. T. Bailey, Postmaster, stamped envelopes | 42.80 |
| | 29. | A. T. Womble, wood | 17.30 |
| | 30. | John M. Fleming, expenses | 3.50 |
| Oct. | 2. | C. T. Bailey, Postmaster, box rent | 1.50 |
| | 3. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 10. | John M. Fleming, commutation | 46.00 |
| | 12. | J. W. Powell, wood | 14.00 |
| | 12. | J. T. Rowland, hauling wood | 2.66 |
| | 12. | J. T. McNeill, wood | 21.60 |
| | 16. | J. L. Ellis, reward and expenses | 12.30 |
| | 22. | John M. Fleming, commutation | 2.00 |
| | 27. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 28. | J. T. McNeill, wood | 40.50 |
| Nov. | 10. | H. C. Irwin, reward, etc | 11.35 |
| | 13. | J. M. Fleming, commutation | 67.00 |
| | 14. | J. T. McNeill, wood | 21.82 |
| | 14. | K. B. Ewing, expenses | 20.00 |
| | 14. | A. T. Womble, wood | 24.83 |
| | 16. | J. M. Fleming, commutation | 7.00 |
| | 20. | J. M. Fleming, commutation | 15.00 |
| | 21. | J. M. Fleming, commutation | 3.00 |
| | 24. | J. T. McNeill, wood | 7.50 |
| | 28. | K. B. Ewing, expenses | 10.00 |
| | 28. | H. J. Booker, wood | 16.20 |
| | 28. | W. A. Thomas, wood | 4.80 |
| | 30. | J. M. Fleming, commutation | 24.00 |
| Dec. | 1. | W. S. Cox, reward | 10.00 |
| | 3. | C. T. Bailey, postage | 4.00 |
| | 5. | H. T. Johnson, expenses | 4.60 |

| | | | |
|---|---|---|---|
| Dec. | 8. | C. N. Christian, wages (Martin) | $ 15.00 |
| | 8. | W. S. Cox, expenses | 9.40 |
| | 15. | J. M. Fleming, commutation | 4.00 |
| | 18. | J. T. Fry, expenses | 1.50 |
| | 23. | A. T. Womble, wood | 20.00 |
| | 23. | A. T. Womble, wood | 50,00 |
| | 28. | J. M. Fleming, commutation | 34.00 |
| | 28. | J. S. Mann, hams | 8.37 |
| | 30. | C. T. Bailey, postage | 4.00 |
| | | | $3,333.69 |

RECEIPTS.

1904.

| | | | |
|---|---|---|---|
| Jan. | 1. | To balance | $ 182.27 |
| | 1. | To voucher No. 2996 | 300.00 |
| Feb. | 3. | To voucher No. 3075 | 300.00 |
| Mar. | 2. | To voucher No. 3150 | 300.00 |
| April | 6. | To voucher No. 3240 | 500.00 |
| June | 8. | To voucher No. 3397 | 400.00 |
| July | 1. | To voucher No. 3460 | 300.00 |
| Aug. | 1. | To voucher No. 3524 | 300.00 |
| Sept. | 7. | To voucher No. 3605 | 300.00 |
| Oct. | 3. | To voucher No. 3676 | 300.00 |
| Nov. | 2. | To voucher No. 3766 | 300.00 |
| Dec. | 5. | To voucher No. 3822 | 150.00 |
| | 15. | By disbursements | $3,632.27 |

DISBURSEMENTS.

1904.

| | | | |
|---|---|---|---|
| Jan. | 2. | J. M. Fleming, commutation | $ 30.00 |
| | 2. | Postal Telegraph Co., telegrams | 2.16 |
| | 5. | C. T. Bailey, Postmaster, box rent | 1.50 |
| | 9. | J. S. Mann, Superintendent, expenses | 100.00 |
| | 9. | A. T. Womble, wood | 100.00 |
| | 13. | J. M. Fleming, expenses | 1.25 |
| | 13. | J. M. Fleming, commutation | 6.00 |
| | 16. | H. M. Munger, excess cotton seed | 9.00 |
| | 21. | J. S. Mann, Superintendent, expenses | 9.35 |
| | 21. | J. S. Mann, butter | 5.87 |
| | 23. | A. T. Womble, wood | 44.25 |
| | 26. | J. H. Clodfelter, work | 23.75 |
| | 27. | C. T. Bailey, Postmaster, envelopes | 42.80 |
| | 30. | W. D. P. Sharp, reward, etc | 42.15 |
| Feb. | 1. | R. A. Cole, ticket | 1.35 |
| | 3. | C. T. Bailey, Postmaster, postage | 8.00 |

| | | | |
|---|---|---|---|
| Feb. | 3. | W. D. P. Sharp, board, convict | $ 4.75 |
| | 4. | Busbee & Busbee, Attorneys, fee | 20.00 |
| | 4. | Busbee & Busbee, Attorneys, cost | 10.00 |
| | 4. | Busbee & Busbee, Attorneys, cost | 3.00 |
| | 9. | J. S. Mann, butter | 3.75 |
| | 11. | A. T. Womble, wood | 12.50 |
| | 11. | A. T. Womble, wood | 50.00 |
| | 12. | J. M. Fleming, expenses | 7.70 |
| | 16. | J. M. Fleming, commutation | 41.00 |
| | 17. | C. N. Christian, commutation | 4.00 |
| | 18. | J. M. Fleming, commutation | 3.00 |
| | 20. | A. T. Womble, wood | 36.45 |
| | 20. | K. B. Ewing, expenses | 20.90 |
| | 24. | K. B. Ewing, reward, etc | 28.00 |
| Mar. | 2. | C. T. Bailey, Postmaster, postage | 4.00 |
| | 3. | K. B. Ewing, expenses | 20.00 |
| | 5. | A. T. Womble, wood | 75.00 |
| | 5. | K. B. Ewing expenses | 1.90 |
| | 9. | J. W. Eason, reward, etc | 30.35 |
| | 11. | S. M. Dickens, reward, etc | 33.00 |
| | 11. | Dr. A. R. Zollicoffer, services | 10.00 |
| | 12. | A. T. Womble, wood | 60.00 |
| | 17. | J. M. Fleming, commutation | 26.00 |
| | 22. | J. M. Fleming, commutation | 17.00 |
| | 28. | J. M. Fleming, commutation | 34.00 |
| April | 2. | C. T. Bailey, Postmaster, postage, box rent | 5.50 |
| | 7. | J. M. Turner, M. D., salary | 5.00 |
| | 11. | A. T. Womble, wood | 40.00 |
| | 19. | J. S. Mann, Superintendent, expenses | 15.70 |
| | 19. | S. A. Richard, wages | 3.16 |
| | 20. | O. Bradley & Bro., wood | 27.30 |
| | 22. | J. M. Fleming, commutation | 23.00 |
| | 22. | A. T. Womble, wood | 30.00 |
| | 22. | Fred Cox, bags | 13.92 |
| | 27. | H. T. Johnson, expenses | 20.40 |
| | 29. | J. M. Fleming commutation | 1.00 |
| May | 3. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 11. | Berry O'Kelly, straw | 5.10 |
| | 12. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 13. | O'Bradley & Bro., wood | 15.40 |
| | 17. | E. L. Whitehead, corn | 2.50 |
| | 19. | A. T. Womble, wood | 40.00 |
| | 26. | J. M. Fleming, commutation | 7.00 |
| | 30. | K. B. Ewing, expenses | 90.00 |
| | 31. | W. J. Watson, reward, etc | 49.23 |
| June | 4. | W. H. Blackman, cost | 1.00 |

| | | | |
|---|---|---|---|
| June | 6. | J. M. Fleming, commutation | $ 9.00 |
| | 6. | C. T. Bailey, Postmaster, envelopes | 42.80 |
| | 6. | A. T. Womble, wood | 25.00 |
| | 6. | O. Bradley & Bro., wood | 7.70 |
| | 7. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 8. | J. M. Fleming, commutation | 25.00 |
| | 15. | O. Bradley & Bro., wood | 7.70 |
| | 20. | A. T. Womble, wood | 20.00 |
| | 21. | O. Bradley & Bro., wood | 7.70 |
| | 25. | A. T. Womble, wood | 20.00 |
| | 27. | Busbee & Busbee, Attorneys, fee and cost | 30.00 |
| | 28. | H. H. Stanley, reward, etc | 30.85 |
| July | 6. | C. T. Bailey, Postmaster, box rent | 1.50 |
| | 7. | J. E. Hoskins, expenses | 100.00 |
| | 8. | O. Bradley & Bro., wood | 7.70 |
| | 8. | H. E. Litchford, Cashier, safety-box | 4.00 |
| | 8. | K. B. Ewing, expenses | 9.00 |
| | 21. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 22. | J. M. Fleming, commutation | 8.00 |
| | 29. | K. B. Johnson, wood | 8.25 |
| | 29. | A. T. Womble, wood | 9.60 |
| | 29. | A. T. Womble, wood | 40.00 |
| Aug. | 2. | O. Bradley & Bro., wood | 7.70 |
| | 2. | J. M. Fleming, commutation | 9.00 |
| | 3. | T. C. Powell, wood | 18.75 |
| | 5. | A. T. Womble, wood | 75.00 |
| | 6. | O. Bradley & Bro., wood | 7.70 |
| | 10. | J. A. Williams & Bro., wood | 7.15 |
| | 17. | J. M. Fleming,—Womble—wood | 50.00 |
| | 17. | J. M. Fleming, commutation | 6.00 |
| | 17. | K. B. Johnson, wood | 9.38 |
| | 18. | J. A. Williams & Bro., wood | 8.45 |
| | 20. | K. B. Ewing, expenses | 8.05 |
| | 20. | K. B. Johnson, wood | 8.25 |
| | 20. | A. T. Womble, wood | 70.00 |
| | 26. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 26. | A. T. Womble, wood | 40.00 |
| | 26. | J. M. Fleming, commutation | 1.00 |
| | 26. | J. M. Fleming, commutation | 38.00 |
| | 31. | J. A. Williams & Bro., wood | 8.45 |
| Sept. | 2. | A. T. Womble, wood | 50.00 |
| | 6. | K. B. Johnson, wood | 8.25 |
| | 6. | O. Bradley & Bro., wood | 7.70 |
| | 8. | C. T. Bailey, Postmaster, stamps | 4.00 |
| | 8. | J. M. Fleming, commutation | 2.00 |
| | 9. | A. T. Womble, wood | 25.00 |

| | | | |
|---|---|---|---|
| Sept. | 12. | J. M. Fleming, commutation | $ 5.00 |
| | 12. | K. B. Johnson, wood | 8.25 |
| | 13. | J. S. Mann, Superintendent, expenses | 4.50 |
| | 20. | J. R. Franklin, wood | 7.70 |
| | 23. | A. T. Womble, wood | 30.00 |
| | 26. | J. R. Franklin, wood | 7.70 |
| | 26. | O. Bradley & Bro., wood | 7.70 |
| | 26. | K. B. Johnson, wood | 8.25 |
| | 26. | C. J. Rhem, commutation | 12.00 |
| | 27. | J. M. Fleming, commutation | 3.00 |
| | 28. | C. J. Rhem, commutation | 10.00 |
| | 28. | J. E. Hoskins, commutation | 6.00 |
| | 28. | J. C. Lashley, commutation | 30.00 |
| | 30. | K. B. Johnson, wood | 8.25 |
| | 30. | O. Bradley & Bro., wood | 7.70 |
| Oct. | 1. | J. S. Mann, Superintendent, expenses | 4.30 |
| | 3. | C. T. Bailey, Postmaster, stamps | 5.50 |
| | 10. | J. M. Fleming, commutation | 15.00 |
| | 10. | A. T. Womble, wood | 40.00 |
| | 11. | J. S. Mann, Superintendent, expenses | 27.80 |
| | 12. | K. B. Johnson, wood | 8.25 |
| | 13. | O. Bradley & Bro., wood | 7.70 |
| | 15. | K. B. Johnson, wood | 8.25 |
| | 15. | W. A. Thomas, wood | 10.00 |
| | 21. | J. A. Williams & Bro., wood | 8.45 |
| | 24. | J. W. Rowland, wood | 166.12 |
| | 25. | J. M. Fleming, commutation | 6.00 |
| Nov. | 1. | D. F. Pope, railroad fare | 2.30 |
| | 1. | C. T. Bailey, Postmaster, envelopes and stamps | 46.40 |
| | 9. | William Ellis, expenses | 7.42 |
| | 9. | J. E. Hoskins, reward | 10.00 |
| | 17. | A. T. Womble, wood | 15.28 |
| | 18. | J. M. Fleming, commutation | 3.00 |
| | 19. | J. A. Gillis, expenses | 8.80 |
| | 25. | J. W. Rowland, wood | 150.00 |
| | 26. | Javan Long, commutation | 1.00 |
| | 28. | J. M. Fleming, commutation | 3.00 |
| | 28. | J. S. Mann, Superintendent, expenses | 5.25 |
| | 30. | T. M. Arrington, wood | 11.40 |
| | 30. | J. W. Powell, loading wood | 6.60 |
| | 30. | J. A. Meadows, overpaid | .50 |
| Dec. | 3. | J. W. Rowland, wood | 40.50 |
| | 3. | J. D. Ballentine, wood | 18.00 |
| | 3. | T. M. Arrington, wood | 2.25 |
| | 5. | C. T. Bailey, Postmaster, postage | 4.00 |
| | 12. | T. B. Bailey, expenses | 5.00 |

| | | | |
|---|---|---|---|
| Dec. | 12. | J. M. Fleming, commutation | $ 12.00 |
| | 12. | J. M. Fleming, commutation | 1.00 |
| | 13. | C. S. Allen, Agent, demurrage | 2.00 |
| | 13. | J. W. Rowland, wood | 22.50 |
| | 14. | J. M. Fleming, commutation | 33.00 |
| | 15. | J. M. Fleming, commutation | 2.00 |
| | 17. | J. M. Fleming, commutation | 15.00 |
| | 17. | S. J. Busbee, expenses moving camp | 120.00 |
| | 23. | J. M. Fleming, commutation | 8.00 |
| | 27. | T. M. Arrington, Clerk, Louisiana Molasses Co., rice | 20.92 |
| | 27. | J. M. Fleming, commutation | 5.16 |
| | | | $3,632.27 |

## DANGEROUS INSANE DEPARTMENT.

### RECEIPTS.

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | To balance on hand | $ 527.70 |
| | 1. | To appropriation for maintenance | 5,000.00 |
| | 1. | To special appropriation for heating | 1,000.00 |
| | | | $6,527.70 |

1903.

| | | | |
|---|---|---|---|
| Dec. | 1. | By disbursements | 5,901.35 |
| Dec. | 1. | By balance | $ 626.35 |

### DISBURSEMENTS.

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Dec. | 31. | 242. | J. R. Ferrall & Co., flour | $ 17.03 |
| | | 243. | W. A. Myatt, lard | 29.10 |
| | | 244. | C. A. Norris, groceries | 8.33 |
| | | 245. | Thos. H. Briggs & Sons, hardware | 2.55 |
| | | 246. | The State's Prison, supplies | 83.61 |
| | | 247. | Daniel Allen & Co., shoes | 12.65 |
| | | 248. | A. Dughi, confections | 9.70 |
| | | 249. | Walter Woollcott, sheeting | 7.22 |
| | | 250. | Dobbin & Ferrall, quilts | 25.00 |
| | | 251. | Berry-Suhling Tobacco Co., tobacco | 4.60 |
| | | 252. | Walter Woollcott, sheeting | 19.60 |
| | | 253. | W. R. Crawford, beef | 30.60 |
| | | 254. | W. Furman Betts, fish | 12.00 |
| | | 255. | Pay-roll | 99.18 |

| 1903. | *Voucher Number.* | | |
|---|---|---|---|
| Feb. 4. | 256. | Royall & Borden Furniture Co., beds | $ 212.50 |
| | 257. | C. A. Norris, meal | 6.83 |
| | 258. | Walter Woollco t, buttons | 2.18 |
| | 259. | Woollcott's Grocery, groceries | 11.85 |
| | 260. | W. A. Myatt, groceries | 21.30 |
| | 261. | Thos. H. Briggs & Sons, paint, etc | 14.16 |
| | 262. | J. R. Ferrall & Co., beans | 9.08 |
| | 263. | Berry-Suhling Tobacco Co., tobacco | 4.60 |
| | 264. | Thos. H. Briggs & Sons, rope | 6.90 |
| | 265. | The State's Prison, supplies | 68.45 |
| | 266. | W. Furman Betts, fish | 15.00 |
| | 267. | W. R. Crawford, beef | 32.40 |
| | 268. | Pay-roll | 99.15 |
| Mch. 4. | 269. | W. A. Myatt, groceries | 10.35 |
| | 270. | J. R. Ferrall & Co., groceries | 57.84 |
| | 271. | Walter Woollcott, dry goods | 12.40 |
| | 272. | Bailey Bros., tobacco | 2.90 |
| | 273. | Thos. H. Briggs & Sons, hardware | 4.22 |
| | 274. | Woollcott's Grocery, coffee | 9.00 |
| | 275. | The State's Prison, supplies | 62.17 |
| | 276. | Pay-roll | 115.64 |
| | 277. | W. R. Crawford, beef | 27.00 |
| | 278. | W. Furman Betts, fish | 12.00 |
| | 279. | Hart-Ward Hardware Co., castings | 5.10 |
| Apr. 1. | 280. | J. R. Ferrall & Co., flour | 22.37 |
| | 281. | Walter Woollcott, groceries | 33.96 |
| | 282. | Thos. H. Briggs & Sons, hardware | 4.80 |
| | 283. | Woollcott's Grocery, groceries | 10.68 |
| | 284. | J. E. Pogue, tobacco | 4.45 |
| | 285. | W. A. Myatt, fish | 4.85 |
| | 286. | C. A. Norris, meal | 5.10 |
| | 287. | Dr. J. R. Rogers, envelopes | 10.60 |
| | 288. | Edwards & Broughton, printing | 2.75 |
| | 289. | The State's Prison, supplies | 66.97 |
| | 290. | W. Furman Betts, fish | 1.50 |
| | 291. | C. D. Arthur, fish | 11.40 |
| | 292. | Pay-roll | 114.17 |
| | 293. | W. R. Crawford, beef | 28.80 |
| May 6. | 294 | Perry & Rosenthal, shoes | 3.00 |
| | 295. | W. A. Myatt, groceries | 5.69 |
| | 296. | Walter Woollcott, dry goods | 2.93 |
| | 297. | J. E. Pogue, tobacco | 4.20 |
| | 298. | J. R. Ferrall & Co., flour | 28.30 |
| | 299. | C. A. Norris, meal | 10.03 |
| | 300. | Woollcott's Grocery, groceries | 16.42 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| May | 6. | 301. | Hart-Ward Hardware Co., coffee mill | $ 1.50 |
| | | 302. | W. S. Forbes & Co., meat | 24.36 |
| | | 303. | A. Williams & Co., paper | 85 |
| | | 304. | Pay-roll | 114.15 |
| | | 305. | The State's Prison, supplies | 41.90 |
| | | 306. | W. R. Crawford, beef | 28.80 |
| | | 307. | C. D. Arthur, fish | 12.00 |
| June | 3. | 308. | Woollcott's Grocery, hams | 8.70 |
| | | 309. | C. A. Norris, meal | 8.69 |
| | | 310. | W. A. Myatt, flour | 14.75 |
| | | 311. | Walter Woollcott, dry goods | 33.89 |
| | | 312 | J. E. Pogue, tobacco | 4.05 |
| | | 313. | J. R. Ferrall & Co., lard | 37.92 |
| | | 314. | Blair & Healy, molasses | 8.25 |
| | | 315. | The State's Prison, supplies | 52.93 |
| | | 316. | Pay-roll | 114.18 |
| | | 317. | W. R. Crawford, beef | 28.80 |
| | | 318. | C. D. Arthur, fish | 13.50 |
| | | 319. | W. C. McMackin, services | 2.00 |
| July | 1. | 320. | Pool & Allen, shoes | 4.05 |
| | | 321. | J. E. Pogue, tobacco | 4.80 |
| | | 322. | Dewar & Wilder, peaches | 3.75 |
| | | 323. | C. A. Norris, groceries | 1.90 |
| | | 324. | W. A. Myatt, groceries | 18.11 |
| | | 325. | Crowder & Rand, sugar | 17.13 |
| | | 326. | Walter Woollcott, shoes, etc | 9.19 |
| | | 327. | The State's Prison, supplies | 70.71 |
| | | 328. | C. D. Arthur, fish | 12.00 |
| | | 329. | W. R. Crawford, beef | 30.60 |
| | | 330. | Pay-roll | 114.15 |
| | | 331. | Johnson & Johnson, ice | 2.00 |
| | | 332. | Edwards & Broughton, printing | 8.50 |
| Aug. | 5. | 333. | Walter Woollcott, thread | 2.35 |
| | | 334. | Woollcott's Grocery, coffee | 8.55 |
| | | 335. | Crowder & Rand, groceries | 5.10 |
| | | 336. | J. E. Pogue, tobacco | 4.20 |
| | | 337. | W. A. Myatt, flour | 8.30 |
| | | 338. | H. T. Hicks Co., truss | 2.00 |
| | | 339. | W. R. Crawford, cows | 75.00 |
| | | 340. | W. R. Crawford, beef | 30.60 |
| | | 341. | Pay-roll | 114.21 |
| | | 342. | The State's Prison, supplies | 76.00 |
| | | 343. | Johnson & Johnson, ice | 4.00 |
| | | 344. | C. D. Arthur, fish | 12.00 |
| | | 345. | W. A. Myatt, flour | 6.30 |

| | *Voucher Number.* | | |
|---|---|---|---|
| Sept. 2. | 346. | Institution Deaf, Dumb and Blind, brooms. | $ 2.50 |
| | 347. | C. A. Norris, meal | 5.50 |
| | 348. | Walter Woollcott, cotton | 75 |
| | 349. | Pool & Allen, shoes | 23.20 |
| | 350. | W. A. Myatt, flour | 6.30 |
| | 351. | J. R. Ferrall & Co., lard | 27.68 |
| | 352. | J. R. Rogers, envelopes | 10.60 |
| | 353. | G. H. Chosmar, services | 40.40 |
| | 354. | Pay-roll | 119.15 |
| | 355. | The State's Prison, supplies | 63.78 |
| | 356. | Johnson & Johnson, ice | 4.00 |
| | 357. | C. D. Arthur, fish | 12.00 |
| Oct. 1. | 358. | W. R. Crawford, beef | 32.40 |
| | 359. | The State's Prison, drugs | 11.66 |
| | 360. | Thos. H. Briggs & Sons, hardware | 80 |
| | 361. | C. A. Norris, flour | 13.05 |
| | 362. | Walter Woollcott, shoes | 2.25 |
| | 363. | Crowder & Rand, sugar | 18.27 |
| | 364. | W. A. Myatt, coffee | 10.67 |
| | 365. | J. R. Ferrall & Co., hams | 8.54 |
| | 366. | The State's Prison, supplies | 75.17 |
| | 367. | Pay-roll | 119.15 |
| | 368. | C. D. Arthur, fish | 12.00 |
| | 369. | W. R. Crawford, beef | 30.60 |
| Nov. 4. | 370. | Thos. H. Briggs & Sons, hardware | 3.05 |
| | 371. | C. A. Norris, flour | 13.05 |
| | 372. | Crowder & Rand, salt | 50 |
| | 373. | J. R. Ferrall & Co., meal | 9.65 |
| | 374. | Perry & Rosenthal, shoes | 12.00 |
| | 375. | Walter Woollcott, dry goods | 10.95 |
| | 376. | Edwards & Broughton, printing | 2.25 |
| | 377. | Johnson & Johnson, ice | 4.00 |
| | 378. | The State's Prison, supplies | 73.07 |
| | 379. | Pay-roll | 119.18 |
| | 380. | W. R. Crawford, beef | 28.80 |
| | 381. | C. D. Arthur, fish | 15.00 |
| | 382. | Thos. H. Briggs & Sons, hardware | 19.00 |
| | 383. | The State's Prison, brick, etc | 66.30 |
| Dec. 2. | 384. | J. R. Ferrall & Co., lard | 14.83 |
| | 385. | Crowder & Rand, meal | 6.50 |
| | 386. | Dobbin & Ferrall, dry goods | 8.27 |
| | 387. | Blair & Healy, molasses | 8.25 |
| | 388. | C. A. Norris, flour | 13.55 |
| | 389. | W. A. Myatt, groceries | 18.72 |
| | 390. | Pay-roll | 119.15 |

| | | *Voucher Number.* | | |
|---|---|---|---|---|
| Dec. | 2. | 391. | The State's Prison, supplies | $ 79.33 |
| | | 392. | C. D. Arthur, fish | 12.00 |
| | | 393. | W. R. Crawford, beef | 28.80 |
| | | 394. | The State's Prison, brick, etc | 93.35 |
| | | 395. | Young & Hughes, steam heating | 780.95 |
| | | 396. | Young & Hughes, steam heating | 919.05 |
| | | | | $5,901.35 |
| Dec. | 1. | | To balance | 626.35 |
| | | | To appropriation | 5,610.46 |
| | | | | $5,626.35 |
| Dec. | 1. | | By disbursements | 5,610.46 |
| | | | By balance | 15.89 |
| | | | | $5,626.35 |

DISBURSEMENTS.

| | | | | |
|---|---|---|---|---|
| Dec. | 31. | 397. | W. A. Myatt, rice | $ 3.75 |
| | | 398. | J. R. Ferrall & Co., groceries | 13.03 |
| | | 399. | Crowder & Rand, soap | 4.50 |
| | | 400. | Pool & Allen, shoes | 14.00 |
| | | 401. | C. A. Norris, flour | 13.20 |
| | | 402. | Thos. H. Briggs & Sons, brush | 1.17 |
| | | 403. | Walter Woollcott, dry goods | 50.08 |
| | | 404. | Ellington Lumber Co., lumber | 2.00 |
| | | 405. | Ohio Blanket Mills, blankets | 68.40 |
| | | 406. | Institution Deaf, Dumb and Blind, brooms | 2.50 |
| | | 407. | J. R. Ferrall & Co., apples | 3.25 |
| | | 408. | Johnson & Johnson, coal | 88.41 |
| | | 409. | R. G. Chidsey, surgical instruments | 21.75 |
| | | 410. | A. Dughi, fruit, etc | 22.15 |
| | | 411. | Pay-roll | 119.19 |
| | | 412. | The State's Prison, supplies | 229.33 |
| | | 413. | W. R. Crawford, beef | 34.20 |
| | | 414. | C. D. Arthur, fish | 12.00 |
| | | 415. | Young & Hughes, heating plant | 502.85 |
| 1904. | | | | |
| Feb. | 3. | 416. | W. A. Myatt, groceries | 18.31 |
| | | 417. | Dobbin & Ferrall, shoes | 8.78 |
| | | 418. | C. A. Norris, meal | 8.25 |
| | | 419. | Dewar & Wilder, flour | 14.51 |
| | | 420. | The State's Prison, supplies | 99.04 |
| | | 421. | Edwards & Broughton, printing | 2.25 |
| | | 422. | J. R. Rogers, stamped envelopes | 10.60 |

| | *Voucher Number.* | | |
|---|---|---|---|
| Feb. 3. | 423. | Ellington Lumber Co., lumber | $ 13.75 |
| | 424. | Thos. H. Briggs & Sons, hardware | 4.05 |
| | 425. | Pay-roll | 137.49 |
| | 426. | W. R. Crawford, beef | 32.40 |
| | 427. | C. D. Arthur, fish | 13.50 |
| Mch. 2. | 428. | J. R. Ferrall & Co., meal | 6.25 |
| | 429. | C. A. Norris, groceries | 35.20 |
| | 430. | W. A. Myatt, groceries | 11.80 |
| | 431. | Walter Woollcott, dry goods | 8.53 |
| | 432. | W. A. Myatt, lard | 28.47 |
| | 433. | C. D. Arthur, fish | 12.00 |
| | 434. | W. R. Crawford, beef | 28.80 |
| | 435. | Ellington Lumber Co., lumber | 2.93 |
| | 436. | The State's Prison, supplies | 64.59 |
| | 437. | Pay-roll | 147.49 |
| | 438. | Perry & Rosenthal, shoes | 4.50 |
| | 439. | Young & Hughes, plumbing | 68.53 |
| Apr. 6. | 440. | Crowder & Rand, soap | 3.90 |
| | 441. | J. R. Ferrall & Co., groceries | 22.01 |
| | 442. | Dewar & Wilder, groceries | 12.44 |
| | 443. | W. A. Myatt, groceries | 4.48 |
| | 444. | Walter Woollcott, crockery | 4.00 |
| | 445. | Thos. H. Briggs & Sons, hardware | 3.20 |
| | 446. | Institution Deaf, Dumb and Blind, brooms | 2.50 |
| | 447. | J. R. Rogers, pigs | 12.00 |
| | 448. | H. Weil & Bros., rice | 3.50 |
| | 449. | Johnson & Johnson, coal | 37.80 |
| | 450. | C. C. Covington Co., molasses | 10.26 |
| | 451. | C. A. Norris, coffee | 11.56 |
| | 452. | W. R. Crawford, beef | 30.60 |
| | 453. | C. D. Arthur, fish | 12.00 |
| | 454. | W. A. Myatt, flour | 21.40 |
| | 455. | Pay-roll | 137.51 |
| | 456. | The State's Prison, supplies | 141.48 |
| May 4. | 457. | J. R. Ferrall & Co., beans | 6.30 |
| | 458. | Walter Woollcott, soap | 2.55 |
| | 459. | Crowder & Rand, meal | 8.30 |
| | 460. | Thos. H. Briggs & Sons, buckets | 85 |
| | 461. | W. R. Crawford, beef | 32.40 |
| | 462. | C. D. Arthur, fish | 13.50 |
| | 463. | The State's Prison, supplies | 59.59 |
| | 464. | Pay-roll | 147.48 |
| June 8. | 465. | J. R. Ferrall & Co., beans | 6.54 |
| | 466. | W. A. Myatt, groceries | 4.10 |
| | 467. | Hunter Bros. & Brewer, shoes | 3.75 |

| | *Voucher Number.* | | |
|---|---|---|---|
| June 8. | 468. | Walter Woollcott, dry goods | $ 16.42 |
| | 470. | B. W. Upchurch, groceries | 10.40 |
| | 471. | Dewar & Wilder, groceries | 4.00 |
| | 472. | Perry & Rosenthal, shoes | 16.20 |
| | 473. | Thos. H. Briggs & Sons, stove, etc | 63.87 |
| | 474. | C. D. Arthur, fish | 12.00 |
| | 475. | W. R. Crawford, beef | 30.60 |
| | 476. | The State's Prison, supplies | 104.14 |
| | 477. | Pay-roll . . | 137.51 |
| | 478. | J. R. Rogers, stamped envelopes | 10.60 |
| | 479. | C. A. Norris, coffee | 11.00 |
| | 480. | J. E. Pogue, tobacco | 6.44 |
| | 481. | Crowder & Rand, sugar | 17.30 |
| | 482. | Thos. H. Briggs & Sons, freight | 4.98 |
| July 1. | 483. | Pay-roll . . | 137.48 |
| | 484. | The State's Prison, supplies | 114.29 |
| | 485. | W. R. Crawford, beef | 30.60 |
| | 486. | C. D. Arthur, fish | 13.50 |
| Aug. 1. | 487. | J. E. Pogue, tobacco | 3.92 |
| | 488. | Thos. H. Briggs & Sons, hardware | 9.20 |
| | 489. | Walter Woollcott, dry goods | 6.10 |
| | 490. | C. A. Norris, rice | 3.25 |
| | 491. | Geo. Marsh & Co., groceries | 4.50 |
| | 492. | J. R. Ferrall & Co., lard | 22.43 |
| | 493. | B. W. Upchurch, meal | 8.89 |
| | 494. | Edwards & Broughton, printing | 12.00 |
| | 495. | Johnson & Johnson, ice | 4.00 |
| | 496. | C. C. Covington Co., molasses | 9.54 |
| | 497. | Cudahy Packing Co., hams | 6.56 |
| | 498. | The State's Prison, supplies | 84.11 |
| | 499. | Pay-roll . . | 137.51 |
| | 500. | Hart-Ward Hardware Co., hand-cuffs | 4.50 |
| | 501. | W. R. Crawford, beef | 27.00 |
| | 502. | C. D. Arthur, fish | 13.50 |
| Sept. 7. | 503. | Crowder & Rand, flour | 17.85 |
| | 504. | J. R. Ferrall & Co., coffee | 11.50 |
| | 505. | Johnson & Johnson, ice | 2.00 |
| | 506. | Walter Woollcott, dry goods | 12.60 |
| | 507. | B. W. Upchurch, grits | 1.65 |
| | 508. | Thos. H. Briggs & Sons, crockery | 3.50 |
| | 509. | W. A. Myatt, vinegar | 2.30 |
| | 510. | C. A. Norris, salt | 1.00 |
| | 511. | B. W. Upchurch, meal | 7.13 |
| | 512. | The State's Prison, supplies | 89.13 |
| | 513. | Pay-roll . . | 137.51 |

| | *Voucher Number.* | | |
|---|---|---|---|
| Sept. 7. | 514. | W. R. Crawford, beef | $ 7.20 |
| | 515. | Institution Deaf, Dumb and Blind, brooms | 2.50 |
| | 516. | C. D. Arthur, fish | 9.00 |
| | 517. | Thos. H. Briggs & Sons, hardware | 6.50 |
| | 518. | Johnson & Johnson, ice | 4.00 |
| | 519. | Crowder & Rand, sugar | 17.87 |
| | 520. | Dewar & Wilder, flour | 13.63 |
| | 521. | Swift & Co., meat | 8.16 |
| | 522. | J. R. Ferrall & Co., hams | 6.09 |
| | 523. | W. A. Myatt, grits | 2.60 |
| | 524. | B. W. Upchurch, snuff | 1.00 |
| | 525. | A. B. Stronach Co., dry goods | 39.00 |
| Oct. 3. | 526. | Pool & Allen, shoes | 12.55 |
| | 527. | Pay-roll | 137.48 |
| | 528. | C. D. Arthur, fish | 6.00 |
| | 529. | W. R. Crawford, beef | 16.20 |
| | 530. | The State's Prison, supplies | 127.02 |
| Nov. 2. | 531. | T. H. Briggs & Sons, hardware | 3.55 |
| | 532. | Pool & Allen, shoes | 2.40 |
| | 533. | W. A. Myatt, groceries | 13.50 |
| | 534. | Dewar & Wilder, groceries | 2.85 |
| | 535. | B. W. Upchurch, groceries | 24.86 |
| | 536 | Johnson & Johnson, coal | 26.99 |
| | 537. | A. B. Stronach Co., dry goods | 52.45 |
| | 538. | C. A. Norris, groceries | 32.40 |
| | 539. | W. R. Crawford, beef | 36.60 |
| | 540. | C. D. Arthur, fish | 12.30 |
| | 541. | Johnson & Johnson, coal | 20.57 |
| | 542. | Pay-roll | 137.51 |
| | 543. | The State's Prison, supplies | 195.55 |
| Nov. 30. | 544. | Johnson & Johnson, ice | 4.00 |
| | 545. | B. W. Upchurch, grits | 1.70 |
| | 546. | Crowder & Rand, flour | 48.85 |
| | 547. | W. A. Myatt, sugar, coffee, etc | 67.84 |
| | 548. | C. A. Norris, meal | 21.21 |
| | 549. | Pool & Allen, shoes | 22.45 |
| | 550. | Walter Woollcott, dry goods | 23.60 |
| | 551. | Thos. H. Briggs & Sons, hardware | 4.85 |
| | 552. | George Marsh, beans | 19.04 |
| | 553. | C. C. Covington Co., molasses | 19.17 |
| | 554. | Pay-roll | 137.48 |
| | 555. | The State's Prison, supplies | 85.95 |
| | 556. | W. R. Crawford, beef | 35.70 |
| | 557. | C. D. Arthur, fish | 16.20 |
| | | | $5,610.46 |

# RECORD OF CONVICTS FOR THE YEARS 1903 AND 1904, SHOWING NUMBER RECEIVED FROM COUNTIES, DISCHARGES, PARDONS, ESCAPES AND DEATHS.

## TABLE No. 1.

| | |
|---|---|
| Prisoners on hand January 1, 1903 | 816 |
| Received from counties | 359 |
| Total | 1,175 |
| Discharged | 384 |
| Pardons | 65 |
| Escapes | 57 |
| Deaths | 47 |
| Total loss | 658 |
| Remaining on hand January 1, 1905, as follows: | |
| White males | 136 |
| White females | 6 |
| Colored males | 477 |
| Colored females | 37 |
| Indian males | 2 |
| Total | 658 |

## TABLE No. 2.

PRISONERS RECEIVED AT THE STATE'S PRISON UP TO JANUARY 1, 1903.

| | |
|---|---|
| January 1, 1903 | 13,910 |
| Number received during 1903 and 1904 | 359 |
| Total number received up to January 1, 1905 | 14,269 |

## TABLE No. 3.

NATIVITY OF CONVICTS RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| Alabama | 1 |
| Georgia | 1 |
| Maryland | 1 |
| Mississippi | 1 |

| | |
|---|---|
| Missouri | 1 |
| North Carolina | 321 |
| New York | 2 |
| Ohio | 2 |
| Pennsylvania | 1 |
| South Carolina | 16 |
| Tennessee | 3 |
| Virginia | 9 |
| | 359 |

TABLE No. 4.

EDUCATION OF CONVICTS RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| Read and write | 189 |
| Read | 14 |
| Illiterate | 156 |
| Total | 359 |

TABLE No. 5.

OCCUPATION OF CONVICTS RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| Baker | 1 |
| Barber | 1 |
| Book-keeper | 1 |
| Carpenter | 2 |
| Clerk | 1 |
| Cook | 2 |
| Conductor | 1 |
| Drummer | 1 |
| Doctor | 1 |
| Engineer | 1 |
| Farmer | 5 |
| Fireman | 1 |
| Laborer | 330 |
| Manufacturer naval stores | 1 |
| Machinist | 1 |
| Merchant | 1 |
| Nurse | 1 |
| Painter | 2 |
| Plasterer | 2 |
| Printer | 1 |
| Salesman | 1 |
| Trader | 1 |
| Total | 359 |

## TABLE No. 6.

AGE OF CONVICTS RECEIVED DURING 1903 AND 1904, AT TIME RECEIVED.

| | |
|---|---|
| Number under 16 years of age | 18 |
| Number from 16 to 20 years of age | 81 |
| Number from 20 to 30 years of age | 149 |
| Number from 30 to 40 years of age | 51 |
| Number from 40 to 50 years of age | 31 |
| Number from 50 to 60 years of age | 18 |
| Number from 60 to 70 years of age | 9 |
| Number from 70 to 80 years of age | 2 |
| | 359 |

## TABLE No. 7.

SEX AND COLOR OF CONVICTS RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| White males | 113 |
| White females | 5 |
| Colored males | 208 |
| Colored females | 32 |
| Indian males | 1 |
| Total | 359 |

## TABLE No. 8.

SOCIAL RELATIONS OF CONVICTS RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| Single | 215 |
| Married | 144 |
| Total | 359 |

## TABLE No. 9.

TERM OF SENTENCE OF CONVICTS RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| For 4 months | 2 |
| For 6 months | 3 |
| For 8 months | 3 |
| For 9 months | 2 |
| For 10 months | 2 |
| For 1 year | 53 |
| For 15 months | 2 |
| For 18 months | 5 |
| For 2 years | 30 |

| | |
|---|---|
| For 3 years | 35 |
| For 4 years | 10 |
| For 5 years | 47 |
| For 6 years | 4 |
| For 7 years | 16 |
| For 7½ years | 1 |
| For 2 years | 8 |
| For 10½ years | 1 |
| For 11 years | 1 |
| For 12 years | 11 |
| For 15 years | 28 |
| For 17 years | 2 |
| For 20 years | 14 |
| For 22 years | 1 |
| For 24 years | 1 |
| For 25 years | 10 |
| For 30 years | 21 |
| For life | 10 |
| Total | 359 |

TABLE No. 10.

COUNTIES FROM WHICH CONVICTS WERE RECEIVED DURING 1903 AND 1904.

| | |
|---|---|
| Alamance | 11 |
| Ashe | 1 |
| Beaufort | 2 |
| Bertie | 4 |
| Burke | 1 |
| Bladen | 4 |
| Brunswick | 1 |
| Buncombe | 9 |
| Chatham | 2 |
| Cabarrus | 3 |
| Catawba | 4 |
| Cherokee | 3 |
| Chowan | 3 |
| Cleveland | 1 |
| Craven | 16 |
| Columbus | 8 |
| Cumberland | 7 |
| Davidson | 3 |
| Durham | 2 |
| Edgecombe | 14 |
| Forsyth | 16 |

| | |
|---|---|
| Franklin | 18 |
| Granville | 2 |
| Gaston | 1 |
| Greene | 4 |
| Guilford | 15 |
| Halifax | 4 |
| Harnett | 10 |
| Hertford | 2 |
| Henderson | 1 |
| Hertford | 2 |
| Hyde | 2 |
| Iredell | 1 |
| Johnston | 2 |
| Lenoir | 3 |
| Lincoln | 1 |
| Madison | 2 |
| Martin | 4 |
| Macon | 1 |
| Mecklenburg | 16 |
| McDowell | 1 |
| Montgomery | 9 |
| Mitchell | 1 |
| Moore | 4 |
| Nash | 10 |
| New Hanover | 9 |
| Northampton | 9 |
| Orange | 3 |
| Onslow | 1 |
| Pasquotank | 2 |
| Perquimans | 1 |
| Pitt | 9 |
| Polk | 5 |
| Richmond | 7 |
| Robeson | 7 |
| Rutherford | 1 |
| Randolph | 1 |
| Rockingham | 3 |
| Rowan | 7 |
| Swain | 2 |
| Sampson | 4 |
| Stanly | 1 |
| Scotland | 2 |
| Surry | 3 |
| Transylvania | 1 |
| Vance | 9 |
| Wake | 7 |

| | |
|---|---|
| Washington | 1 |
| Watauga | 2 |
| Warren | 4 |
| Wayne | 4 |
| Wilson | 10 |
| Wilkes | 4 |
| Yancey | 5 |
| Total | 359 |

BIENNIAL REPORT

OF THE

# STATE LIBRARIAN

FOR THE

TWO FISCAL YEARS ENDING NOVEMBER 30, 1904.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1904.

RALEIGH, N. C., December 1, 1904.

*To His Excellency,* CHARLES B. AYCOCK,
*Governor and ex officio Chairman of the Board of Trustees of the North Carolina State Library.*

DEAR SIR:—As State Librarian, I have the honor to present to you, as Chairman of the Board of Trustees of the State Library, my Biennial Report of the transactions of this office for the two years ending November 30, 1904.

Respectfully submitted,

MILES O. SHERRILL,
*Librarian.*

# BIENNIAL REPORT

OF THE

# STATE LIBRARIAN

FOR THE

TWO FISCAL YEARS ENDING NOV. 30, 1904.

---

*To the* HON. CHARLES B. AYCOCK, *Governor;* HON. J. BRYAN GRIMES, *Secretary of State, and the* HON. J. Y. JOYNER, *Superintendent of Public Instruction, as Trustees of the State Library.*

GENTLEMEN:—I have the honor to submit to you my report for the years 1903 and 1904, showing the additions made to the library during that period by purchase, exchange and donations; also books disposed of as provided for by law.

The change in classifying and cataloguing the books to the Dewey system seems to be appreciated by the public.

By an act of the General Assembly of 1901 the State Librarian, Superintendent of Public Instruction, with three other persons to be selected by the Trustees, shall constitute a committee to purchase books for the State Library, to serve without compensation. The Trustees appointed Chief Justice Clark, Prof. D. H. Hill of the A. & M. College and Prof. E. P. Moses, Superintendent of the Graded Schools of Raleigh, N. C.

A subcommittee, consisting of Profs. Hill and Moses, was appointed to assist the Librarian in securing all books, booklets and pamphlets written by North Carolinians. We have succeeded beyond our expectation. We ask the co-operation of all friends of our State to aid us in recovering books, booklets, pamphlets, speeches and addresses made by North Carolinians in the past.

By act of the General Assembly of 1901, I arranged the east wing of the library as a *Reading-room for the Colored People,* so that the races can have separate apartments. This was effected without any expense to the State, and works admirably.

I will repeat here extracts from my last report:

"The library has been re-classified according to the Dewey Decimal Classification, and has been catalogued by the card system, which is used now in all libraries of any size. The cards are placed in a cabinet of drawers in alphabetical order. The cabinet faces the door of the main library-room, where all can see it. Every book in the main library is now represented in the catalogue by one or more cards giving the author, title, subject, place and date of publication, number and size of volumes, and also the exact locality of the work upon the shelves.

"The books are divided under the following general heads, viz.: Reference-books, Fiction, Collective Biography, Biography, Philosophy, Religion, Sociology, Philology, Natural Science, Useful Arts, Fine Arts, Literature, Description, Travel and History."

## COLONIAL AND STATE RECORDS.

To the present time there has been issued 21 volumes of the Colonial and State Records, and the editor (Chief Justice Clark) informs me that there will be about six more volumes and a general index, which will complete the set. The general public does not seem to realize the great value of these books. North Carolinians do not seem to appreciate the Regimental Histories of the War of 1861-'65 as we desire they should, for in these histories is recounted the grandest achievements of the greatest citizen-soldiery the world has ever witnessed; and yet, at the time of writing this report, I am selling more of these books to people in North-

ern and Western States than to people in North Carolina. We wish a set could be placed in every North Carolina home.

### ACCOUNT OF SALES.

Since my last report I have paid to the Treasurer of North Carolina from sale of books as follows, to-wit:

| | |
|---|---|
| Moore's Roster | $ 3.25 |
| Colonial and State Records | 422.10 |
| North Carolina Regimental Histories | 911.60 |
| Total | $1,336.95 |

### PORTRAITS, PICTURES AND MAPS.

Since my last biennial report the following have been added to the already large and valuable collection on hand:

A life-size portrait of the late Dr. George L. Kirby, who was Superintendent of the State Hospital (for insane) at the time of his death.

A large portrait of Theo. H. Hill, author and poet, and at one time State Librarian. The painting was done by his daughter, Miss Tempie Hill.

A life-size portrait of the late Col. W. H. Cheek, a brave Confederate soldier, who was commanding the First North Carolina Cavalry (Ninth Regiment) when wounded in 1864, donated by the family.

Life-size portrait of the lamented General L. O'B. Branch, who resigned his seat in the United States Congress in 1861 and enlisted in the Confederate States Army; was appointed a Brigadier-General; sacrificed his life while leading his brigade in battle in Maryland, September, 1862.

A life-size portrait of General W. A. Blount, who served in the War of 1812, and rose to the rank of captain; represented his county in the Legislature of North Carolina.

The two above portraits were donated to the library by the Hon. W. A. Branch, Mrs. Armistead Jones and Mrs. Robert

H. Jones, children of General Branch, and descendants of General Blount. General Branch and General Blount were typical Southern gentlemen.

Also a portrait of the house in which President Andrew Johnson was born and reared. North Carolina furnished three Presidents of the United States *via* Tennessee.

Several beautiful photographs of monuments and scenes of "Old Guilford Battle Ground," presented by Major Joseph M. Morehead of Greensboro.

I secured from the "Youth's Companion Co.," Boston, a splendid portrait of Andrew Jackson, the seventh President of the United States, and of James K. Polk, the eleventh President of the United States, together with the cabins or log huts in which they were born. The little log huts in which these two great men were born illustrate what an American citizen may become in spite of the environments of his birth-place.

Mr. Bruce Craven of Charlotte, N. C., presented the library with a small photograph of the locality and birth-place of Andrew Jackson, giving the site and foundation stones of the McCamie Log Cabin where he was born, March 15, 1767, six miles from Waxhaw, and six hundred and forty yards from the South Carolina line, on the land of J. L. Rodman. In a few weeks the mother and child moved down to Waxhaw, S. C., hence the claim that he was born in that State.

A photograph of the historic Green Hill House near Louisburg, N. C., where the first Methodist Conference was held after the organization in America in 1784. The Conference was held at Rev. Green Hill's on the 20th of April, 1785. Bishop Asbury presided; there were present twenty-three members of the Conference, and Mr. Green entertained them all and cared for their horses, for there were no railroads in that day. Although one hundred and nineteen years have passed since that Conference was held, yet

the house is still in an excellent state of preservation, and is owned by Prof. M. S. Davis of Louisburg, who married a descendant of Green Hill. The portrait was presented to the library by the Rev. M. T. Plyer of the North Carolina Conference.

The "Men of Mark" Company of North Carolina have presented to the State Library an excellent portrait of Governor Charles B. Aycock, and it has been placed in the library, where so many distinguished North Carolinians are represented by their portraits.

Hon. Theo. F. Kluttz (M. C.) of Salisbury has presented to the library a photographic group of all the members of the Fifty-eighth Congress of the United States of 1903-'05, showing the location of their desks and that of the Speaker on the floor of the House of Representatives.

MAPS.

Have secured several maps, among them a Historical Compendium and County Gazeteer of North Carolina; Tunison's Railroad, Distance and Township Map of North and South Carolina; a map of Manitoba; an excellent large map of Rowan County and of Salisbury, the work of Mr. C. M. Miller, C. E., of Salisbury. Mr Miller kindly presented this map to the library. It would be well for other counties to have maps made and sent to the library, for often strangers call and enquire for maps of certain counties.

When the classification was made in October, 1899, an inventory of the books then on hand was made by Mr. Wyche, who superintended the work, and he reported the number of volumes on hand in the library to be 22,617. To-day, November 30, 1904, we have on hand 36,816 volumes, an increase in five years of 14,199 volumes. The above does not include "Grandfather's Tales," by Creecy, or the Colonial and State Records. Neither does it include the Rosters by

Moore or the books in the House and Senate Libraries. We now have 1,848 copies of bound newspapers in the library, and in these we have what will some day be the most valuable current history of our State. The accessions to the library from all sources are rapidly increasing, which increases the labor and responsibility of the Librarian.

I desire to call especial attention to the condition of the building in which the State and Supreme Court Libraries are located. The building was constructed on a cheap plan, and is liable to be destroyed by fire at any time. For want of room the basement has to be utilized for the storage of books and papers for the State, which of course augments the danger of fire. The two libraries are worth many thousands of dollars, and should by all means be in a fire-proof building. The State, of course, pays insurance on all books and bound newspapers, which is proper, but if the books and bound newspapers were destroyed, many of them could not be replaced under any circumstances for love or money. To provide a fire-proof building in order to save what the State now has is one of the most important things that the Legislature can consider. To defer it might bring disaster and great loss.

MAGAZINES.

The following magazines are received at the library, to-wit:

Arena, Atlantic Monthly, Bookman, Cosmopolitan, Forum, Harper's Monthly, McClure's, Munsey, Ladies' Home Journal, Popular Science Monthly, Public Opinion, Literary Digest, North American Review, Review of Reviews, Scribner, Country Life, World's Work, South Atlantic Quarterly (Durham, N. C.), North Carolina Historical and Genealogical Register (Edenton, N. C.), Trinity Archive, University Magazine, Wake Forest Student, Outlook, State Normal Magazine, American Historical Review, Johns Hopkins Uni-

versity Studies, Southern Furniture Journal (High Point), Southern Farm Magazine, The Engineer (Cleveland, Ohio), Southern History Association, Confederate Veteran, Lost Cause, Youth's Companion, Collier's Weekly, Scientific American and The Nation.

Some of the above are donated. Nearly all are bound in book form and placed in the library for future use.

NEWSPAPERS DONATED—DAILIES.

Asheville Citizen, Charlotte News, Charlotte Observer, Concord Tribune, Durham Herald, Daily Journal (Winston), Daily Record (Greensboro), Goldsboro Argus, Kinston Free Press, Morning Post (Raleigh), News and Observer (Raleigh), The Raleigh Times, Winston Sentinel, New York American, King's Daily, and High Point Enterprise.

WEEKLIES AND SEMI-WEEKLIES DONATED.

American Agriculturist (N. Y.), Southern and Western Textile Excelsior (Charlotte, N. C.), Southern Milling and Lumber Co. (Wilmington, N. C.), Morganton Herald, Newton Enterprise, Hickory Mercury, Lenoir Topic, Fayetteville Observer, North Carolinian, Elizabeth City Economist, Tar Heel, Statesville Landmark, Biblical Recorder, North Carolina Baptist, Gold Leaf, Argus, Headlight, Reidsville Review, People's Paper, New Bern Journal, Public Ledger, Orphan's Friend, Cleveland Star, Asheville Register, Tarborough Southerner, Polk County News, Washington Progress, Eastern Reflector, Christian Sun, Christian Advocate (Nashville, Tenn.), N. C. Christian Advocate, Raleigh Christian Advocate, Presbyterian Standard, Wilson Times, Commonwealth, Watauga Democrat, Smithfield Herald, Davidson Dispatch, Eastern Courier, Free Press, Franklin Times, Concord Times, Wilmington Weekly Star, Webster's Weekly, Union Republican, Farmer and Mechanic,

North Carolinian (Raleigh, N. C.), Progressive Farmer, Caucassian, Cape Fear Enterprise, Windsor Ledger, Graphic, Messenger and Intelligencer, Democratic Banner, High Point Enterprise, Roanoke-Chowan Times, The Commoner, Charity and Children, Madison County Record, The Harbinger, The Business Guide (Winston, N. C.), Anglo-Saxon, The Madison County Observer, The Thomasville News, Yellow Jacket, The Hornet, Elm City Elevator, Carthage Blade, Williamston Enterprise, the Warrenton Record, Greensboro Patriot, Robesonian and Lumberton Argus.

The papers published in the State are bound in book form and placed in the library. I repeat here what I stated in a former report: "In behalf of the State I extend thanks to the editors and proprietors of the newspapers thus furnished to the reading public gratis. The newspapers are a power in educating the masses, and the people of our State should appreciate it."

Some papers have discontinued since our last report, others have been added to the list. During the past two years the library has been well patronized by schools, colleges and individuals, more especially books of reference and periodicals. We have a great many letters of inquiry from other States.

### MORE ROOM NEEDED.

I beg to repeat with emphasis what I stated in my former report as to the necessity for more room. Books are on the floor of the east wing, and also on the fourth floor of the same, also hundreds of books in the basement of the Agricultural Building for want of a suitable place to store them. It is not necessary or practicable to add to the library building, but it is necessary that an office be provided for the Bureau of Labor Statistics and Printing, which now occupies part of the east wing of the library building. During the administration of Governor Carr, for want of a proper place for an office for the

Commissioner of Labor, a part of the east wing of the State Library was taken for the purpose as above stated. This was a mistake, now patent to all, because it deprives the State Library of the room it so badly needs, and at the same time the office of the Labor Commissioner is entirely too small for that department. He has books in the basement and on the fourth floor of the library, and all books in either of the basements are being more or less damaged all the while. The rapid increase in every department in our State makes it absolutely necessary for additional buildings wherein to store the books and other public records belonging to the State.

I take this occasion to thank the Board of Trustees for their encouragement, assistance, and uniform kindness to me during the past two years.

In the management of the library I have been diligent in looking after the interests of the State, as well as that of individuals.

Respectfully submitted,

MILES O. SHERRILL,
*State Librarian.*

For list of books, etc., received the past two years, see Appendix, as a part of this report.

# APPENDIX.

The following list shows the number of books, etc., that have been purchased for the Library since the first of December, 1902:

| | | |
|---|---|---|
| The Negro in Africa and America, by J. A. Tillinghast, M. A. | 1 | vol. |
| Charles Force Deems, D. D., by His Sons | 1 | " |
| The Wooing of Judith, by Sara Beaumont Kennedy | 1 | " |
| Swiss Life in Town and Country, by Alfred T. Story | 1 | " |
| Spanish Life in Town and Country, by Louis Higgin | 1 | " |
| French Life in Town and Country, by Hannah Lynch | 1 | " |
| Italian Life in Town and Country, by Snigi Villari | 1 | " |
| German Life in Town and Country, by William H. Dawson | 1 | " |
| Russian Life in Town and Country, by Francis H. E. Palmer | 1 | " |
| Dutch Life in Town and Country, by P. M. Hough | 1 | " |
| South Carolina in the Revolution, 1780-83, by McGrady | 4 | " |
| Down in Water Street, by S. H. Hadley | 1 | " |
| Rear Guard of the Revolution, 1775-81, by Gilliam | 1 | " |
| Colonel John Gunby of the Maryland Line, 1775-81 | 1 | " |
| Adventures of Colonel John Hanger | 1 | " |
| Subscription to South Atlantic Quarterly | 1 | " |
| Upper Room Meditations, by Bishop Fitzgerald | 1 | " |
| The North Carolina Year Book for 1903, by News and Observer | 1 | " |
| Universal Classics Manuscripts | 2 | " |
| Life of Admiral Farragut, by His Son | 1 | " |
| St. Elmo, by Augusta Evans | 1 | " |
| Genealogical Record of Colonel Alexander McAllister and Descendants | 2 | " |
| History of Mecklenburg County, N. C., by Dr. J. B. Alexander | 1 | " |
| Foundation Steps of Tone Production, by Carolina W. Rockwood | 1 | " |
| Life and Labors of F. M. Jordan, written by himself | 1 | " |
| Principles of Dyeing, by G. S. Fraps | 1 | " |
| Old Time Stories of the Old North State, by Mrs. Lutie A. McCorkle | 1 | " |
| Biographical Sketches Hopewell Section, by Dr. Alexander | 1 | " |
| Palaces of Sin or the Devil in Society, by Colonel Dick Maple | 1 | " |
| Life of John A. Murrel, Land Pirate, by Stewart | 1 | " |
| From Uncivil War to Date, 1861-5, by Bill Arp | 1 | " |
| Some Truths of History, by T. K. Oglesby | 1 | " |
| Voltaire's Philosophical Dictionary, from C. E. Lauriat | 10 | " |

| | | |
|---|---|---|
| Jacksonian Epoch, by Charles E. Peck | 1 | vol. |
| Admiral Dewey, by John Burrett | 1 | " |
| Expedition to Philippines, by Frank D. Millet | 1 | " |
| Russian Church, by Albert F. Heard | 1 | " |
| Sherman's Recollections, by John Sherman | 1 | " |
| Shakespeare and Voltaire, by Dr. T. R. Lonnesburg | 1 | " |
| Wayfarer in Italy, by Katherine Hooker | 1 | " |
| Poole's Index, vol. 5 | 1 | " |
| Tar Heel Baron, by M. S. C. Pelton | 1 | " |
| Slave Ship Wanderer, by Henry R. Jackson | 1 | " |
| The World's Almanac for 1903 | 1 | " |
| Gleanings from Nature, by Eva M. Carter | 1 | " |
| Princess Florina in Natureland, by E. M. Carter | 1 | " |
| American Church History, by Dr. Carroll, Census Bureau 11th Census | 1 | " |
| Cyclopedia of American Biography, vol. 5 | 1 | " |
| Guide to Great Siberian Railway, 1900 | 1 | " |
| Explorations in Bible Lands, 19th Century, by H. V. Hilprecht | 1 | " |
| Hillsboro: Colonial and Revolutionary, by Frank Nash | 1 | " |
| Harper's Magazine, bound vols. 104 and 105 | 2 | " |
| Forum Magazine, bound vols. 32 and 33 | 2 | " |
| American Historical Review, vol. 7 | 1 | " |
| World's Work, vol. 4 | 1 | " |
| Arena Magazine, bound vol. 28 | 1 | " |
| Outlook Magazine, vols. 68, 70, 71 | 3 | " |
| Review of Reviews, bound vol. 26 | 1 | " |
| Atlantic Monthly, bound vol. 89 | 1 | " |
| Literary Digest, bound vols. 20, 21, 22, 23, 24, 25 | 6 | " |
| Public Opinion, bound vols. 28, 29, 30, 31, 32, 33 | 6 | " |
| McClure's Magazine, bound vols. 18, 19 | 2 | " |
| Scribners, bound vols. 31, 32 | 2 | " |
| Munsey's Magazine, bound vols. 26, 27, 28 | 3 | " |
| Cosmopolitan, bound vols. 32, 33 | 2 | " |
| South Atlantic Quarterly, vol. 1 | 1 | " |
| Southern History Association, vol. 6 | 1 | " |
| State Normal Magazine, vol. 6 | 1 | " |
| Wake Forest Student, vol. 21 | 1 | " |
| Bookman, bound vols. 12, 15, 16 | 3 | " |
| Popular Science Monthly, vols. 60 and 61 | 2 | " |
| Confederate Veteran, vol. 10 | 1 | " |
| State Normal Magazine, bound vols. 1, 2, 3, 4 | 4 | " |
| Lost Cause, vols. 1, 2, 3, 4, 5 | 5 | " |
| A Historical Sketch of the Shuford Family, by J. H. S | 1 | " |
| History of Methodism, by McTyeire | 1 | " |
| Memoirs of a Maryland Volunteer, War with Mexico | 1 | " |

The Wesley Year Book, by Mary Yondell Kelley..... 1 vol.
Doctrines and Polity of the M. E. Church, South, by Atkins and Tillet ..... 1 "
Sketch of the Life of Harland Bone, by Judge D. Schenck..... 1 pam.
International Year Book, 1902..... 1 vol.
Gulick's Ancient Greeks..... 1 "
Butler's Athens..... 1 "
On Butterflies ..... 1 "
Octopus ..... 1 "
American Cotton Industry..... 1 "
Truth, by Zola..... 1 "
Raleigh City Directory..... 1 "
Gleanings of Virginia History, by William Fletcher..... 1 "
Letters of a Diplomat's Wife, by Mary King Waddington..... 1 "
Our European Neighbors, Danish Life, by Jesse Brochner..... 1 "
Our Neighbors, by Ian MacClaren..... 1 "
Run Through the United States, by Lieutenant Colonel A. M. Maxwell ..... 2 "
A Tour of the United States, by Archibald Prentice..... 1 "
Trans-Atlantic Sketches, by Captain J. E. Alexander..... 2 "
Four Years in Rebel Capital..... 1 "
American Resolutions, etc..... 1 "
Roosevelt's Works ..... 4 "
Una Grames: A Southern Girl in War Times, by P. L. Terrell.. 1 "
Cherry Criminal Law..... 1 "
Waylen's Cromwell..... 1 "
Sepoy War, by Kay..... 3 "
London Proceedings Geographical Society.....14 "
German Scenery, by Beatley..... 1 "
Moreau Biography, by Johnson..... 1 "
Stephens' Life and Writings of Louigat..... 1 "
Napoleon, by Rose..... 2 "
Napoleon, by Roseberry..... 1 "
Van Ess ..... 5 "
English Saints, by Newman..... 4 "
Brief State Affairs, by Luttrell..... 1 "
British School at Athens..... 1 "
Romans of Riveria, by Wall..... 1 "
Builders of Great Britain, by Wilson..... 1 "
Language of Flowers, Hackney & Moale Co..... 1 "
Executive Register of the United States, by Mosher..... 1 "
Cyclopedia of American Biographies..... 1 "
Gordon Keith, by Page..... 1 "
Agriculture for Beginners, by Burckett, Stevens & Hill..... 1 "
Talks of Napoleon at St. Helena, by Latimer..... 1 "

Famous Assassinations, by Francis Johnson..... 1 vol.
Raiding with Morgan, by Byron Dunn..... 1 "
South Carolina as a Royal Province, by W. Roy Smith..... 1 "
Works of Richard Harding Davis..... 8 "
The City for the People, by Dr. Frank Parsons..... 1 "
French Fiction ..... 8 "
Emmy Lou, by George M. Martin..... 1 "
Letters Home, by W. D. Howells..... 1 "
Rights of Man: Answer to Burke, by Thomas Paine..... 1 "
Apostles' Doctrine and Fellowship, by Bishop L. S. Ives..... 1 "
Recollections of a Naval Life, by John M. Kell..... 1 "
Life of Lord Wolseley, by Charles R. Low..... 1 "
In the Land of the Bora, by Snaffle..... 1 "
Amadis of Gaul, by Vasco Loheira..... 3 "
Bouvard and Pecuchet, by Gustave Flaubert..... 1 "
An Account of Shelley's Visits to France, Switzerland, Savoy.. 1 "
Alps and Pyrenees, by Victor Hugo..... 1 "
Life of Jesus, by Strauss..... 1 "
Memoirs of Bertrand Bare're, by Payne..... 4 "
Her Majesty's Army, by Walter Richards..... 3 "
Renaud of Montaubau..... 1 "
France as It Is, by Andrew Lebon..... 1 "
Glimpses of Italian Society, by Mrs. Piozzi..... 1 "
Tourgueneff and His French Circle, by Ethel Arnold..... 1 "
Tracts Legal and Historical, by J. Riddell..... 1 "
The Problem of the Aged Poor, by G. Drace..... 1 "
The Baronial and Ecclesiastical Antiquities of Scotland, by William Billings ..... 1 "
Sir Walter Scott's Letters..... 2 "
Sir Walter Scott's Journal..... 1 "
Provincial Antiquities and Picturesque Scenery of Scotland, by Scott . . ..... 1 "
Present-Day Egypt ..... 1 "
Winter India ..... 1 "
Vacation Days in Greece..... ..... 1 "
History of the United States Navy, by E. S. Maclay..... 3 "
History of the American People, by Wilson Woodrow..... 1 "
Catalogue of Plants Near New Bern, N. C., by Croom..... 1 "
Raleigh in Guinea..... 1 "
American Histories ..... 7 "
Campaign of the Civil War..... 2 "
Statistical Record of the United States Army..... 1 "
Oliver Cromwell, by Theodore Roosevelt..... 1 "
Advance Guard of Civilization, by J. R. Gilmore..... 1 "
Rear Guard of the Revolution, by Gilmore..... 1 "

John Sevier . . . . . 1 vol.
History of Louisiana Purchase . . . . . 1 "
Great Commander Series, by Wilson . . . . . 17 "
Father Marquette . . . . . 1 "
Daniel Boone . . . . . 1 "
Hall of Fame . . . . . 1 "
Thirty Years of American Finance . . . . . 1 "
American Electrical System . . . . . 1 "
History of Tariff Administration . . . . . 1 pam.
History of Elections . . . . . 1 "
Picturesque Italy . . . . . 1 vol.
Abyssinia . . . . . 1 "
Bosnia . . . . . 1 "
Batum to Baghdad . . . . . 1 "
Beyond the Border . . . . . 1 "
Early Diary of Francis Burney . . . . . 1 "
History of North America, by Cabot . . . . . 1 "
Campaign of 1815 . . . . . 1 "
Colonial Era of America . . . . . 1 "
Court Life Under the Plantagenets . . . . . 1 "
Where Black Rules White . . . . . 1 "
Siberia . . . . . 1 "
Constantinople . . . . . 1 "
Around the Capitol . . . . . 1 "
Misrule of Three . . . . . 1 "
Balfour's Educational System of Great Britain, Ireland and France . . . . . 1 "
General Lord Wolseley . . . . . 1 "
Hawkes' Monuments of Egypt . . . . . 1 "
Reminiscences of the Civil War, by Gordon . . . . . 1 "
Foundations of American Financial Policy . . . . . 1 "
Source Readers of American History . . . . . 4 "
Historical Sources in Schools . . . . . 1 "
Political Parties in the United States . . . . . 1 "
History of the United States, by J. F. Rhodes . . . . . 4 "
Life of Henry Wise . . . . . 1 "
American Commonwealths . . . . . 15 "
Works of Francis Parkman . . . . . 12 "
United States History, by Schouler . . . . . 1 "
Twenty-six Historic Ships . . . . . 1 "
Impeachment of Andrew Johnson . . . . . 1 "
Nullification and Secession . . . . . 1 "
Recollections of a Naval Life, by Kell . . . . . 1 "
R. E. Lee and the Southern Confederacy . . . . . 1 "
Financial History of the United States, by Dewar . . . . . 1 "

History of New York Property Tax..... 1 vol.
Poor Laws of New York and Massachusetts..... 1 "
The Christ, by Rev. C. C. Thompson..... 1 "
Governor Tryon, by Marshall DeL. Haywood..... 2 "
Fifty Years, by Bishop O. F. Fitzgerald..... 1 "
Holston's Methodism, by R. N. Price..... 1 "
History of Mecklenburg County, by D. A. Tompkins..... 1 "
The United States Catalogue, by H. W. Wilson..... 1 "
Memoirs of the Court of Berlin, by Count Mirabeau..... 2 "
Athenanus, by C. D. Yonge..... 3 "
Aurelius Antonius, by George Long..... 1 "
Diogenes' Lærtius, by C. D. Yonge..... 1 "
Wealth vs. Commonwealth, by Henry Lloyd..... 1 "
Clytie and Zenobia..... 1 "
L. Branson's Almanac, from 1867 to 1903..... 1 "
Organized Labor, by John Mitchell..... 1 "
Life of Nathaniel Macon, by Dodd..... 2 "
Heart of Rome..... 1 "
Russian Advance..... 1 "
Life of Thomas Jefferson, by Watson..... 1 "
Cyclopedia of American Biography..... 1 "
The Compromises of Life, by Henry Watterson..... 1 "
North Carolina Year Book..... 1 "
Methodist Hand-Book, by Dr. Ivey..... 1 "
Writings of Thomas Jefferson..... 9 "
Education of the American Citizen, by Hadley..... 1 "
Two Centuries of Growth of American Law..... 1 "
Confederate States of America, by J. C. Schwab..... 1 "
Essays in Historical Criticism, by E. G. Bourne..... 1 "
John Trumbull and His Works, by John F. Weir..... 1 "
Curious Questions, by Sarah Killikelly..... 1 "
The World's Great Events, by Esther Singleton..... 5 "
Current Literature Magazine..... 1 "
On the Way to Arcady, by Mabel N. Thurston..... 1 "
Bookman..... 1 "
None But the Brave, by H. Sears..... 1 "
Bound Magazines..... 54 "
Southern History Association Magazine..... 1 "
History of the Evangelical Lutheran Synod and Ministerium... 1 "
One Thousand American Fungi, by McIlvaine McAdam..... 1 "
Four Princes, by Dr. J. A. B. Scherer..... 1 "
The Moth Book, by W. J. Holland..... 1 "
Encyclopedia Americana, by Beach..... 16 "
Portraits and Pictures of the World's Great Men and Women, by W. C. King..... 1 "

The Story of a Soldier's Life, by Lord Wolseley..... 1 vol.
Hand-Book of Modern Japan, by E. W. Clement..... 1 "
North Carolina: A Study in English Colonial Government, by Raper..... 1 "
The South vs. The North, by B. F. Grady..... 1 "
North American Review, copies by John W. Cadby, Albany, New York..... 27 "
General Joseph Graham and His Revolutionary Papers, by W. A. Graham..... 4 copies
The Philosophy of Education, by H. H. Horne..... 1 "
Encyclopedia of Ceramics, by W. P. Jervis..... 1 "
Myrtle Leaves, by A. W. Mangum..... 1 "
Japan To-day, by Scherer..... 1 "
Essay on Burns by Thomas Carlyle, compiled by Dr. Morris.... 1 "
Statesman's Year Book, 1904..... 1 "
Arena..... 1 "
Domestic Slave Trade of the Southern States, by Collins..... 1 "
The Question of Insanity, by Charles E. Johnson..... 1 "
Trials of the Mind, by Dr. Silliman Ives..... 1 "
A Treaty on Infant Baptism, by Rev. T. H. Pritchard..... 1 "
A Guide to True Happiness, by Samuel Coate..... 1 "
Days Long Ago, by Mrs. Sarah Elliott..... 1 pam.
Infant Baptism, by Rev. R. S. Mason..... 1 booklet
Experience of a Confederate Chaplain, by Rev. A. D. Betts..... 1 vol.
An Answer to Dr. William Brakenridge's Letter, by Governor G. Burrington..... 1 "
Social Progress, by Josiah Strong..... 1 "
The First Shearing, by M. Batterham Lindseay..... 1 "
The Code of Hamurabi, by Robert Harper..... 1 "
Writings of Thomas Jefferson..... 6 "
Virginia Dare: A Story of Colonial Days, by W. H. Moore..... 2 "
Turkish Life in Town and Country, by Garnett..... 1 "
Our House-boat on the Nile, by Lee Bacon..... 1 "
Japanese Girls and Women, by Alice M. Bacon..... 1 "
A Florida Sketch-Book, by Bradford Terry..... 1 "
Hill Town of Italy, by E. R. Williams, Jr..... 1 "
Mediæval England, by Mary Bateson..... 1 "
In the Levant, by Charles D. Warner..... 1 "
Castilian Days, by John Hay..... 1 "
The Land of Little Rain, by Mary Austin..... 1 "
The Present South, by Dubose and Gardner Murphy..... 1 "
What is Baptism? by Rev. T. B. Kingsbury..... 1 "
Agricola: A North Carolina Farmer..... 1 "
Twelve Sermons, by Charles F. Deems..... 1 "
Sketch of Wilmington, by J. T. James..... 1 "

Lectures on Botany, by Mrs. A. H. Lincoln..... 1 vol.
Memoirs of Rev. S. B. McPheeters, by Rev. J. S. Grasty..... 1 "
Sermons by Anthony Forster..... 1 "
Sketches of Members of the Legislature of 1883..... 1 "
Mine Angel Before Thee..... 1 "
Nameless, by Fanny M. Downing..... 1 "
Whistles, by Clarence A. Worrall..... 1 pam.
A Year in Europe, by Rev. Walter W. Moore..... 1 vol.
Belgian Life in Town and Country, by F. H. E. Palmer..... 1 "
Austro-Hungarian Life in Town and Country..... 1 "
Rhine, from Its Source to the Sea, by G. C. T. Bartley..... 1 "
Switzerland: Its Mountains, Lakes and Valleys, by William Glaisher . . ..... 1 "
Cape to Cairo, by Groghan and Sharp..... 1 "
Rome: Its Churches, Mountains, etc..... 1 "
A Thousand Miles Up the Nile, by Amelia B. Edwards..... 1 "
Waterloo, by Henry Houssaye..... 1 "
Our Own School Arithmetic, by Rev. S. Lander..... 1 "
Practical Surgery, by Dr. Edward Warren..... 1 "
Carding and Spinning, by G. F. Ivey..... 1 "
The Crossing, by Churchill..... 1 "
The Rogerense, by Anna B. Williams..... 1 "
Greensboro, 1808-1904, by J. W. Albright..... 1 "
Attempts at Rhyming, by "An Old-Field Teacher"..... 1 "

DONATED.

The Harvard University Catalogue, 1902-'03..... 1 vol.
Holiday Tales: Christmas in the Adirondacks, by Murray..... 1 "
The Journal of the Rev. Silas Constant, by Emily Robeling..... 1 "
Helps to Study of Presbyterianism, by W. G. Brownlow..... 1 "
A Report of the Proceedings of the Habeas Corpus Cases, 1869-1870 . . ..... 1 pam.
John A. Murel, by Stewart..... 1 vol.
History of the Twenty-sixth North Carolina Troops, War of 1861-'65, by Colonel Lane..... 1 "
Grand Canyon of Arizona, from W. J. Black..... 2 "
Reports of the American Bar Association, vol. 125, 1902..... 1 "
Report of Gettysburg National Park Commission, 1893-1901.... 1 "
Year Book of the Pennsylvania Society in New York, 1903..... 1 "
Last Words of Distinguished Men and Women, by Marvin..... 1 "
An Adirondack Romance, by Mrs. Rockwood..... 1 "
In Biscayne Bay, by Mrs. Rockwood..... 1 "
Pamphlets on Beet Culture.....
Iola, or Facing the Truth, by J. P. Barrett..... 2 "
The Alaska Frontier, by T. W. Balch..... 1 "

American Pharmaceutical Association, Fiftieth Annual Meeting. 1 vol.
The Land of the Sky, by Winstanley..... 1 pam.
Heart Songs, by Lila Ripley..... 1 "
Poetical Geography of North Carolina, by N. B. Cobb..... 1 "
Mecklenburg Declaration, by Dr. G. W. Graham..... 2 "
The Rise and Progress of the Standard Oil Company..... 1 "
National Live-Stock Association, Sixth Annual Convention.... 1 "
One Woman, by Thomas Dixon, Jr..... 1 "
Tales and Traditions of the Lower Cape Fear, by Sprunt..... 1 "
Milk and Meat, by A. C. Dixon, donated by the author..... 1 "
Heaven on Earth, by A. C. Dixon, donated by the author..... 1 "
American Bankers' Association, by J. R. Branch, Secretary.... 6 "
American Bankers' Association, Reports 1896-1900..... 2 "
Negro Education in the South, by A. A. Gunby, Esq..... 1 vol.
History of Coinage and Currency in the United States..... 1 "
God and Nothing, and William, by W. W. Handlin of Louisiana. 1 "
Letters and Addresses of Abraham Lincoln..... 1 "
Memoir of Abbott Lawrence, by H. A. Hill..... 1 "
Proceedings of the Trustees of the Peabody Fund, vol. 5..... 1 "
Lyrics of J. H. Boner..... 1 "
The Sellers and Wampole Families of Pennsylvania, by E. J. Sellers . . ..... 1 "
Christian Catechism, Sermon, by Rev. A. L. Crouse..... 5 pam.
Life Sketch of Rev. Charles A. Rose, by Rev. L. E. Busby..... 1 vol.
The True Story of Marshall Ney, by Rev. J. L. Gay..... 1 "
American Bankers' Association, 1903, by Broudy, Secretary.... 1 "
Biography of Rev. A. J. Fox, by his son Junius..... 1 "
Booklets, Sermons and Pamphlets, by Rev. A. L. Crouse.....10 pam.
The Superannuate and Other Poems, by Rev. W. W. Bays..... 1 "
Works on Chemistry, by Dr. Charles Baskerville.....26 "
Select Poetry, compiled by H. C. Moore..... 1 vol.
Normal Studies for Sunday School Workers, by H. C. Moore.... 1 "
Seaside Sermons, booklet, by Moore..... 1 "
McBee Vardy Alexander, by A. Nixon; also the Finger Family.. 2 pam.
Chickering & Sons, Founding of the House, 1823-1903..... 1 vol.
Gen. Nathaniel Greene's Remains, report from Rhode Island.... 1 "
Vital Records from Rhode Island, 1636-1850, vol. 13..... 1 "
Report of Monument at Andersonville, Ga..... 1 "
James Sprunt, Historical Monograph No. 4, booklet..... 1 "
Salted with Fire, by H. M. Legrange (who is Rebecca Cameron). 1 "
The Voice of America on Kishineff, the Jewish Publication Society of Philadelphia . ..... 1 "
North America and Africa, booklet, by Dr. John F. Foard..... 1 "
The Negroes of Columbia, Mo., by William W. Elwary of Missouri . . ..... 1 "

Education in the South, Proceedings Fourth and Fifth..... 2 vols.
Life Sketch of Capt. D. P. Halsey; also Speech..... 2 pam.
American Pharmaceutical Association, Fifty-first Annual Meeting..... 1 vol.
My Mother's Manuscript, by Mrs. M. L. Helper..... 1 "
Clytie and Zenobia, or The Lily and the Palm, by Mary B. Clark. 1 "
Alaskan Boundary, by George Davidson..... 1 "
History of the Carnegie Steel Company, by James Howard Bridge 1 "
A Soldier's Story of Prison Life, by M. O. Sherrill..... 2 pam.
Letters from the Alleghany Mountains, by Charles Lanmon.... 1 "
American Bar Association, Reports of 1903..... 1 "
Poems, by E. A. Leahman..... 1 "
The Lundy Family, by W. C. Armstrong, A. M..... 1 "
America Rules the World, by E. J. David..... 1 pam.
The Catechism of Health, by Dr. Faust, donated by Prof. J. G. de Roulhac Hamilton of Hillsboro, N. C..... 1 vol.

I am indebted to F. A. Sondley, Esq., of the Asheville Bar, for his kind assistance in securing a number of the foregoing books and pamphlets. Mr. Sondley also donated eight books and booklets of the foregoing list to the State Library, for which he has our thanks.

BOOKS THROUGH EXCHANGE.

Ohio Archæological and Historical Society Publications, vols. 1 to 10.....10 vols.
Archives of Maryland, vol. 22..... 1 "
Antietam to Appomattox, One Hundred and Eighteenth Pennsylvania Volunteers, 1861-'65, by Z. L. Smith..... 1 "
The History of the Revolution in South Carolina, vol. 2, by Ramsay..... 1 "
From Dr. S. B. Weeks, in exchange, Libraries and Literature in North Carolina..... 2 "
Historical Literature in North Carolina: A Bibliography, by Weeks..... 2 pam.
Illinois Historical Collections, vol. 1..... 1 vol.
Story of Georgia, by Dr. G. G. Smith..... 1 "
Life and Times of George F. Pierce, by G. G. Smith..... 1 "
Life and Times of Jesse Lee, by Leroy M. Smith..... 1 "
Boys in Gray, by G. G. Smith..... 1 "
Life of Asberry Francis, by G. G. Smith..... 1 "
Autobiography of J. B. Finley, edited by Strickland..... 1 "
The New Peerage..... 2 "
Berry's Triumph: The Story of a Georgia Cracker..... 1 "

BOOKS AND PAMPHLETS FROM THE GENERAL GOVERNMENT.

(For itemized list see the Accession Book.)

AGRICULTURAL DEPARTMENT—

Total number of bound volumes received from this department during the past two years..... 16
Total number of pamphlets..... 196

BUREAU OF EDUCATION—

Total number of bound volumes received from this department during the past two years..... 7
Total number of pamphlets received during the past two years..... 3

CIVIL SERVICE COMMISSION—

Total number of bound volumes received during the past two years..... 5

CONGRESSIONAL DEPARTMENT—

Total number of bound volumes received during the past two years..... 115

FISH COMMISSION—

Total number of bound volumes received during the past two years..... 4

INTERIOR DEPARTMENT—

Total number of bound volumes received during the past two years..... 82
Total number of pamphlets received during the past two years..... 57

INTERSTATE COMMISSION—

Total number of volumes received during the past two years 11

INDUSTRIAL COMMISSION DEPARTMENT—

Total number of volumes received during the past two years 14

DEPARTMENT OF JUSTICE—

Total number of volumes received during the past two years 9
Total number of pamphlets received during the past two years..... 2

LABOR BUREAU DEPARTMENT—

Total number of volumes received during the past two years 12
Total number of pamphlets received during the past two years . . . . . 42

LIBRARY DEPARTMENT—

Total number of volumes received during the past two years 11
Total number of pamphlets received during the past two years . . . . . 16

NAVY DEPARTMENT—

Total number of volumes received during the past two years 23
Total number of pamphlets received during the past two years . . . . . 4

PATENT OFFICE DEPARTMENT—

Total number of volumes received during the yast two years 86
Total number of pamphlets received during the past two years . . . . . 56

PRINTING DEPARTMENT—

Total number of volumes received during the past two years 2

SMITHSONIAN INSTITUTE—

Total number of volumes received during the past two years 35
Total number of pamphlets received during the past two years . . . . . 15

STATE DEPARTMENT—

Total number of volumes received during the past two years 56

POST-OFFICE DEPARTMENT—

Total number of volumes received during the past two years 4

TREASURY DEPARTMENT—

Total number of volumes received during the past two years 74
Total number of pamphlets received during the past two years . . . . . 62

WAR DEPARTMENT—

Total number of volumes received during the past two years 89
Total number of pamphlets received during the past two years . . . . . 5

DISTRICT OF COLUMBIA—

Total number of volumes received during the past two years 3

AMERICAN SUPERINTENDENT OF PUBLIC DOCUMENTS—

Total number of volumes received during the past two years 16
Total number of pamphlets received during the past two years . . . . . 1

BOOKS RECEIVED BY EXCHANGE FROM OTHER STATES.

ALABAMA—

Supreme Court Reports, vols. 132-139 inclusive . . . . . 7 vols.
Official and Statistical Register, 1903 . . . . . 1 "
General Laws 1903 . . . . . 2 "
Public Documents 1901-'02 . . . . . 1 "

ARKANSAS—

Supreme Court Reports 70-71 . . . . . 2 vols.
House and Senate Journals, 1903 . . . . . 2 "
Revenue, Election and Corporation Laws, 1903 . . . . . 3 pam.

ARIZONA—

Laws of 1903 . . . . . 1 vol.
Supreme Court Reports, vols. 2 and 3 . . . . . 2 "

CALIFORNIA—

Supreme Court Reports, vols. 137-143 inclusive . . . . . 7 vols.
Codes and Amendments . . . . . 2 "
House and Senate Journals, 1903 . . . . . 2 "
Blue Book, 1903 . . . . . 1 "

COLORADO—

Supreme Court Reports, vols. 27, 29 and 30, two each . . . . . 6 vols.
Court of Appeals, 15 and 17 . . . . . 4 "
Session Laws, 1903 . . . . . 2 "
Laws of 1899 . . . . . 1 "
Biennial Report of Secretary of State . . . . . 1 "
Bar Association, 1903 . . . . . 1 "
University Catalogue . . . . . 1 "
Report of Superintendent of Public Instruction . . . . . 1 "

CONNECTICUT—

General Statutes . . . . . 1 vol.
Public Documents . . . . . 3 "
French-Indian War Rolls and Lists, 1755-1762 . . . . . 1 "
History of the First Connecticut Heavy Artillery, War 1862-'65 2 "

Hospital for Insane, 1865-1893..... 1 vol.
Supreme Court Reports..... 3 "
Register and Manual, 1903-'04..... 2 "
Public Laws, 1903 ..... 1 "
Special Laws, 1903 ..... 1 "
Laws 1899 ..... 1 pam.
Manual and Register, 1901..... 1 vol.
House and Senate Journals, 1903..... 2 "
History of the Ninth Regiment, 1861-'65..... 1 "
Taylor's Legislative History ..... 1 "
Report of State Library..... 1 "
Fish and Game Laws..... 1 pam.
Highway Laws ..... 1 "
Report of Historical Society..... 1 "
Public Documents, 1902..... 6 vols.
Public Documents, 1903..... 5 "
Bureau of Labor Report, 1903..... 1 "
Report of Attorney-General ..... 1 "
Report of Historical Society..... 1 "
Public Documents ..... 1 "

CANADA—

Acts of the Parliament of Victoria..... 1 vol.
Statutes of Manitoba ..... 1 "
Journal and Sessional Papers, Manitoba..... 1 "
Report of Superintendent of Insurance..... 1 "
Report of Royal Society of Canada, vols. 8 and 9..... 2 "
Canadian Year Book, 1904..... 1 "
Statutes of Manitoba and Quebec..... 2 "
Revised Statutes of Manitoba..... 2 "
Journal of Sessional Papers, 1904..... 1 "

DELAWARE—

Delaware Court Reports, vol. 3..... 1 vol.
Laws of 1901-'02, vol. 22..... 1 "
State Auditor's Report, 1901-'02..... 2 "
Biennial Report of Treasurer, 1901-'02..... 1 "

FLORIDA—

Supreme Court Reports, vols. 42 and 43..... 2 vols.
Laws of Florida, 1903..... 1 "

GEORGIA—

Georgia Laws, 1903..... 1 vol.
Reports, vols. 116, 117, 118 and 119..... 4 "
Annual Report of State Librarian..... 1 pam.

HAWAIIAN ISLANDS—

Report of Commissioner of Labor, 1902 ..... 1 vol.
Laws of 1903 ..... 1 "
Report of Chief Justice ..... 1 pam.
Reports from the various departments of the Territory .....14 "
Hawaiian Reports, vol. 14 ..... 1 vol.
Hawaiian Digest, 1-14 ..... 1 "

IDAHO—

Laws of 1903 ..... 1 vol.
Supreme Court Reports, vols. 2, 3 and 4 ..... 3 "
Supreme Court Reports, vols. 5 and 6 ..... 2 "
Notes on Irrigation Laws, 1903 ..... 1 pam.

ILLINOIS—

Supreme Court Reports, vols. 203, 204, 206, 207, 208, 209 and 210 ..... 7 vols.
Historical Library Publication No. 8, 1903 ..... 1 "
Blue Book of Illinois for 1903 ..... 1 "
General Register of the University of Chicago, 1892-1902 .... 1 "
Supreme Court Reports, vol. 205 ..... 1 "
Catalogue of the State Library of Illinois, 1904 ..... 1 "
Review Laws of Illinois, 1898 ..... 1 pam.

INDIANA—

Indiana Appellate Court Reports, vol. 28 ..... 1 vol.
Supreme Court Reports, vols. 158, 159, 160 and 161 ..... 4 "
Acts and Laws of Indiana, 1903 ..... 1 "
Indiana Bar Association, 1903 ..... 1 "
Appellate Court Reports, vol. 29 ..... 1 "
Reports various officers of State .....20 "
Reports of various departments .....48 pam.
Appellate Reports, vols. 30 and 31 ..... 2 vols.
Bar Association Report, 1904 ..... 1 "
Documentary Journals, vols. 1 and 2, 1903 ..... 2 "
House and Senate Journals, 1903 ..... 2 "

INDIANAPOLIS—

Documentary Journal, 1901 ..... 1 vol.
Legislative Manual, 1903 ..... 1 "
State Library Report and Catalogue, 1903-'04 ..... 2 "

IOWA—

Supreme Court Reports, vols. 118, 119, 120, 121, 122 and 123 .. 6 vols.
Annual Supplemental Report of State Librarian ..... 1 pam.
Official Register, 1903 ..... 1 "

State Bar Association, 1903 ..... 1 vol.
Official Register, 1901, 1904 ..... 2 "
Laws of 1904 (No. 30) ..... 1 "
Librarian's Report, 1903 ..... 1 "

KANSAS—

Biennial Report of Librarian of Kansas, 1900 and 1902 ..... 1 vol.
Supreme Court Reports, vols. 66 and 67 ..... 2 "
Laws of 1903 ..... 1 "
Senate and House Journals, Special Session 1903 ..... 3 "

KENTUCKY—

Supreme Court Reports, vols. 105, 106, 107, 108, 109, 110, 111 and 112 ..... 8 vols.
Documents, 1901 ..... 1 "
House and Senate Documents, 1904 ..... 2 "
Documents, 1903, vols. 1-9 inclusive ..... 9 "
Laws of 1904 ..... 1 "
Official Manual for 1903 ..... 1 "

LOUISIANA—

House and Senate Journals, 1902 ..... 2 vols.
Supreme Court Reports, vols. 107, 108, 109, 110 and 111 ..... 5 "
Register Tulane University, 1902-'03 ..... 1 pam.
Historical Society of Louisiana, 1903 ..... 2 "
Acts of Legislature, 1903-'04 ..... 2 vols.

MAINE—

Supreme Court Reports, vols. 96, 97 and 98 ..... 3 vols.
Memorial Addresses on the Life and Character of Thomas B. Reed ..... 1 pam.
Legislative Board, 1903 ..... 1 vol.
House Bills and Documents, 1903 ..... 2 "
Senate Bills and Documents, 1903 ..... 3 "
Laws of 1903 ..... 1 "
York Deeds Book 1, part 12, 1726-1727 ..... 1 "
Public Documents, 1903, part 12, vols. 3 and 4 ..... 4 "
Revised Statutes of Maine, 1903 ..... 1 "
York Deeds Book 12, part 2 ..... 1 "
Maine Register, 1904-05 ..... 1 "
House and Senate Journals, 1903 ..... 2 "
Public Documents, 1904 ..... 4 "

MARYLAND—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 95, 96 and 97 | 3 | vols. |
| Maryland Manual, 1900 | 2 | " |
| Archives of Maryland, vols. 22, 23 and 24 | 3 | " |
| Laws of 1904 | 1 | " |
| House and Senate Journals and Documents, 1904 | 3 | " |

MASSACHUSETTS—

| | | |
|---|---|---|
| Soldiers and Sailors in the Revolutionary War, vol. 10 | 1 | vol. |
| Walpole, Princeton, Alford, Pern, Vital Records 1850 | 4 | " |
| Hinsdale, Vital Records 1850 | 1 | " |
| Acts and Resolutions of the Province of Massachusetts, 1720-'25, vol. 10 | 1 | " |
| Supreme Court Reports, vols. 180, 181, 182 and 184 | 4 | " |
| Annual Report of President and Treasurer Harvard College | 1 | " |
| Massachusetts Special Laws, 1898-1901, vol. 18 | 1 | " |
| Westborough and Medfield Vital Records 1850 | 2 | " |
| Public Documents, 1901, from 1 to 12 inclusive | 12 | " |
| Manuel for the General Court, 1903 | 1 | " |
| Annual Catalogue Institute of Technology, 1902-03 | 1 | pam. |
| Vital Records of Lee, Becket, Leicester, Southborough, Malden, Tyningham, Barre, Ludbury, Lexington, Tapsfield, Bedford, Millbury, Gill, Holden, Great Barrington, Manchester, Marblehead, Middleton, Petersham, Arlington, Waltham, Shrewsbury, Chilmark, Septon and Billingham to 1850 | 25 | vols. |
| Revised Laws, 1902 | 1 | " |
| Acts and Resolves, 1903 | 1 | " |
| Massachusetts Soldiers and Sailors of the Revolutionary War, | 1 | " |
| Public Documents, 1902, vols. 1, 2, 3, 5, 6, 7, 8, 9 and 10 | 9 | " |
| Catalogue of Harvard University, 1903-04 | 1 | " |
| Annual Reports of President and Treasurer of Harvard College | 1 | pam. |
| Acts and Resolves of the Province of Massachusetts, vol. 11, 1726-33 | 1 | vol. |
| Public Documents, 1902, vols. 4, 11 and 12 | 3 | " |
| Manual of the General Court, 1904 | 1 | " |
| Third Massachusetts Cavalry, by Rev. J. K. Ewer | 1 | " |
| Soldiers and Sailors of the Revolutionary War, vol. 12 | 1 | " |
| Proceedings of the Bunker Hill Association, 1904 | 1 | " |
| Commandery of the State of Massachusetts | 1 | " |
| Acts and Resolves of Massachusetts, 1904 | 1 | " |

MICHIGAN—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 127, 128, 129, 130 and 131 | 5 | " |
| House and Senate Journal Second Extra Session, 1900 | 1 | " |

Reports of various State officials.....15 vols.
Reports of various School Reformatories.....25 pam.
Michigan Manual, 1901-03..... 2 vols.
Public Acts, 1903..... 1 "
Reports from various Departments.....14 "
Agricultural and other Bulletin Reports.....49 pam.

MINNESOTA—

Supreme Court Reports, vols. 85, 86, 87, 88, 89 and 90, 1903... 6 vols.
Laws of 1903..... 1 "

MISSOURI—

Appeal Reports, vols. 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102 and 103.....12 "
Supreme Court Reports, vols. 169, 170, 171, 172, 173, 174, 175, 176, 177, 178 and 179.....11 "
Laws of Missouri for 1903..... 3 "
Official Manual, 1903-04..... 1 "
Corporation Laws, 1899..... 1 "

MONTANA—

Report of Attorney-General, Agricultural Department, Secretary of State and Inspector of Mines..... 4 "
Various Departments, Auditor, etc., Governor's Message.....11 pam.
Supreme Court Reports, vols. 26, 27 and 28..... 3 vols.
Laws of 1903..... 1 "
Biennial Report of Secretary of State, 1901-02.....1 "
Laws and Resolutions Extra Session, 1903..... 1 pam.

NEBRASKA—

Public Documents, vols. 1, 2, 3 and 4 for 1898-1900..... 4 vols.
Nebraska Supreme Court Reports, vol. 63, 64 and 65..... 3 "
Complete Annotated Statues of Nebraska, 1903..... 1 "
Unofficial Supreme Court Reports..... 2 "
Laws of Nebraska, 1903..... 1 "
House and Senate Journals, 1903.. ..... 2 "
Unofficial Supreme Court Report, vol. 2..... 1 "

NEVADA—

Reports, vol. 26..... 1 "
Statutes 1903..... 2 "
Biennial Report of Secretary of State, paper back..... 1 "

NEW SOUTH WALES—

State Reports, vol. 1, part 2; vol. 2, parts 3, 4 and 5; vol. 3, part 2; vol. 3, part 3; also vol. 2, part 1 ..... 7 vols.
Statutes New South Wales, 1902 ..... 1 "
State Reports 1903, vol. 3, parts 4 and 5; vol. 4, part 1 ..... 3 "

NEW HAMPSHIRE—

Report of State Librarian, 1902-1900 ..... 1 pam.
Laws of 1903 ..... 1 vol.
Annual Reports, 1901-02, vols. 1, 2 and 3 ..... 3 "
Senate and House Journal, 1903 ..... 1 "
Manual for General Court, No. 8, 1903 ..... 1 "
Manual of Constitution ..... 1 "
Supreme Court Reports, vol. 71 ..... 1 "
Biennial Report of State Library, 1900-02 ..... 1 "
Laws, 1679, 1702, vol. 1 ..... 1 "
State Papers, vols. 14 to 29 inclusive ..... 16 "
Annual Reports, 1903 ..... 1 "
Author List, State Library, vols. 1 and 2 ..... 2 "
Journal of Constitutional Convention, 1903 ..... 1 "
Author List of Library, Supplement 1904 ..... 1 "

NEW JERSEY—

Report of State Librarian, 1902 ..... 1 "
Legislative Manual for 1901-1903 ..... 2 "
Supreme Court Reports, vol. 67 ..... 1 "
Catalogue of Princeton University, 1902-03 ..... 1 "
New Jersey Equity Reports, vols. 18 and 63 ..... 2 "
Laws of 1903-04 ..... 2 "
Senate Journal, 1903 ..... 1 "
New Jersey Archives, first series, vol. 22; second series, vol. 11 2 "
Legislative Documents, vols. 1 to 5, 1902 ..... 5 "
One House Minutes, 1903 ..... 1 "
Law Reports 64 and 68 ..... 2 "
Manual for 1904 ..... 1 "
Annual Report State Librarian, 1903 ..... 1 "
Law Report, vol. 69 ..... 1 "
Legislative Documents, 1903 ..... 5 "

NEW YORK—

Supreme Court Reports, vols. 75, 76, 77, 171, 172, 173, 174, 175, 176, 177 and 178 ..... 11 "
Appellate Division Repoprts, vols. 71, 72, 73, 74, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92 and 93 ..... 20 "
State Charities Aid Association ..... 2 pam.

New York Red Book..... 1 vol.
Proceedings of New York Farmers, 1902-03..... 1 pam.
Laws of New York, 1903-04..... 4 vols.
Forest, Fish and Game Law, 1903..... 1 "
History of New York Property Tax, by Schawb..... 1 pam.
Legislative Manual, 1904..... 1 vol.
University of New York State Library Report, vols. 1, 2 and 3. 3 "
Legislation 1903, Comparative Summary and Index..... 1 "

NEW MEXICO—

Acts or Law of New Mexico, 1903..... 2 "
House Documents, vol. 27..... 1 "

NORTH CAROLINA—

Journal of W. N. C. Conference, 13th Session..... 1 pam.
Educational Report of North Carolina, 1896-97 and 1897-98, Mebane ..... 1 vol.
Biennial Report B. R. Lacey, Treasurer of North Carolina, 1901-02 ..... 2 "
Biennial Report J. Y. Joyner, Superintendent of Public Instruction, 1901-02 ..... 2 "
House and Senate Journals, 1901.....20 "
Public Documents, 1901, vols. 1 and 2.....24 "
Public and Private Laws, 1901.....20 "
Report of North Carolina Corporation Commission, 1902..... 2 "
Impeachment Trial of Judges Furches and Douglas, 1901..... 5 "
Report Board of Public Charities, 1901-02..... 1 "
Supreme Court Reports, vols. 131, 132 and 133..... 3 "
Sixteenth Annual Report of Bureau of Labor and Printing, 1902 ..... 2 "
Laws of 1903..... 4 "
Annual Report Auditor, 1902..... 1 "
Annual Report Insurance Commissioner, 1902..... 2 "
Action of Radium, by Baskerville..... 7 pam.
House and Senate Journals, 1903.....20 vols.
Report Board of Health, 1901-02..... 1 "
Report North Carolina Corporation Commission, 1903..... 2 "
Educational Bulletin No. 6, from Superintendent Public Instruction ..... 2 pam.
Report State Tax Commission, 1903..... 2 vols.
President E. A. Alderman's Addresses..... 8 pam.
Annual Report Auditor, 1903..... 1 vol.
Seventeenth Annual Report Bureau of Labor and Printing, 1903 1 "

NORTH DAKATO—

| | | |
|---|---|---|
| Laws 1903 | 1 | vol. |
| Legislative Manual, 1903 | 1 | " |
| Supreme Court Reports, vol. 2 | 2 | " |
| Public Documents, 1901-02, vols. 1 and 2 | 2 | " |
| Legislative Manual | 1 | " |

OHIO—

| | | |
|---|---|---|
| Annoted Codes and Statutes, vols. 1 and 2 | 2 | " |
| Supreme Court Reports, vols. 66 and 67 | 2 | " |
| Manual Legislative Practice, 1900-01 | 1 | " |
| Laws 1904 | 1 | " |

OKLAHOMA—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 11, 12 and 13 | 3 | " |
| Laws 1903 | 1 | " |

OREGON—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 40, 41, 42 and 43 | 4 | " |
| General Laws 1903 | 1 | " |
| General Laws Special Session, 1903 | 1 | " |
| Report Secretary of State, 1901-02 | 1 | " |

PENNSYLVANIA—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 202, 203, 204, 205, 206, 207 and 208 | 7 | " |
| Superior Court Reports, vols. 20, 21, 22, 23 and 24 | 5 | " |
| Statutes at Large of Pennsylvania, vols. 8 and 9 | 2 | " |
| Laws of Pennsylvania, 1903 | 1 | " |
| Official Documents, 1900-01 | 21 | " |
| Report of State Librarian, 1902 | 1 | " |
| Legislative Hand-Book 1903, by Cochran | 1 | " |
| Catalogue of the University of Pennsylvania, 1903-04 | 1 | " |
| Sunell's Hand-Book and Report of State Librarian, 1903 | 2 | " |
| History of 87th, 111th and 116th Pennsylvania Volunteers | 4 | " |
| Official Documents, 1902, vols. 1 to 10 | 10 | " |
| House and Senate Journals, 1903, vols. 1 and 2 | 4 | " |
| Acts of General Assembly as to Collections and Decisions, 1904 | 6 | pam. |
| History of Second Pennsylvania Artillery and Twenty-third Pennsylvania Volunteers | 2 | vols. |
| Report of Pennsylvania Free Library Committee, 1903 | 1 | pam. |
| Pennsylvania at Gettysburg, by Nicholson, vols. 1 and 2 | 2 | vols. |
| One Hundred and Forty-eighth Volunteers, by J. W. Muffly | 1 | " |

PHILIPPINES—

| | | |
|---|---|---|
| A Primer and Vocabulary of the Moro Dialect, by Porter | 1 | vol. |
| Bulletins Nos. 2 and 3, Climate and Volcanoes | 2 | " |

PORTO RICO—

| | | |
|---|---|---|
| Revised Statutes and Code, 1902 | 2 | " |
| Laws 1903 | 2 | " |
| House Documents, vol. 108, Hearings on Reciprocity with Cuba | 1 | " |
| House Documents, vol. 57 Journal of Legislature, 1900-01 | 1 | " |
| Register of 1903, and Message of Governor Hunt, 1904 | 1 | pam. |
| Senate Documents, vol. 2, Report of Governor, etc | 1 | vol. |
| Third Annual Report of Governor, 1903 | 1 | pam. |

PRINCE EDWARD ISLAND—

| | | |
|---|---|---|
| Acts of General Assembly, 1903 | 1 | vol. |
| Acts of the General Assembly, 1904 | 1 | " |

QUEBEC—

| | | |
|---|---|---|
| Statutes 1903 | 1 | " |
| Sessional Papers Department Reports | 2 | " |
| Journal of Legislative Council, 1903 | 2 | " |
| Index Sessional Papers, 1901-02 | 2 | " |

RHODE ISLAND—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 23 and 24 | 2 | " |
| Acts and Resolutions, 1900-01 | 1 | " |
| General Assembly Reports, 1900, 1901, 1902, 1903 | 3 | " |
| Reports of various State officers | 21 | " |
| Reports of various State Boards, Governor's Message, etc | 12 | pam |
| Public Laws 1903 | 1 | vol. |
| State Board Reports Public Roads, 1904 | 1 | " |
| Public Laws, 1902-03 | 2 | " |
| Manual for 1903-04 | 2 | " |
| Reports of Various Minor Officers | 22 | pam. |
| Vital Record of Rhode Island, 1636-1850 | 1 | vol. |
| Reports Insurance, School and Railroad Commissioner, 1903-04 | 4 | " |
| State Board of Agriculture 1903, State Banks 1904 | 2 | " |
| Laws, Acts and Resolutions, 1903-04 | 2 | " |

SOUTH CAROLINA—

| | | |
|---|---|---|
| Year-Book of the City of Charleston | 1 | " |
| Supreme Court Reports, vols. 63, 64, 65 and 66 | 4 | " |
| Acts 1903-04 | 2 | " |
| House and Senate Journals, 1903-04 | 2 | " |
| Reports and Resolutions, 1903-04, vols. 1 and 2 | 4 | " |
| Tenth Session Bar Association, 1903 | 1 | " |

SOUTH DAKOTA—

| | | |
|---|---|---|
| Supreme Court Reports, vol. 15 | 1 | vol. |
| Session Laws, 1903 | 1 | " |
| History of Collections, 1902 | 1 | " |
| Legislative Manual, 1903 | 1 | " |
| Public Documents, 1902-03 | 3 | " |
| House and Senate Journals, 1903 | 2 | " |
| Revised Code, 1903 | 1 | " |
| State Edition Laws, 1901, unbound | 1 | " |
| Department of History Collections, vol. 2, 1904 | 1 | " |

TENNESSEE—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 107, 108, 109 and 110 | 4 | " |
| Acts Assembly, 1903 | 1 | " |
| House and Senate Journals, 1903 | 2 | " |
| Appendix to Legislative Journal, 1903 | 1 | " |

TEXAS—

| | | |
|---|---|---|
| Civil Appeal Reports, vols. 28, 29, 30 and 31 | 4 | " |
| Criminal Reports, vols. 42, 43 and 44 | 3 | " |
| General Laws, 1903 | 1 | " |
| House and Senate Journals, 1903 | 2 | " |
| Supreme Court Reports, vol. 96 | 1 | " |

UTAH—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 24, 25 and 26 | 3 | " |
| Laws 1903 | 1 | " |
| House and Senate Journals, 1903 | 2 | " |

VERMONT—

| | | |
|---|---|---|
| Report of Geologist, Agricultural and Railroad Commissioners | 3 | " |
| State Officers, School and Board Library Committee | 3 | " |
| Report Relating to Taxation and Legislative Directory | 2 | " |
| Report of Fisheries, Game, etc., and Governor's Message | 11 | pam. |
| Supreme Court Reports, vols. 74 and 75 | 2 | vols. |
| Laws 1902 | 1 | " |
| General Laws Public Instruction, 1903 | 1 | " |
| House and Senate Journals, 1902 | 2 | " |
| Insurance Commissioner's Report, 1902 | 1 | " |
| Unveiling Portrait Admiral Charles E. Clark, 1902 | 1 | pam. |
| General Emerson H. Liscum, 1902 | 1 | " |

VIRGINIA—

| | | |
|---|---|---|
| Supreme Court Reports, vols. 99, 100 and 101 | 3 | vols. |
| Acts of General Assembly, 1901, 1902, 1903, 1904 | 3 | " |

House and Senate Journals, 1901, 1902, 1903, 1904..... 6 vols.
Report Railroad Commission, 1902..... 1 "
Journal of Constitutional Convention, 1901-02..... 1 "
Annual Report, 1901-03..... 2 "
Report Bar Association, 1903..... 1 "
Report Corporation Commission, 1903..... 1 "
Report Secretary of Commonwealth, 1903..... 1 "
Report State Bar Association, 1904..... 1 "

WASHINGTON—

Supreme Court Reports, vols. 23, 26, 27, 28, 29, 30, 31, 32, 33, and 34.....10 "
Laws 1903..... 1 "
Report Secretary of State, 1902..... 1 "
Executive Documents, 1902, vols. 1, 2, 3, 4 and 5..... 5 "

WEST VIRGINIA—

Supreme Court Reports, vols. 50, 51, 52 and 53..... 4 "
Laws 1903..... 1 "

WISCONSIN—

Supreme Court Reports, vols. 113, 114, 115, 116, 117, 118 and 119..... 7 "
Tax Commission, 1903..... 1 "
Blue Book, 1903..... 1 "
Laws 1903..... 1 "
Public Documents, 1901-02, vols. 1, 2, 3 and 4..... 4 "

WYOMING—

Laws 1903..... 1 "
Report Attorney-General, 1899-1902..... 1 "
Supreme Court Reports, vols. 10 and 11..... 2 "
State of Wyoming Resources..... 1 "

ALASKA—

Case and Counter Case in Alaskan Boundary Tribunal..... 3 "
Atlases in Alaskan Boundary Tribunal..... 2 "

KINGDOM OF SIAM—

General Description of Siam, by A. C. Cater..... 1 "

DISTRICT OF COLUMBIA—

House Documents, vols. 35, 28 and 29..... 3 "

STATISTICAL SUMMARY.

| | |
|---|---|
| Books purchased | 612 |
| Books donated | 70 |
| Books exchanged | 25 |
| Books exchanged from other States | 941 |
| Books from the General Government | 632 |
| Total | 2,280 |
| Pamphlets and booklets purchased | 14 |
| Pamphlets exchanged | 2 |
| Pamphlets donated | 43 |
| Pamphlets from other States | 258 |
| Pamphlets from General Government | 467 |
| Total | 784 |
| Bound newspapers now on hand | 1,848 |
| Court Reports and Laws from other States received and turned over to the Supreme Court Library | 321 |

# TENTH BIENNIAL REPORT

OF THE

# NORTH CAROLINA

# BOARD OF HEALTH

1903—1904

---

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1905

# MEMBERS OF THE BOARD.

## ELECTED BY THE MEDICAL SOCIETY OF THE STATE OF NORTH CAROLINA.

S. Westray Battle, M. D.....Asheville.
Term expires May, 1907.

Henry W. Lewis, M. D.....Jackson.
Term expires May, 1907.

J. L. Nicholson, M. D.....Richlands.
Term expires May, 1905.

W. H. Whitehead, M. D.....Rocky Mount.
Term expires May, 1905.

## APPOINTED BY THE GOVERNOR.

W. P. Ivey, M. D.....Lenoir.
Term expires May, 1907.

Richard H. Lewis, M. D., Secretary.....Raleigh.
Term expires May, 1907.

George Gillett Thomas, M. D., President.....Wilmington.
Term expires May, 1905.

Francis Duffy, M. D.....New Bern.
Term expires May, 1905.

J. L. Ludlow, C. E.....Winston-Salem.
Term expires May, 1909.

# COUNTY SUPERINTENDENTS OF HEALTH.

| | |
|---|---|
| Alamance | Dr. H. R. Moore. |
| Alexander | Dr. C. J. Carson. |
| Alleghany | Dr. Robert Thompson. |
| Anson | Dr. J. H. Bennett. |
| Ashe | Dr. Manley Blevins. |
| Beaufort | Dr. D. T. Tayloe. |
| Bertie | Dr. H. V. Dunstan. |
| Bladen | Dr. L. B. Evans. |
| Brunswick | Dr. J. Arthur Dosher. |
| Buncombe | Dr. D. E. Sevier. |
| Burke | Dr. J. L. Laxton. |
| Cabarrus | Dr. R. S. Young. |
| Caldwell | Dr. W. P. Ivey. |
| Camden | Dr. C. G. Ferebee. |
| Carteret | Dr. F. M. Clarke. |
| Caswell | Dr. S. A. Malloy. |
| Catawba | Dr. George H. West. |
| Chatham | Dr. T. A. Kirkman. |
| Cherokee | Dr. B. B. Meroney. |
| Chowan | Dr. T. J. Hoskins. |
| Clay | Dr. P. B. Killian. |
| Cleveland | Dr. B. H. Palmer. |
| Columbus | Dr. N. A. Thompson. |
| Craven | Dr. Joseph F. Rhem. |
| Cumberland | Dr. A. S. Rose. |
| Currituck | Dr. H. M. Shaw. |
| Dare | Dr. W. B. Fearing. |
| Davidson | Dr. Joel Hill. |
| Davie | Dr. M. D. Kimbrough. |
| Duplin | Dr. A. J. Jones. |
| Durham | Dr. N. M. Johnson. |
| Edgecombe | Dr. W. J. Thigpen. |
| Forsyth | Dr. W. O. Spencer. |
| Franklin | Dr. R. F. Yarborough. |
| Gaston | Dr. H. F. Glenn. |
| Gates | Dr. W. O. P. Lee. |
| Graham | Dr. V. J. Brown. |
| Granville | Dr. S. D. Booth. |
| Greene | Dr. W. B. Murphy, Jr. |
| Guilford | Dr. Edmund Harrison. |

| | |
|---|---|
| Halifax | Dr. I. E. Green. |
| Harnett | Dr. O. L. Denning. |
| Haywood | Dr. J. F. Abel. |
| Henderson | Dr. J. G. Waldrop. |
| Hertford | Dr. C. F. Griffin. |
| Hyde | Dr. E. H. Jones. |
| Iredell | Dr. M. R. Adams. |
| Jackson | Dr. R. L. Davis. |
| Johnston | Dr. Thel. Hooks. |
| Jones | Dr. N. G. Shaw. |
| Lenoir | Dr. C. L. Pridgen. |
| Lincoln | Dr. John W. Saine. |
| McDowell | Dr. B. L. Ashworth. |
| Macon | Dr. W. A. Rogers. |
| Madison | Dr. W. J. Weaver. |
| Martin | Dr. W. H. Harrell. |
| Mecklenburg | Dr. C. S. McLaughlin. |
| Mitchell | Dr. Virgil R. Butt. |
| Montgomery | Dr. M. P. Blair. |
| Moore | Dr. Gilbert McLeod. |
| Nash | Dr. J. P. Battle. |
| New Hanover | Dr. W. D. McMillan. |
| Northampton | Dr. H. W. Lewis. |
| Onslow | Dr. E. L. Cox. |
| Orange | Dr. C. D. Jones. |
| Pamlico | Dr. H. P. Underhill. |
| Pasquotank | Dr. J. B. Griggs. |
| Pender | Dr. R. J. Williams. |
| Perquimans | Dr. C. C. Winslow. |
| Person | Dr. J. A. Wise. |
| Pitt | Dr. Zeno Brown. |
| Polk | Dr. C. J. Kenworthy. |
| Randolph | Dr. W. J. Moore. |
| Richmond | Dr. F. J. Garrett. |
| Robeson | Dr. H. T. Pope. |
| Rockingham | Dr. Sam. Ellington. |
| Rowan | Dr. W. L. Crump. |
| Rutherford | Dr. T. B. Twitty. |
| Sampson | Dr. John A. Stevens. |
| Scotland | Dr. A. W. Hamer. |
| Stanly | Dr. V. A. Whitley. |
| Stokes | |
| Surry | Dr. John R. Woltz. |
| Swain | Dr. A. M. Bennet. |
| Transylvania | Dr. C. W. Hunt. |

Tyrrell .....
Union .....Dr. John M. Blair.
Vance .....Dr. H. H. Bass.
Wake .....Dr. J. J. L. McCullers.
Warren .....Dr. M. P. Perry.
Washington .....Dr. W. H. Ward.
Watauga .....Dr. H. McD. Little.
Wayne .....Dr Williams Spicer.
Wilkes .....Dr. W. P. Horton.
Wilson .....Dr. W. S. Anderson.
Yadkin .....Dr. T. R. Harding.
Yancey .....Dr. J. L. Ray.

# LETTER OF TRANSMISSION.

---

North Carolina Board of Health,
Office of the Secretary,
Raleigh, January 2, 1903.

*His Excellency*, Charles B. Aycock,
*Governor of North Carolina.*

Sir:—In accordance with section 3, chapter 214, Laws of 1893, I have the honor to present for transmission to the General Assembly this, the Tenth Biennial Report of the North Carolina Board of Health.

With great respect,

Richard H. Lewis, M. D.,
*Secretary and Treasurer.*

# TENTH BIENNIAL REPORT

OF THE

# NORTH CAROLINA BOARD OF HEALTH

## 1903-1904

---

Two years ago, in the opinion of the health authorities of many of the States, our country was threatened with an epidemic of bubonic plague. In spite of the positive assertion on the part of several of the leading bacteriologists of the United States of its presence in San Francisco, the fact was persistently denied by the Governor of California and the Board of Health of that State. In consequence, believing that the proper precautions were not being taken to prevent its spread to other sections, a sufficient number of States, including our own, requested a conference with the Surgeon General of the United States Public Health and Marine Hospital Service under the law governing that bureau. This was granted, and the meeting was held on January 19, 1903, the Secretary of our Board representing North Carolina. As the result of some very plain talk and the adoption of strong resolutions on the subject, the unfavorable conditions in San Francisco were remedied and the menace averted.

During the past biennial period our State has been spared any unusual outbreak of disease, with the exception of the occurrence of typhoid fever in the Baptist Orphanage at Thomasville, in which there were sixty-seven cases, with two deaths, and of smallpox in many localities.

While our work of educating the people in the principles of Hygiene in general, and more particularly as to the best methods of avoiding the infectious and therefore preventable diseases, has not been relaxed, special efforts have been

made in regard to *Uncinariasis*, or hook-worm disease, and tuberculosis.

The work in the biological laboratory has grown in amount and consequently in value to the people of the State. The demands upon it at present are more than can be met with the facilities available.

In the body of the report the subjects alluded to above will be found considered at length.

# MEETINGS OF THE BOARD.

## MINUTES OF THE ANNUAL MEETING AT HOT SPRINGS.

Hot Springs, N. C., June 2, 1903.

Annual meeting of the Board: Present: Drs. Thomas, Battle, Ivey, Duffy, Nicholson and R. H. Lewis.

The minutes of the last meeting were read and approved. Dr. J. N. McCormack, the genial Secretary of the Kentucky Board of Health, was invited to participate in the meeting.

The Secretary made a report of work done. The Treasurer made his report. Drs. Duffy and Nicholson were appointed a committee to audit the same. They reported it to be correct.

There was a special discussion of vaccination and the best virus.

On motion the Board adjourned to meet next day at 12 M. in conjoint session with the State Medical Society.

Richard H. Lewis,
*Secretary.*

# CONJOINT SESSION

OF THE

# STATE MEDICAL SOCIETY WITH STATE BOARD OF HEALTH,

HOT SPRINGS, N. C., JUNE 3, 1903.

---

Dr. George G. Thomas, President, in the chair.

CHAIRMAN: I do not desire to make any remarks in opening this meeting, except to renew again the thanks which were offered to Dr. Stiles for his great help to us by presenting the different phases under which that serious disease, hook-worm, can be known and cared for. I think his visit is an epoch in the history of North Carolina and of the South, and I think he deserves from this meeting, especially from the Board of Health, assuredly, very decided gratitude, and he may be assured of our continued esteem.

DR. KNOX: I desire, as President of the Medical Society of North Carolina, to most heartily second the motion, and regret not making the same remarks last evening, but owing to the Doctor's leaving so soon, rather confused matters.

CHAIRMAN: The report of the Secretary is now in order.

The report is read by Dr. R. H. Lewis, Secretary.

## NORTH CAROLINA BOARD OF HEALTH, REPORT OF SECRETARY, JUNE 1, 1902, TO JUNE 1, 1903.

A full statement in detail of the work of the Board from the time of our last meeting, consisting chiefly, in addition to the routine work of the Secretary's office, of inspections of the State institutions and of the public water supplies, will be found in the Biennial Report for 1901 to 1902. This report, notwithstanding the fact that the copy for the same was furnished the State Printer at the usual time, is still in his hands, and I am therefore unable, much to my disappointment, to distribute it at this meeting to those interested. It will, however, be mailed to any one asking for it as soon as it comes from the press.

Since the beginning of the new biennial period, on January 1, 1903, our most important work has been in the line of legislation.

Believing that incompetent physicians constitute one of the greatest menaces to the public health, I felt it to be my duty to try to obtain from the General Assembly, if possible, such an amendment to our medical license laws as would cure the defect existing therein as declared by our Supreme Court in its recent decision in *State v. McKnight*. We gained much, but not all we asked.

The purity of our drinking waters being one of the prime essentials of health, legislation for the better protection of our municipal water supplies was sought and obtained. Inasmuch as a full statement in regard to these two matters, together with copies of the acts, has already been printed in the monthly Bulletin, it is unnecessary to repeat them in this report.

I also prepared a bill appropriating twelve hundred dollars to aid in our bacteriological work, and succeeded in getting a favorable report from the Committee on Appropriations of the House. But that was the last of it. It apparently fell immediately to sleep and never waked. Besides the above, I likewise assisted, at their request, the representatives of the State Nurses' Association in preparing a bill for the registration of trained nurses, and in securing its passage. The importance of thorough training on the part of the nurses is second only to that rightly demanded of the physicians, and this legislation is clearly in the interest of the public health. While not interfering with the right of any one to nurse the sick, the act, after January 1, 1904, permits the registration and the use of the title R. N. (registered nurse) only to those obtaining a license from the State Board of Examiners, consisting of two physicians to be elected by the State Medical Society and three trained nurses to be elected by the State Nurses' Association. Hereafter the appearance of the letters R. N. after a nurse's name will be a guarantee of her thorough training, and if our physicians will discriminate in their recommendations in favor of that class they will create a very strong incentive on the part of all trained nurses to enroll themselves in the future among those who will surely be recognized as the best in their calling.

### BIOLOGICAL LABORATORY.

Learning that the State Board of Agriculture might be compelled to withdraw their most valuable aid to the cause of health in having made for us biological analyses of suspected drinking waters, sputum, etc., on account of certain extra demands upon their income made by the last Legislature, I secured the concurrence of the State Water-works Association in certain provisions in the Act to Protect Water Supplies, requiring all water companies to have made in our laboratory a monthly analysis of their waters, and pay five dollars for each analysis. If the water companies will comply with the law in this

respect the expense of the laboratory can be shared by us and the people at the same time be more fully protected. Upon the invitation of the Board of Agriculture, I appeared before them on May 30th and explained the situation and our ability under the Act to Protect Water Supplies to assist in paying part of the expense incident to the hygienic work which they have been so generously doing for us free of charge since December, 1899. I proposed, speaking for the Board of Health, to pay one-half of the salary of the biologist and to furnish all new apparatus and reagents that might be required for our special work, the Board of Agriculture to furnish the laboratory with its permanent equipment, attendance, water and gas. At their request, I put the proposition in writing and it was formally accepted by a unanimous vote on their part.

### SMALLPOX.

Smallpox, I regret to say, has been much more prevalent during the past year than ever before, and more fatal, confirming our predictions to that effect, in view of the indifference of our local authorities on the subject of vaccination. And unless there is a change in this respect I see no reason to anticipate anything else than a continuing recurrence of smallpox until all the people have either been vaccinated or have had the disease.

During the past year—May 1, 1902, to May 1, 1903—smallpox has occurred in fifty-eight counties, the number of cases being: White, 1,681; colored, 2,595; total, 4,456; with deaths, white, 58; colored, 105; total, 163, the death rate per cent being respectively, 3.12, 4.04, 3.66. For the first time in our experience the death rate from this disease has been nigher among the negroes than among the whites, the figures heretofore having been very much in favor of the former. A comparison by years—the first period, however, extending from the occurrence of the first case on January 12, 1898, to May 1, 1899, a little over fifteen months—is given in the following tabular statement:

| Year. | Number of Counties. | Number of Cases. | | | Number of Deaths. | | |
|---|---|---|---|---|---|---|---|
| | | White. | Colored. | Total. | White. | Colored. | Total. |
| 1898-1899 | 38 | 162 | 554 | 716 | 8 | 9 | 17 |
| Death rate, per cent | | | | | 4.93 | 1.97 | 2.76 |
| 1899-1900 | 55 | 731 | 2,075 | 2,806 | 35 | 30 | 65 |
| Death rate, per cent | | | | | 4.78 | 1.44 | 2.31 |
| 1900-1901 | 54 | 530 | 1,415 | 1,945 | 15 | 23 | 38 |
| Death rate, per cent | | | | | 2.83 | 1.63 | 1.95 |
| *1901-1902 | 55 | 616 | 1,196 | 1,812 | 21 | 27 | 48 |
| Death rate, per cent | | | | | 3.41 | 2.28 | 2.59 |
| 1902-1903 | 58 | 1,861 | 2,595 | 4,456 | 58 | 105 | 163 |
| Death rate, per cent | | | | | 3.12 | 4.04 | 3.66 |
| Total number of cases Jan. 12, 1898, May 1, 1903 | | 3,900 | 7,835 | 11,735 | | | |
| Total number of deaths | | | | | 137 | 194 | 331 |
| Death rate, per cent | | | | | 3.51 | 2.47 | 2.82 |

(* In this year there were in Wilson County, according to conservative estimates, from twelve to fifteen hundred cases of smallpox, as diagnosed by experts sent to the county, which the Superintendent of Health insisted were not variola, and in consequence did not report.)

From the above statement, it appears that there have been reported to the Secretary since the first case 11,735 cases of smallpox with 331 deaths. How many more cases, under the names chicken-pox, Cuban itch, etc., have escaped record, it is, of course, impossible to say. We have good reason to believe that there were certainly over a thousand such cases in one county—Wilson. The only other similar instances were neighborhood outbreaks that were not discovered until numbers had recovered.

When we consider the loss to the State in the 331 deaths, the expense of caring for nearly 12,000 such cases and the indirect loss in trade, the statement is quite impressive. It is likewise lamentable when we realize that it could have been prevented by the vaccination of all the people.

The following is a tabulated statement by counties of smallpox during the past year:

## SMALLPOX IN NORTH CAROLINA, MAY 1, 1902, TO MAY 1, 1903.

| Counties. | Cases. | | | Deaths. | | |
|---|---|---|---|---|---|---|
| | White. | Colored. | Total. | White. | Colored. | Total. |
| Alamance | 4 | 1 | 5 | | | |
| Anson | 3 | 0 | 3 | | | |
| Beaufort | 0 | 1 | 1 | 0 | 1 | 1 |
| Buncombe | 305 | 116 | 421 | 2 | 0 | 2 |
| Burke | 73 | 152 | 225 | | | |
| Cabarrus | 4 | 13 | 17 | 1 | 0 | 1 |
| Camden | 1 | 2 | 3 | 0 | 1 | 1 |
| Caldwell | 10 | 75 | 85 | 0 | 1 | 1 |
| Carteret | 7 | 10 | 17 | 0 | 1 | 1 |
| Catawba | 10 | 66 | 76 | | | |
| Chatham | 9 | 0 | 9 | | | |
| Cleveland | 30 | 20 | 50 | 2 | 0 | 2 |
| Craven | 16 | 163 | 179 | 5 | 30 | 35 |
| Cumberland | 0 | 1 | 1 | | | |
| Currituck | 9 | 2 | 11 | | | |
| Davidson | 29 | 2 | 31 | | | |
| Davie | 7 | 3 | 10 | | | |
| Durham | 4 | 40 | 44 | | | |
| Forsyth | 100 | 275 | 375 | 1 | 3 | 4 |
| Gaston | 75 | 25 | 100 | 1 | 1 | 2 |
| Gates | | 5 | 5 | | | |
| Graham | 28 | | 28 | | | |
| Granville | 6 | 72 | 78 | | 1 | 1 |
| Guilford | 58 | 70 | 128 | 22 | 2 | 34 |
| Haywood | 28 | | 28 | 2 | | 2 |
| Henderson | 18 | 49 | 67 | | | |
| Iredell | 5 | 37 | 42 | | | |
| Johnson | 3 | 1 | 4 | | | |
| Jones | 9 | 9 | 18 | 1 | 2 | 3 |
| Lincoln | 75 | 8 | 83 | | | |
| Macon | 24 | | 24 | | | |
| McDowell | 100 | 200 | 300 | 1 | 1 | 2 |
| Mecklenburg | 101 | 326 | 427 | 11 | 43 | 54 |
| Montgomery | | 17 | 17 | | | |
| Moore | | 1 | 1 | | | |
| Nash | 5 | 1 | 6 | 1 | | 1 |
| New Hanover | | 2 | 2 | | | |
| Northampton | 7 | 4 | 11 | | | |
| Onslow | 3 | 47 | 50 | | 2 | 2 |
| Orange | | 50 | 50 | | | |
| Polk | 56 | 25 | 87 | | | |
| Randolph | 1 | 32 | 33 | | | |
| Richmond | 1 | 5 | 6 | | | |
| Rockingham | 54 | 73 | 127 | 5 | 2 | 7 |
| Rowan | 2 | 125 | 127 | | 2 | 2 |
| Rutherford | 79 | 65 | 144 | | | |
| Sampson | 1 | 94 | 95 | | 1 | 1 |
| Stanly | 11 | 20 | 31 | | | |
| Stokes | 40 | 25 | 65 | 1 | | 1 |
| Surry | 119 | 63 | 182 | | 1 | 1 |
| Swain | 300 | *4 | 304 | | | |
| Transylvania | | 4 | 4 | | | |
| Union | 11 | 172 | 183 | 1 | | 1 |
| Vance | | 12 | 12 | | | |
| Wake | 1 | 3 | 4 | | | |
| Wilson | 4 | 3 | 7 | | | |
| Yadkin | 13 | 4 | 17 | | | |
| Yancey | 2 | | 2 | | | |
| Total (in 58 counties) | 1,861 | 2,595 | 4,456 | 58 | 105 | 163 |
| Death rate, per cent. | | | | 3.12 | 4.04 | 3.66 |

*Indians.

CHAIRMAN: You have heard the report. Are there any remarks to be made thereon? If not, what is your pleasure? I would be glad to hear from any of the members in regard to any difficulties they may meet in the performance of their duties, especially in the management of smallpox.

DR. J. M. MANNING: Six years ago when smallpox made its appearance in the State, I, unfortunately, happened to be the Superintendent of Health of Durham, and the first cases occurred in Durham County. I remember the circumstance of a man who came there from Greenville—ran the blockade from Greenville and came to Durham, his old home. Of course, when the news got out in the city that there was a case of smallpox, there was quite a scare among the citizens. We were totally unprepared to take care of a case of contagious disease. We had no pest-house. The Mayor and myself rode all over the neighborhood and the county to locate a tent, and we were met with shot-guns wherever we proposed putting a tent, but finally the county owned a small strip of land, half a mile from the County Home, and we succeeded in establishing a pest-house in the shape of a tent. With the active co-operation of the city and county authorities, and the management of the different manufactories in Durham, we succeeded in vaccinating a large proportion of the citizens of the town, and that epidemic—I can hardly call it an epidemic—was stopped. We set fire, by kerosene oil, to one of these houses near the Market House, in the central part of town, and we had the water supply to prevent fire extending to other buildings. In that epidemic we only had ten cases. We succeeded in getting the epidemic stopped. Since then they have adopted a different mode of managing cases of smallpox—and a method that I can't very heartily approve. The county and city authorities share conjointly the expense of the smallpox epidemics, and they become alarmed about the amount of it, so the plan—the method now used in Durham—is to send a case of smallpox

to the pest-house and vaccinate the other inhabitants of the house and disinfect them as much as possible, and turn them on the community. Whether that is very effective, I am not prepared to say. Those cases are kept on the quiet and you really do not know what is going on.

Dr. Battle asks Dr. Carl Reynolds to give his experience, who, he says, is rather bashful.

DR. CARL REYNOLDS: Mr. President and gentlemen, I am a little bashful, but, as it has happened, I have had quite a little experience with smallpox in Asheville, N. C., for the past five or six years. I have had three cases of confinement, coming to maturity, and three miscarriages, and have never lost mother or child. In about four or five hundred cases altogether in the last five years I have only had one death, and I doubt seriously if I would have had any at all if the parents had been truthful. The cases were reported—a family of nine. I went immediately to the house of suspects and vaccinated them all. They claimed that every member of the family had been vaccinated. I examined them, they had scars. I revaccinated them. They smuggled under the bed clothes a child about four months of age. Three or four days thereafter this mother broke out with smallpox, and the entire family was sent to the pest-house, and on the next day, on my visit, I found this nursing babe who had never been vaccinated. I vaccinated the child in three places, neither of which was successful; the child developed smallpox and died in ten days. I thoroughly believe that if that child had been vaccinated with the rest of the family it would have been living to-day. My experience with smallpox for the last five years is that I have never seen a case in the pest-house that had been successfully vaccinated, not even a case of varioloid, that had been successfully vaccinated in the last five years. One case I vaccinated five times. Turned him out twice. It was, in my opinion, a fight between the vaccine and the smallpox. He developed

twelve bumps, and was well in about twelve days. Vaccination is the thing, gentlemen, and unless we have the hearty co-operation of all our brother physicians, both in the cities and the counties, we will have with us forever smallpox. We have had quite a struggle in Buncombe with the outside physicians on account of smallpox being mild in form. They say it isn't smallpox, but chickenpox, etc., and consequently do not enter with us in the work of vaccinating the people. But in the city of Asheville—it has been thoroughly vaccinated twice within the last five years—and I venture to say there are not 300 people in the 15,000, unless they have come into the city within the last six months, that were not successfully vaccinated, and for the last eight months I have not received a single case of smallpox that has not come into the city since our last vaccination. There is one thing that I would like to touch upon while I am on my feet. I think I wrote to Dr. Lewis about it. We ought to have a law compelling the common carrier, all railroads, to compel every member of their force to be vaccinated; and until we do have the railroad people vaccinated that come from one place to another, carrying these germs and dropping them down, we will continue to have smallpox. That is very important and essential. Another thing, Mr. President, I would like to give a little estimate of my care of the smallpox, that is, relative to the expense. These gentlemen who are laughing behind me know the reason. I had in my care 227 cases of smallpox, and the expense per capita—they stayed in the house from two to three weeks, one man was in there eight weeks—including their maintenance, food, fuel, fire, guard service, physician's bill, vaccine, formaldehyde, etc.—everything, the sum total per capita per diem was 40-7.10 cents per day. What do you think of that? I think it was very reasonable, but when they began to look around again for a new health officer they accused me of highway robbery—bleeding the city of Ashe-

ville; so I thought I would come down in this society and tell you about it, that you had better be careful when you treat cases of smallpox. Forty and seven-tenths cents was my average cost for the treatment of 227 cases.

CHAIRMAN: Many refuse to submit to vaccination because of the serious arms which have followed the practice, and that in turn seems to have been the result of very bad vaccination. We were told by Dr. McCormack that he himself, and probably a number of others who were interested with him, were considering the return to the use of humanized virus. Lately the Marine Hospital Service has published a bulletin setting forth some examinations made in the different outputs of manufacturers that were manufactured in this country. I would be glad if Dr. Stiles would tell us what he knows of the subject.

DR. STILES: There is one principle that I hold to in life, and that is to not talk too much about that I know little about. This work was done by my colleague, Dr. Rosecrans, and to sum up his results in a very few words, he found when he began the investigations that the vaccine virus was not so free from bacteria as we had a right to expect. He presented a paper on the subject before the Medical Society, giving his results, and that stirred up the manufacturers of the virus to a considerable extent. He made an examination a year later and found that the virus was very much more pure, so that his investigations seem to have had a very good effect upon the manufacturers, and it is certainly hoped on the part of the men interested in that particular investigation that this effect will be lasting. With reference to the relative value of the bovine and human virus I have a decided hesitancy in discussing the subject before men who have had so much more experience in that matter than I have. It is, really, entirely out of my special line of work, and I would not want to say anything to prejudice either the one way or the other. I think that the Board of Health is in a much

better position to speak authoritatively upon the subject than I am.

DR. BUTLER: Mr. President, I came to this meeting at your suggestion yesterday on the train, not with the intention of doing any talking. I came here rather for the pleasure of listening and learning. I do not know that I have anything new to say on the subject that you are not already familiar with. You know that since last year investigations have been going on in regard to the intermissibility of bovine and human tuberculosis, but I do not know if anything has been done that you are not perfectly familiar with, and I would not wish to take up your time discussing it. The tendency is to show that the danger which was once fancied to exist from the consumption of the products of the lower animals is not nearly so great; that there is little danger perhaps, yet I think the result of investigation shows that there is danger, and some of the recent work seems to confirm it. * * * The tendency of recent research was to prove that there did exist some danger, and while I am chiefly interested myself from a veterinary standpoint, even if there was no possibility of communicating it to man, still I do not think the physician can afford not to take the advice that has been given us, and use all precaution as to communication of bovine tuberculosis to the human family. I certainly think we ought to strictly supervise the products from the dairy.

CHAIRMAN: Any other remarks, gentlemen?

DR. R. H. LEWIS: I would like to offer the following resolution:

*Resolved*, That the conjoint session of the North Carolina Board of Health and the State Medical Society adopt, in so far as the local conditions will permit, the recommendations of the Chief Statistician of the United States Census Bureau as to collection and registration of vital statistics.

Seconded and adopted.

CHAIRMAN: Any further business before the house?

Some discussion, raised by Dr. Carl Reynolds, as to the one who should furnish certificates to be placed on coffins. Dr. Lewis states that there is no law. It is the general opinion of the members that the undertakers are the ones who should furnish such certificates.

It is moved that the conjoint session of the State Medical Society and State Board of Health adjourn.

Seconded and carried.

---

## MINUTES OF THE ANNUAL MEETING AT RALEIGH.

---

RALEIGH, N. C., May 24, 1904.

Annual meeting. Present: Drs. Duffy, H. W. Lewis, Ivey, R. H. Lewis and Mr. Ludlow.

In the absence of President Thomas, Dr. Duffy was elected President *pro tem.*

The minutes of the last meeting were read and approved.

The Secretary presented a request from Dr. McCarthy, the Biologist of the Board, for an increase of salary. It was agreed to make, on the part of the Board of Health, an increase equal in amount to any increase made by the Board of Agriculture, not to exceed a total salary of fifteen hundred dollars per annum.

The Secretary stated that it was impossible to do the work of his office without the aid of a stenographer and typewriter, and asked, if it should be thought by the Board to be proper and advisable, for an appropriation of $20 a month for this purpose. On motion of Dr. Ivey the Secretary was authorized to employ a stenographer for part of her time on the best terms possible, not to exceed $20 a month.

The following committee of inspection were appointed:

State Institutions at Raleigh—Ivey, Thomas, and Lewis, R. H.

The University—Thomas and Lewis, R. H.

The Normal and Industrial College and the A. & M. for the colored—Battle and Lewis, R. H.

The Eastern Hospital for the Insane—Duffy and Nicholson.

The Penitentiary farms—Lewis, H. W., and Ludlow.

The convict camp in Wilkes County—Ivey.

The Orphan Asylums at Oxford—Whitehead and Lewis, R. H.

On motion of Dr. H. W. Lewis, the engineer of the Board, Mr. Ludlow, was requested to assume the general supervision of the public water supplies of the State, with authority to visit and make personal inspections whenever in his judgment it might be necessary, this to take the place of the biennial inspections heretofore made.

The following delegates to sanitary meetings were appointed:

Annual conference with the Surgeon General of the U. S. Public Health and Marine Hospital Service—Lewis, R. H.

National Conference of State and Provincial Boards of Health—Duffy and Lewis, R. H.

American Public Health Association—Referred to President and Secretary with power to appoint.

It was suggested that an effort be made to give the school children in the State instruction in elementary hygiene, also for the improvement of the sanitation of the public schools. The Secretary stated that this latter had been done in the form of a special issue of the Bulletin on School Hygiene, which had been sent to all the public-school teachers by the State Superintendent of Public Instruction.

The Treasurer submitted his report with vouchers. Drs.

Ivey and H. W. Lewis, appointed a committee to audit the same, reported it correct.

On motion the Board adjourned to meet at 12 M. next day, in conjoint session with the State Medical Society.

RICHARD H. LEWIS,
*Secretary.*

# CONJOINT SESSION

OF THE

# MEDICAL SOCIETY OF NORTH CAROLINA

AND THE

## NORTH CAROLINA STATE BOARD OF HEALTH,

HELD ON WEDNESDAY, MAY 25, 1904,

AT RALEIGH, N. C.

---

At this meeting Dr. Francis Duffy of the Board of Health in the unavoidable absence of President Thomas, presided over the conjoint session. Present, the members of the State Board of Health and the general meeting of the Medical Society.

DR. LEWIS: Mr. President and Gentlemen, I wish to express my gratitude for one encouraging feature to-day. It has been the custom for the Medical Society to promptly melt away at the mention of the joint session. It is doubly encouraging to us that this has not been so marked as usual. I see before me a gratifying attendance. The annual report is as follows:

### ANNUAL REPORT OF THE SECRETARY OF THE NORTH CAROLINA BOARD OF HEALTH, MAY 1, 1903—MAY 1, 1904.

As must always be the case, the work of your Secretary during the past year has been largely of the usual routine character, dealing with the common every-day affairs of sanitation. These, however, are none the less important because they are commonplace, as they practically cover the whole field of hygiene. But we have one entirely new subject as applying to our State of great interest and importance, viz.:

#### UNCINARIASIS OR HOOKWORM DISEASE.

Inspired by the admirable address of Dr. Charles Wardell Stiles, Zoologist of the United States Public Health and Marine Hospital

Service, at our last meeting at Hot Springs, on the *Uncinaria Americana*, of which he was the discoverer, and its prevalence in our Southern States, I promptly set to work to interest our physicians in the subject. In several issues of the BULLETIN the matter was called to their attention, a summary of Dr. Stiles' official report and other articles being printed, and the medical reader was urged to send specimens of fæces from suspected cases to our laboratory for diagnosis. The response to this, I regret to say, has been discouraging, as only thirty-two applications for the examination have been made during the year. This, however, does not represent, by any means, all the work done in relation to the hookworm disease. Dr. W. S. Rankin of Wake Forest, in the early fall, offered to give a month of his time to the Board without charge, other than his actual expenses in making a personal investigation, proposing to visit with his microscope the physicians in a number of our eastern counties and make the diagnosis for them on the spot. Authority was obtained by correspondence with the members of the Board to accept Dr. Rankin's offer. He began his investigation by a trip during Christmas week to Northampton and Edgecombe counties. The results were so meagre and discouraging, as will appear in his report, which he will read, that we agreed that it would not pay to continue the personal work, and the spring tour of three weeks was accordingly abandoned. He has, however, done other work on this line by correspondence and among students of the college, as he will detail to you. The physical signs of uncinariasis are so striking and the diagnosis from the mere general appearance of a victim to it, taken together with his environment, is so easy that I have no doubt the diagnosis has been made in many instances without resort to the microscope and the proper remedy administered.

From the facts in our possession it is certain that uncinariasis is very prevalent in our State, and that it is not limited to the sandy section, as Stiles suggests. It deserves and should receive the careful attention of all practitioners. With the lights before me I would say unhesitatingly that every case of pronounced anæmia, especially in young persons living in the country, should be investigated with a special view to this very harmful intestinal parasite.

### TUBERCULOSIS.

Tuberculosis continues our most fatal disease. Experience has demonstrated that much can be done for its prevention. We should therefore make an earnest effort to check its ravages as far as possible. I therefore bring the matter forward in order that it may be discussed in the conjoint session, so that we may have the benefit of the wisdom that is said to appertain to a multitude of counsellors.

The question of the prevention of tuberculosis is theoretically easy, but practically most difficult—very much more so in our Southern

country than elsewhere on account of the large number of negroes. The infectious principle being existent only in sputum and other discharges from tuberculosis cases and in the infected milk and meat of the lower animals, the thing to do, of course, is to destroy the sputum and prevent the sale and consumption of the tuberculous milk and meat. But *how* to accomplish this in actual practice to more than a most superficial extent is the question. The answer to this question is, by the thorough education of the public mind on the subject. So the practical problem is how to reach and influence the people, especially those having the disease and their immediate families who necessarily are in close and constant contact with them.

The first step in the solution of this problem is to locate the tuberculous patients. To accomplish this a few States and cities have resorted to legislation requiring compulsory notification of tuberculosis as of other contagious diseases, so that the proper instructions may be given, inspections made and disinfection practised. This looks well on paper, and in large cities with thoroughly organized health and police departments and sufficient money to support them it is no doubt of much practical value. But in communities such as our State, the population of which is chiefly rural or resident in small cities, towns and villages without the full facilities for enforcement indicated, we cannot expect very much from this means. Especially is this true of the colored people. Their temperament, training and environment make the solution of the problem in their case, to all intents and purposes, hopeless—for many years to come, at any rate. And it is among them the disease is most prevalent, in the proportion of nearly three to one of the whites. That we cannot expect much is the more apparent when we call to mind the fact—the most discouraging fact—that a very large percentage of our physicians, although required to do so by law, will not report the more actively contagious diseases, such as scarlet fever, diphtheria and even smallpox, although the last-named disease is, we believe, generally reported, but not so much because the law requires it as because the doctor wants to get rid of it. In the present state of public sentiment the indisposition to report tuberculosis will be much greater. At the same time it is desirable to have this done if it can be brought about. We are glad to say that our own city of Raleigh has enacted stringent legislation on this line, and the results will be watched with much interest, as it is the first movement in the State for compulsory notification, although anti-spitting ordinances have been in force several years, first in Asheville and later in Raleigh.

The methods usually resorted to for the education of public sentiment are tuberculosis congresses, the organization of anti-tuberculosis societies, public addresses, newspaper articles, the distribution to the individual of literature bearing on the subject and the establishment of special sanatoria. And this crusade has evidently borne fruit, for the decrease in the death-rate from tuberculosis has been

much more marked in the decade 1891-1900 than in any similar period previously. It is interesting to note, however, that the death-rate had been steadily diminishing in our larger cities before Koch's discovery of the bacillus and the demonstration of its contagious character. This is attributable to the improvement in the condition of the masses, better housing, better food, shorter hours of labor, the bicycle, athletic out-door games and the open-air life has come to be the vogue, thereby begetting greater resisting power. In these respects the advance has been much greater in the past decade than before, and it is no doubt to no inconsiderable degree responsible for the decreased death-rate.

In the prevention of infection with the tubercle bacillus there are three principal objects to be sought: 1. The building up of greater resisting power in the individual. 2. The prevention as far as possible of the development of the bacilli. 3. The prevention of their distribution by their prompt destruction.

1. The dangers of the inspiration or ingestion of the bacilli are so great that it is a matter of doubt if any one living even a few years has not at one time or another taken them into his system, and yet only about one-ninth of the population, it is estimated, become fatally infected. This is due to the protective or resisting power inherent in every one to a greater or less extent. It is well established that this power to resist disease, to repel it entirely, or to overcome it is greater in those who are in vigorous health. And this state of vigorous health is to be attained and preserved by living in accordance with the principles of hygiene, special stress being laid upon the paramount importance of pure, fresh air in the greatest abundance and at all times as near an out-door life as possible.

2. The prevention of the development of the bacilli is to be accomplished chiefly by an *early diagnosis*, when the disease is a pure tuberculosis and before the degenerative changes which constitute consumption have taken place. In the former the bacilli, being tied up in the unbroken tubercles, are not thrown off to any extent, while in the latter they are discharged in the sputum by the million. I would earnestly commend to your careful perusal a very able article, appearing originally in the *New York Medical Journal* and reprinted in our January BULLETIN, on the subject of "The Relation of Early Diagnosis and Treatment to the Prevention of Tuberculosis," by Dr. Pottenger, president of the Anti-Tuberculosis League of Southern California. He estimates that from 75 to 95 per cent. of early cases, with proper care, should be cured, thereby preventing the development and distribution of the myriads upon myriads of bacilli from the same cases going on in the consumptive stage. Dr. Pottenger says that the expert in tuberculosis "should be able to determine the presence of the disease in the vast majority of cases before bacilli appear in the sputum by the clinical history and physical examination. If not by these," he goes on to add, "the tuberculin test can be used with con-

fidence and safety." I beg to emphasize this last statement, for while I know that some object to the use of the tuberculin test in the human, claiming that it is sometimes harmful, the early diagnosis in the tuberculosis stage is of such overwhelming importance to both the patient and the public that inasmuch as it will enable the comparatively inexpert to make the diagnosis with certainty, the little risk, if there be any, should, in my judgment, be taken in doubtful cases. In any event, there can be no excuse for failure to resort at once to the microscope in every suspicious case for the detection of the bacilli upon their first appearance in the sputum, for the examination will be made free of charge for any physician applying to the laboratory of the Board of Health.

3. The prevention of the distribution of the bacilli must be accomplished by the patient himself. He can do this by the invariable habit of expectorating only into spittoons partially filled with some disinfectant, or into the fire when in the house, and by the use of a pocket spittoon, bits of cloth or paper napkins (never the handkerchief) that can be burned, when out of doors. In a word, he must never let his sputum get away from him except into a disinfectant or the fire; never turn it loose to dry and assume the form of dust, especially in the house.

Having thus outlined the problem very inadequately, but as fully as the limits of this report and your time permits, we now come to the all-important question as to how we can best solve it.

The most conspicuous movement at present is towards the establishment by the State of special sanatoria for the tuberculous. Experience has demonstrated their great success, not only in curing the disease in its incipient stage—in over fifty per cent.—but chiefly as educators of the people, for every patient returning to his home thoroughly trained in the proper management of his case, so as to prevent the reinfection of himself and the infection of others, is an educator for his neighborhood. But at present, and doubtless for some years to come, we cannot hope for an appropriation by the State for this purpose. The other methods generally employed to educate the people and prevent the spread of disease by compulsory notification, distribution of literature, organization of societies, etc., have already been referred to, but it seems to me that the most effective method of reaching and attacking the very citadel of the enemy has never been sufficiently emphasized. This method I believe to be through the family physician. It is the family physician who first locates the case of tuberculosis; it is he who is sought for advice by the patient and his friends—no one can get so near to the problem as he, and no one can have such influence as he in securing the proper management of the case on the part of both the patient and family. No health official nor organization can compare with him in the practical accomplishment of this work if he can be induced to do it. Even if all the cases of the disease could be located and the proper instructions for

prevention furnished—a manifest impossibility without his aid—they would make but little impression unless re-inforced by his endorsement and earnest personal advice. He is the medium—and the only medium in the vast majority of cases—through whom the principles of preventive management can effectively reach the individual case. It would be superfluous to argue this matter further. It is self-evident that the solution of this great and difficult problem, the greatest health problem of this or any age, turns chiefly on the attitude of the attending physician. The practical question before us, then, is: How can we arouse his interest and secure his cordial co-operation in the work? It is this particular question that I wish to hear discussed, that I may be helped in the performance of my official duty in the premises.

I would respectfully suggest that this body, composed of a very large proportion of the leading physicians of the State, put itself on record by adopting some such resolutions as the following:

WHEREAS, tuberculosis, of all diseases the most fatal, being the cause of death in about one-ninth of all who die, is a contagious and therefore preventable disease; and

WHEREAS, its prevention depends upon the early diagnosis, upon the strict observance of certain precautions in the relations between the patient and his associates and upon a mode of life in accordance with the well-established principles of hygiene; and

WHEREAS, these matters come within the immediate jurisdiction of the attending physician, whose influence in securing their observance is far greater than all other influences combined: therefore, be it

*Resolved*, That it is the sense of the Medical Society of the State of North Carolina and of the North Carolina Board of Health in conjoint session assembled, that the spread of tuberculosis, the greatest scourge of mankind, can be most effectively prevented only with the active aid and cordial co-operation with the health authorities of the family physician.

*Resolved*, That not only every member of this body, but every physician in the State, is earnestly requested to use every effort, professional and personal, to promote this great work for humanity.

I would also suggest the propriety of adopting the following:

*Resolved*, That it is the sense of the State Board of Health and of the State Medical Society in conjoint session assembled, that provision should be made in our hospitals for the insane and in the State's Prison, and in the county jails as far as practicable, for the separation of tuberculous cases from the other inmates uninfected with the disease.

(Both resolutions were adopted unanimously).

SMALLPOX.

As was anticipated in our last report, smallpox has continued with us to an increased extent. The total number of cases during our smallpox year—May 1st to May 1st—is 5,370, as against 4,456 the year before. Of this number 2,840 were white and 2,530 colored, with 35 and 34 deaths, respectively. It will be noted that for the first time the disease was more prevalent among the whites. The death-rate was the smallest in the history of the recent outbreak, being 1.23 per cent. among the whites and 1.34 per cent. among the colored. We have experienced the same difficulties in the management that have confronted us all along, due chiefly to the extreme mildness of the disease, although they have been somewhat less than heretofore.

At the request of the authorities of the city of Durham, who were experiencing much opposition to vaccination, I visited that city and addressed the people on the subject, with good results following.

The general smallpox outlook seems to be the same it was a year ago. It will continue from year to year until all the people have been successfully vaccinated or had the disease.

The following is a report in detail for the past year:

## REPORT OF SMALLPOX FROM MAY, 1903, TO MAY, 1904.

| Counties. | Number of Cases. | | | Number of Deaths. | | |
|---|---|---|---|---|---|---|
| | White. | Colored. | Total. | White. | Colored. | Total. |
| Alamance | 325 | 19 | 344 | 2 | | 2 |
| Alleghany | 7 | | 7 | | | |
| Anson | 6 | 148 | 154 | | | |
| Ashe | 200 | 16 | 216 | 4 | 1 | 5 |
| Bertie | | 4 | 4 | | 1 | 1 |
| Bladen | 24 | 1 | 25 | 2 | | 2 |
| Buncombe | 43 | 19 | 62 | | 3 | 3 |
| Burke | 7 | 5 | 12 | | | |
| Cabarrus | 36 | 1 | 37 | | | |
| Caswell | | 82 | 82 | | 2 | 2 |
| Catawba | 4 | | 4 | | | |
| Chatham | 4 | 3 | 7 | | | |
| Cherokee | 28 | | 28 | | | |
| Chowan | | 1 | 1 | | | |
| Cleveland | 19 | 13 | 32 | | | |
| Columbus | 50 | 150 | 200 | | 1 | 1 |
| Cumberland | 7 | 11 | 18 | | | |
| Davidson | 137 | 253 | 390 | 12 | 13 | 25 |
| Davie | 43 | 149 | 192 | | | |
| Duplin | 7 | 16 | 23 | | | |
| Durham | 40 | 300 | 340 | | | |
| Edgecombe | | 9 | 9 | | 2 | 2 |
| Forsyth | 47 | 53 | 100 | | | |
| Gaston | 35 | 16 | 51 | 3 | | 3 |
| Greene | 2 | 35 | 37 | | 2 | 2 |
| Granville | 6 | 13 | 19 | 2 | | 2 |
| Guilford | 94 | 7 | 101 | | | |
| Harnett | 30 | | 30 | | | |
| Haywood | 1 | | 1 | | | |
| Henderson | 44 | 7 | 51 | | | |
| Iredell | 21 | 10 | 31 | | | |
| Jackson | 50 | | 50 | | | |
| Johnston | 29 | 4 | 33 | | | |
| McDowell | 6 | 7 | 13 | | | |
| Macon | 40 | 10 | 50 | | | |
| Madison | 577 | 12 | 589 | | | |
| Mecklenburg | 6 | 15 | 21 | | | |
| Montgomery | | 52 | 52 | | | |
| Moore | | 1 | 1 | | | |
| New Hanover | 25 | 7 | 32 | | | |
| Pender | 1 | 7 | 8 | | | |
| Perquimans | | 34 | 34 | | | |
| Person | | 13 | 13 | | | |
| Pitt | 18 | 10 | 28 | | | |
| Polk | 7 | 28 | 35 | | | |
| Randolph | 28 | 3 | 31 | | | |
| Richmond | 27 | 34 | 61 | | 1 | 1 |
| Robeson | 300 | 700 | 1,000 | 2 | 3 | 5 |
| Rockingham | 11 | 28 | 39 | | | |
| Rowan | 22 | 6 | 28 | 3 | | 3 |
| Rutherford | 75 | | 75 | | | |
| Sampson | | 9 | 9 | | | |
| Scotland | 20 | 72 | 92 | | | |
| Stanly | 54 | | 54 | | | |
| Surry | 49 | 4 | 53 | | | |
| Swain | 5 | 1 | 6 | | | |
| Union | 1 | 15 | 16 | | | |
| Vance | 42 | 1 | 43 | 3 | | 3 |
| Wake | 4 | 12 | 16 | | 1 | 1 |
| Warren | | 5 | 5 | | 4 | 4 |
| Wayne | 5 | 60 | 65 | | | |
| Wilkes | 102 | 36 | 138 | 2 | | 2 |
| Wilson | 12 | 3 | 15 | | | |
| Yadkin | 27 | | 27 | | | |
| Yancey | 30 | | 30 | | | |
| Total (in 65 counties) | 2,840 | 2,530 | 5,370 | 35 | 34 | 69 |
| Death rate, per cent. | | | | 1.23 | 1.34 | 1.28 |

LABORATORY.

The following is the report of Dr. McCarthy, the Biologist, in detail of the work done for the Board of Health in the joint laboratory of the Department of Agriculture and the Board of Health during the past year:

REPORT OF BIOLOGIST.

RALEIGH, May 5, 1904.

DR. RICHARD H. LEWIS,
*Secretary North Carolina State Board of Health,*
*Raleigh, N. C.*

DEAR SIR:—I herewith submit a detailed report of the work done in the laboratory of the Board of Health during the twelve months included in the period from May 1, 1903, to April 30, 1904.

| | |
|---|---|
| Total number of analyses and determinations | 522 |
| These include the following samples, to-wit: | |
| Public water supplies, monthly analyses | 226 |
| Analyses of water for physicians and health officers of counties | 136 |
| Examinations of sputum for physicians | 57 |
| Examinations of throat exudates, diphtheritic | 53 |
| Examinations of blood for plasmodium malariæ | 18 |
| Examinations of fæces for hookworm | 32 |
| Total | 522 |

The official examinations of public water supplies, under the law passed by the last Legislature, was begun in May, 1903.

No work was done in the laboratory during June. The full number of analyses required of the water companies under the law was therefore eleven. This number was actually taken by only four companies; the others, by carelessness or other causes, falling below the requirements of the law, as shown by the annexed list:

| *Water Companies.* | *No. of Analyses Taken.* | *Water Companies.* | *No. of Analyses Taken.* |
|---|---|---|---|
| Asheville | 7 | Raleigh | 11 |
| Concord | 2 | Reidsville | 6 |
| Charlotte | 10 | Rocky Mount | 10 |
| Dunn | 1 | Roxboro | 6 |
| Durham | 10 | Salem | 9 |
| Fayetteville (municipal) | 8 | Sanford | 6 |
| Fayetteville (old system) | 0 | Salisbury | 10 |
| Gastonia | 9 | Southern Pines | 9 |
| Goldsboro | 10 | Statesville | 7 |
| Greensboro | 11 | Tarboro | 7 |
| Henderson | 8 | Waynesville | 6 |
| Hendersonville | 5 | Washington | 7 |
| High Point | 6 | Wadesboro | 3 |
| Lumberton | 6 | Wilson | 11 |
| Monroe | 8 | Wilmington | 11 |
| New Bern | 5 | Winston | 10 |

It must be said in justice to a few of these water companies that they began business during the year, and could not therefore take the full number of analyses. The companies included in this latter category are Dunn, Hendersonville, Roxboro.

The law directs the Board of Health to make these analyses for a charge of $5 each. The usual cost of biological analyses of water is $10 each. When we began this work it was with the idea of making only the biological analyses in the laboratory of the Board of Health, the chemical analyses to be made, if possible, by the Department of Agriculture. But, in fact, the chemical work was not done except in a very irregular way. The Department of Agriculture is supported by a special tax levied upon the farmers of the State. It is supposed to devote its energies entirely to strictly agricultural work. What work the Department can do in other lines must depend upon the chemists being unengaged.

Water analyses, to be of much value, must be made regularly and systematically. It was therefore determined to do the chemical as well as the biological work in the laboratory of the Board of Health.

Soon after starting the chemical work we found that the larger part of the water companies were using too much alum in their filters and passing a part of this into the filtered water. The various companies were notified of this fact, and, though there was at first some indignation expressed upon the imputation cast upon their waters, the companies soon improved their services and apparatus, so that the last or April series of analyses showed for the entire State but two supplies giving the reaction for alum, and both these for only very minute quantities. We are now fully justified in stating that no State or country anywhere has municipal water supplies superior to that of North Carolina—so far as regards freedom from pollution and injurious chemical compounds. There are thirty public water companies in the State. The water of all is very soft, and, with a few exceptions, is free from organic matter. All of the supplies derived from deep wells—in number, five—contain much dissolved earthy matter, and a few approach the quality of mineral waters. The deep waters are much harder than the surface waters.

The quality and safety of the public or municipal water supplies of the State is enormously superior to the average quality of the well waters sent to the laboratory. So great is the difference that the Biologist, as the result of four years' work in this line in North Carolina, is disposed to say that no incorporated town having 1,000 inhabitants can afford to permit its citizens to be supplied by private wells of the ordinary shallow type. The danger of typhoid hangs like the sword of Damocles over every community getting water from shallow wells. This danger is minimized for communities having a common supply which is closely guarded and the quality kept up to the standard by monthly analyses, such as our State law requires. It would therefore seem to be the duty of health officers and physi-

cians to advise even small towns to abandon shallow private wells for a common public water supply.

As regards the samples of well water sent by physicians and county health superintendents, I am able to say that the average quality is superior to that received during the preceding year. There were fewer grossly polluted samples.

Of the fifty-seven samples of sputum received, about one-third were free from bacillus tuberculosis. The samples showing the bacillus came from different parts of the State, but chiefly from the Central and Piedmont regions.

Of diphtheritic exudates fifty-three were received, and all but two showed the bacillus. Nearly all samples of exudates were described by attending physicians as "tonsillitis" or "membranous croup." Determinations of diphtheritic exudates were given precedence over all other lines of work in the laboratory, and the result is, in all cases where the physician can be reached by telegraph so transmitted, usually within one hour after sample reaches the laboratory. We could handle more of this class of work.

In examinations of blood for the malaria parasite our facilities are not yet appreciated by the medical profession, or else the type of malaria found in North Carolina is easily diagnosed clinically. Only eighteen samples came in, and the larger part of these were free from the germ. Only the tertian parasite has been found.

Of fæces we have received thirty-two samples, and all but four contained the hookworm or its eggs. Most of the samples also showed large quantities of sand, indicating recent geophagism. The ages of the patients as given by physicians varied between six and sixty-one years. The larger part were under twenty-five years. The samples came from the following counties: Caldwell, Iredell, Granville, Johnston, New Hanover, Mecklenburg, Nash, Stokes and Wake.

During the past twelve months, as in the preceding period, a few applications were received for the Widal test for typhoid fever. At considerable trouble and expenditure of time and materials, the Biologist stocked suitable cultures for this work at three different times in the two years, but the demand for this work proved too small to justify us in keeping up the cultures. The average demand is only about four per year. For the Widal test the culture of bacillus typhosus must be virulent and not over four or five months, at longest, from the spleen of a person dead of typhoid. The culture must also be transferred from tube to tube at least once a week, thus entailing much labor and consumption of material. With so much other work pressing upon the laboratory, we could not afford for the small demand to keep up typhoid culture as required, so at present we decline applications for the Widal test. The clinical alternative is usually between typhoid and malaria, and an examination of the blood by microscope will determine whether or not it is malaria.

A part of the Biologist's time is given to the work of the State Department of Agriculture. The work of the Board of Health alone is more than enough to occupy the entire time of one man. Therefore, until such time as the Legislature sees fit to provide for the entire support of the laboratory, no further extension of the work is possible. Respectfully submitted,

GERALD MCCARTHY, D.Sc., *Biologist.*

It will be observed that many of the public water supplies have been quite derelict in the matter of monthly analyses. The act to protect water supplies requires every company selling water to the public to have an analysis made every month by the Board of Health or in such laboratory as it may select, and yet in a total of 334 analyses required only 226 sent samples. I have tried faithfully to induce them by gentle means to send the samples regularly and promptly. My last letter has borne fruit, but there are some still that neglect this duty. While the law provides a penalty for failure to have the analyses made, it is manifestly undesirable to resort to the courts. Public opinion is the best lever to employ, and if the physicians living in cities and towns having public supplies would interest themselves in the matter the companies would be more apt to respond. It is of great importance that they should, not only as a guarantee to consumers of the purity of the water sold them, but also as a means of support to the laboratory. Thanks to an enlightened, broad-minded Board of Agriculture and a Commissioner cordially in sympathy with this work for the people, we have been enabled to do the very creditable amount of work for the public health shown in the report, but times change and men change with them, and the support of the laboratory is extremely precarious. It should be sustained by a direct appropriation by the State for the purpose, and it is to be hoped that it may be made by the next Legislature.

While Dr. McCarthy, having no assistance, could hardly do more work than he has done, still it is discouraging to note how comparatively few of our physicians avail themselves of the privileges offered free of cost beyond a few cents of postage. The number, however, is growing, and will no doubt increase more and more as time passes.

In conclusion, I appeal to the members of our noble profession to lend their interested support in this great work in which we are engaged. While some are disposed to sneer, and while it must be admitted that the spirit of commercialism which pervades all callings at the present time has not left us untouched, it still remains true that, excepting perhaps the sacred ministry, there is no body of men whose hearts are so open to the cry of distress or whose minds and hands are so ready to administer to its relief without pecuniary reward as the physicians of our country. It is a noble profession, and on the principle of *noblesse oblige* it is the duty of every physician, and should be his pleasure, not only to cure disease and suffering, but also to aid in their prevention.

CHAIRMAN: The report is before the house. Any discussion of it?

DR. STEPHENS: I want to say just one word as to tuberculosis. The worthy Secretary, in calling attention to the prevention of tuberculosis, speaks of education of the laity in regard to preventative measures. These things are matters of importance, but there is one thing even greater—the educating of the family physician in those things which are necessary to make early diagnosis. If the family physician is qualified to do this the education of the laity will follow. The family physician needs to have impressed upon him the fact that it is his duty to examine the sputum of a patient having a cough of more than one week. It is his duty to examine the chest carefully in every case of declining health and not let false ideas of modesty stand in the way. It is his duty to see that an examination is made. I would also suggest that the figures mentioned in the resolutions suggested by our worthy Secretary be changed to this effect. He mentions the fact that one-seventh of the deaths is due to tuberculosis. Our last census makes it between one-ninth and one-tenth, and the last census of our own State gives the figures as 11.15-100 per cent. of the total mortality of the State.

DR. ————: I wish to call attention to the fact that something should be done for the prevention of infection in the public institutions. This is a crying need and one in which the people of the State and the physicians should be interested. It is appalling to see the number of necessity infected in the public hospitals.

DR. PAQUIN: It is rather a source of congratulation to me that our Secretary has so emphasized the matter to which I called the attention of the Society on yesterday. It is the most important subject in the domain of medicine to-day. It is true that prevention is the key to the situation. The practical solution of this question is the great desideratum

in our State. How shall we succeed in combating this enemy? As I said on yesterday, let every man of you constitute himself a committee of one to go home and teach the community at large how to prevent, and himself how to diagnose, the disease. A great many physicians fold their arms and say they can not diagnose that disease. They say, "What can't be cured must be endured." The microscope is only confirmatory of the opening symptoms of the disease. There are signs and symptoms by which the ordinary physician can diagnose the disease in its early stages. What are they? Physical examination of the chest, the temperature and tuberculin test. By these three methods you can tell whether the disease is tuberculosis or consumption. Let us go home and perfect these methods. It is useless for me to go into details. If you will make a diagnosis early while yet in its incipiency, this cruel disease will not carry so many to an untimely grave, and prevent the infection being distributed in different portions of the country. Therefore, in view of this, I move that we adopt the resolutions as suggested by our worthy Secretary. Now, gentlemen, I move for the adoption of these resolutions as a whole, unless some one calls for them separately. The motion was carried.

DR. LEWIS: There is a fault with a great many of us—that of being a little too kind-hearted sometimes and of not being perfectly candid in informing the patient or family that it is a case of tuberculosis. It is a very painful thing to do to tell the patient or family that it is a case of tuberculosis, but it is important that they should know and take necessary steps to cure it.

CHAIRMAN: Any further discussion?

DR. FAISON: I think it is right to make a diagnosis early. I think a law should be passed preventing any one having tuberculosis from coming within our borders.

DR. LEWIS: I think it would be helpful when the Legislature meets if a resolution should be adopted by this body

for an appropriation by the State for a biological laboratory. I think it would be helpful to us.

DR. IVEY: I move that this body ask the Committee on Legislation to approach the coming Legislature in reference to that point.

The motion was made and carried.

DR. LEWIS: I have not received the advice I want—the best practical method of reaching the family physician. You are all family physicians. You can tell me very much better than I can how to reach yourselves. Make me some suggestion by which I can reach the profession and I will be very much obliged. How would a personal letter with a two-cent stamp on it do? Leave off the heading of "Board of Health." Have it directed by a lady and it would be opened and read.

DR. STANCILL: I would like to suggest an evangelist from the State Board of Health making a visit to the family physicians. In the long run it would pay.

DR. LEWIS: I thought that idea was ventilated some years ago. If we could get the State to appropriate for an evangelist it would be the best plan, but it is impracticable.

DR. ROBERTS: There are in every county men who are competent to write up these subjects. Dr. Lewis is acquainted with the medical profession, and he knows who to apply to in each county. Let us ask each physician in each county to write up on these subjects which he wants investigated. I know it would not be successful in every case, but it will accomplish something. I think a great deal can be done through the County Medical Societies, and if you reach one in ten you have done something. * * * It is only by line upon line, precept upon precept, that you can do anything along this line.

DR. LEWIS: It is the intention to put literature on this subject in the letter to the physician.

Dr. ————: We are better prepared than ever to cope with this disease. We have County Societies in every State, and with the assistance of the State Board of Health in sending literature and letters to the physicians in the county and waking them up to the importance of this subject, this matter may be worked out at our home in the County Medical Societies. There is no remedy for the prevention of tuberculosis unless it commences at home among the people and among the doctors—the doctors that go in and out among the families. The Society should select some man to write and read a paper and work up an interest in the County Medical Societies.

CHAIRMAN: We have the report of the Secretary that requires adoption.

Motion was made to adopt the Secretary's report. Motion carried.

Motion was made for adjournment of the conjoint session. Motion carried, and the conjoint session was adjourned.

# REPORT OF BIOLOGIST.

The biological work of the State Board of Health as at present carried on was begun in 1901, when by the liberality of the State Board of Agriculture the Secretary of the Board of Health was permitted to send samples of suspected drinking-water to the biological laboratory which the Board of Agriculture had recently established for its own particular work. The great hygienic value of biological analyses, especially in regard to drinking-water, soon became apparent, and June 1, 1903, the Board of Health arranged with the Board of Agriculture to share the expenses and facilities of the laboratory already established.

The principal line of work carried on on the part of the Board of Health is water analysis. A large amount of work is, however, done in examining pathological samples, including sputum for bacillus tuberculosis; throat exudates for bacillus diphtheriæ; feces for uncinaria; and blood for the parasite of malaria.

As showing the increase in volume of work and in the interest and favor with which the work is regarded by the medical profession, the following figures showing the total number of samples examined in the laboratory for each of the four years are hereto appended:

| | |
|---|---|
| Total samples for 1901 | 294 |
| Total samples for 1902 | 357 |
| Total samples for 1903 | 476 |
| Total samples for 1904 | 785 |

Approximately two-thirds of these samples were water. The remainder were pretty evenly divided between the different classes of pathological samples above-named.

The Legislature of 1903 amended the law governing public water companies so that the Board of Health was required to make a monthly biological analysis and a quarterly chemical analysis of each water supply. The Board was empowered by this act to charge a fee of $5 for each biological analysis, but no provision was made for paying for the chemical analyses, which are therefore made free by the biologist. The fees received from the water companies and one-half the salary of the biologist paid by the Board of Agriculture, constitute at present the sole income of the laboratory, notwithstanding the fact that about one-half our laboratory work is done free of charge for physicians of the State.

The practical value of the monthly analyses of the public water supplies cannot be overestimated. These systematic examinations serve to assure the patrons of water companies that no pollution of

the supply can occur without being quickly detected. A good illustration of the value of regular and frequent examinations of a public water supply is furnished by the experience of the town of Butler, Pa. This town has a population of 18,000. It had an apparently efficient system of water-works, but made no regular biological examinations of the water. During the summer of 1903 some accident occurred to the filter which remained for a time undetected, and for that time passed into the service mains water practically unfiltered. The first warning the water company had of the break-down in the filter was the outbreak of typhoid fever among the water consumers. A severe epidemic ensued, resulting in the death of 111 persons and the serious illness of 1,348 others. First and last, the expenses of this epidemic, besides loss of life, were estimated to be not less than $40,000. The experience with typhoid fever in Butler, Ithaca, Watertown, Plymouth, and other cities having public water supplies but not controlled by frequent and regular biological examinations, proves conclusively that typhoid fever may be spread to a most disastrous extent by such waters, and that without efficient control by biological analysis no consumer can feel safe in using such water.

The monthly analyses of water supplies now provided for by the law governing water companies in North Carolina enable the biologist to detect even the smallest trace of pollution, and by promptly advising the responsible officers of the water companies concerned, the source of the contamination can be discovered and the pollution stopped before the health of the water consumers is affected. In this manner the public health is safeguarded and at the same time the interests of the water companies protected. Reports of pollution are treated confidentially so long as the companies show the proper zeal in remedying the trouble. More than one water company in North Carolina could certify to the assistance the Board of Health's laboratory has been to them in protecting the health of their patrons and, by preventing panic among patrons, the financial interests of the companies.

In a general way, we can say that no State now has a purer, more wholesome or better-guarded system of water supplies than North Carolina. The mechanical system of filtering water is exclusively used in this State. Alum is employed to coagulate suspended matter and clear the water. When we made our first chemical analyses of these waters we found that a large proportion of the water companies were passing free alum in notable quantities into the filtered waters. We at once notified these companies, and with commendable promptness most of the companies improved their methods in so far that for some time past the average alum content of filtered water has been not more than one part per million. This amount is entirely negligible. So long as the alum process of filtration is used, by no practicable method can the filtered water be entirely freed from this substance. Some complaints have been made by boiler inspectors that

the free alum in filtered water was injurious to steam boilers. But it is apparent that such an infinitesimal proportion of alum in the water as we have named can have no appreciable effect upon the steel shells of boilers unless the boilers remain uncleaned for very long periods. Most unfiltered waters contain notable quantities of magnesia, soda and other substances which affect steam boilers injuriously. From these substances most of our filtered waters are almost wholly free.

Of the total number of water samples analyzed in the laboratory about one-third are physicians' samples of well-water from houses where typhoid fever has prevailed and where the well is suspected of being the source of the infection. Our earlier work in this line showed a most unfortunate condition of affairs, since the great majority of the samples received were badly polluted. During the last year, however, the majority of samples of well-water analyzed have been of very fair quality and free from fecal contamination. It is the general custom in villages and farm-houses to have an open privy or pit within one hundred feet of the house. Where flies abound they pass from the house to the privy and back, carrying upon their feet and frequently deposit upon food-stuffs small particles of fecal matter, which may contain the germs of typhoid. Such germs are excreted in enormous numbers by all typhoid patients and by convalescents for some weeks after recovery. It is both practicable and easy to use closed receptacles in privies, or to cover dejections as soon as deposited with dry earth, ashes or lime. Houses having water-closets should have wire screen-doors to keep out flies. Finally, every house in which there is a case of typhoid should be required to use disinfectants freely upon all excrementitious matter and upon all clothing soiled by the patient.

Beginning in the summer of 1903 a vigorous campaign has been carried on by the Board of Health against the Hook-worm parasite, *Uncinaria Americana*. The presence of this parasite was first brought to the knowledge of the physicians of the State by Dr. C. W. Stiles of the United States Public Health and Marine Hospital Service, at the meeting of the State Medical Society in 1903. This loathsome and destructive parasite has been shown by our work to be present in all the counties of the State east of the Piedmont section. So far no sample of Uncinaria-infected feces has been received from beyond the Blue Ridge.

There is a constant all-the-year demand upon the laboratory for examinations of sputum from suspected cases of tuberculosis. The greater part of such samples received do in fact show the germ of tuberculosis. Tuberculous sputum is the most dangerous class of samples received at the laboratory. We are sorry to say that not a few physicians are so reckless as to send such samples in containers not authorized by the Board of Health and which are forbidden by United States law to be carried in the mails. Such physicians fre-

quently excuse themselves by saying they are in a hurry and cannot wait for the authorized mailing cases supplied by the Board for this use. These physicians seem to forget that there may be a hundred other physicians wanting similar work done, and all equally in a hurry. The rules of the Board of Health governing the laboratory, and the rules of the United States Post-office regulating the transmission of infectious matter through the mails, are very reasonable and are in fact necessary to safeguard the health of those who must handle the samples. The routine of our laboratory aims to treat every physician alike, and to take up samples in their regular order. Physicians who deliberately disregard our rules have only themselves to blame when their samples are consigned, unexamined, to the fire. *Verbum sap. satis!*

From the time when the public schools open in the fall until about May 1, the examination of throat exudates from suspected cases of diphtheria form a very considerable part of the work of the laboratory. The type of diphtheria prevalent in North Carolina seems to be of a very mild form, in so far that physicians generally refuse to diagnose the disease from the clinical symptoms. Most of the samples sent to the laboratory are labeled "Tonsillitis" or "Croup." Yet the great majority of these samples show the true *Bacillus diphtheriæ*. The bacteriological process does not distinguish between virulent and feeble varieties of the germ.

Very few physicians who have secured a positive original diagnosis of *Bacillus diphtheriæ* send samples from the convalescent patient as recommended by the National Conference of State and Provincial Boards of Health in the following words:

"*Resolved*, That the isolation of any person affected with diphtheria or so-called laryngeal or mebranous croup, and of the nurse or nurses attendant upon such person, shall be absolute and shall be governed by the following regulations: * * * * *

"Whenever the presence of the *Bacillus diphtheriæ* is in any manner reported by an approved bacteriologist, the house should forthwith be quarantined and a plainly printed notice thereof, including the name of the disease, should be posted in a conspicuous place thereon, and guards stationed if necessary.

"After proper disinfection, quarantine shall be removed from those houses in which diphtheria has been diagnosed, when synchronous cultures taken from the noses and throats of all persons quarantined have been pronounced to be free of diphtheria bacilli by a bacteriologist approved by the State Board of Health.

"After the laboratory diagnosis of diphtheria has been given, it shall be the duty of the health officer to see that specimens from both nose and throat of the patient are forwarded by himself or the attending physician to a laboratory approved by the State Board of Health, once a week after clinical symptoms have subsided, until negative reports for both nose and throat are obtained."

It is probable that the spread of this disease in epidemic form is very largely due to the neglect of isolating the patient until the germ has disappeared from throat and sputum.

A comparatively small number of samples of blood are sent to the laboratory for examination for the parasite of malaria. Most of the samples received are free from the parasite. This seems to indicate that physicians either use quinine before taking the samples or else send only from cases of obscure continued fevers which are not malarial.

The laboratory receives a very few demands for the Widal test for typhoid. The Widal test is easily made, but for trustworthy results the culture of the typhoid bacillus used to agglutinate must be fresh and virulent. To procure and keep up such cultures requires too much labor for the trifling demand for this work, so at present we decline to make the Widal test.

The laboratory receives an occasional freak sample supposed to contain the "germs" of cancer or scarlet fever. While the biologist is always willing to give a brief answer to a courteous request, with our facilities already overtaxed, physicians must understand that no samples requiring special research can be accepted. The germs (if germs there be) of cancer and scarlet fever are not known to science. It is not the business of our laboratory to search for unknown germs.

With present facilities and lack of sufficient financial support, there is little prospect of broadening the scope of our work. With increased means the laboratory might, with great benefit, add to its present lines of work biological diagnosis of rabies and of pneumonia. It might also undertake to test the qualities of the drugs and medicines usually prescribed by physicians. Those States which have investigated the quality of drugs sold, especially in the smaller towns, have found a most alarming condition of affairs. For example: Massachusetts has found that practically all the "diabetic flour" sold in that State at about fifty cents per pound was little better than ordinary whole wheat flour. This is one of the most despicable impositions practiced upon a credulous and helpless public. All the medicinal wines were found to be spurious and most aromatics below standard strength. Unless the physician can depend upon the purity and strength of the drugs he prescribes, no amount of skill will avail to save his patient, and the reputation of the physician must suffer. This is a very serious matter and should have the earnest consideration of the Board of Health as well as of practicing physicians.

It is necessary to call your attention and the attention of the physicians of the State to the insufficient and precarious support of the biological laboratory. There seems to be a loose impression among the profession that the whole power and wealth of the State is back of the laboratory and that the amount of work to be had for the asking is practically unlimited. The fact is that the State does

not contribute one cent to the support of the laboratory. Our sole source of income is the fees received from public water companies. These companies are supposed to get their work done at the actual cost, and if we consider that for an annual payment of $60 each company receives twelve bacteriological analyses and four chemical analyses, it is apparent that there can be little profit to the laboratory.

The biologist has made free of charge for physicians and the general public during the last twenty months, 850 analyses. It will be impossible to continue this work unless the State appropriate sufficient to cover the actual cost of this work. The laboratory needs at least $1,500 per annum above what it earns in fees. With such State aid we will be able to continue our free work and to extend it by adding to our present list the biological diagnosis of rabies and some other diseases, and possibly we may give some attention to medico-legal work, as in examination of blood stains, etc.

The salary of the biologist is insufficient; he needs an assistant and a clerk or stenographer.

The biologist has for over a year accepted an excessive amount of work, being anxious to prove the practical value of bacteriological diagnosis as an aid to the practicing physician. This value has now been very fully demonstrated, and it seems to be the duty of the State or the public to provide for this work in the future.

All of which is respectfully submitted,

GERALD MCCARTHY, D. Sc.,
*Biologist.*

DR. RICHARD H. LEWIS,
*Secretary N. C. Board of Health.*

# SANITARY INSPECTION OF STATE INSTITUTIONS.

## PUBLIC BUILDINGS.

### THE CAPITOL.

THE COUNCIL OF STATE.

GENTLEMEN:—The undersigned, a committee from the State Board of Health, visited the Capitol Building and carefully inspected the property, so far as sanitary points connected with it are concerned. We respectfully suggest that the bath-rooms now in use should be ventilated. They are built under the stair-cases and are lighted by gas, and the water for bathing purposes is heated by an instantaneous gas heating apparatus. There is no proper ventilation for these rooms, and we respectfully suggest that this is not a sanitary arrangement, and one not conducive to the welfare of those who are to use these bath-rooms. A coat of paint or whitewash over the walls of these rooms would certainly add much to their looks, and we respectfully think that it would make them healthier. In the Senate Chamber and the House of Representatives, we beg leave to repeat the warning that during the sessions of the Legislature, when both of these rooms are crowded by members of this body, and by persons in the lobby, fires should be kept in all the fire-places, to promote good ventilation of these rooms.

Yours very truly,

G. G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

### THE AGRICULTURAL BUILDING.

STATE BOARD OF AGRICULTURE,
*Raleigh, N. C.*

GENTLEMEN:—The undersigned, a committee of the State Board of Health, visited the Agricultural Building and inspected the plumbing and the sanitary arrangements generally in use about the building. Most of this plumbing is in the old building, and none of it appears to us to be first-class work. It is in as good shape, generally, as can be expected of plumbing of this character. We do not think the ventilation of any of the closets was properly looked after when the

plumbing was installed. We suggest that you have a competent plumber to go over the work and remodel that which is now rather badly constructed.

Yours very truly,

G. G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

THE SUPREME COURT BUILDING.

THE COUNCIL OF STATE.

GENTLEMEN:—The undersigned, a committee of the State Board of Health, visited the Supreme Court Building and inspected the plumbing and the sanitary arrangements generally in use about the building. We beg leave to heartily approve the removal of the closets from the first floor of this building to the basement. This seems to be a move in the right direction. Generally speaking, the sanitary condition of this building is very good, but the closets, opening in the halls above, are entirely without any ventilation. Windows should be cut in the outside wall, both for light and air for these rooms. The building was clean, and we see no other recommendation to be made regarding the sanitary conditions.

Yours very truly,

G. G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

## EDUCATIONAL INSTITUTIONS.

---

STATE UNIVERSITY.

BOARD OF TRUSTEES,
*University of North Carolina.*

GENTLEMEN:—The undersigned, a committee from the State Board of Health, visited the University and have carefully gone over the sanitary arrangements of the institution. Generally speaking, these were found in excellent condition. The water supply seemed sufficient, and it has been reported of excellent character. From all reports received while there, we are convinced that this water supply will be most carefully protected from contamination, and will be ample for the purposes of the University.

The plumbing in the Carr Building appeared to us to be of poor character. It certainly needs careful overhauling, and in many places repairing. Slate floors, or some impermeable material, should

be placed under the urinals in the closets, as the floor is now badly soiled by the urine falling on it, and soaking in, and is a source of discomfort, and may be a source of disease. All these wooden floors should be replaced by marble or slate, with ample drainage for any overflow or dripping.

We respectfully call your attention to the fact that the chemical laboratory and lecture-rooms are badly overcrowded, and the removal of the hoods to make room for students has affected the ventilation of the building. This is not only detrimental to the health of the students, but is taking away from the chemical department an opportunity to do the good work which has been so signally performed by it in the past. The graduates of this department have been in demand, and it will be a serious blow to the University to have any neglect of this department and impair the high grade of teaching which has so far marked the chemical work at the University of North Carolina.

Yours very truly,

G. G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

STATE NORMAL AND INDUSTRIAL COLLEGE.

THE BOARD OF TRUSTEES,
*State Normal and Industrial College,.*
*Greensboro, N. C.*

GENTLEMEN:—The undersigned, representing the State Board of Health, in accordance with section 3 of an act relating to said Board, made on the 15th inst. a sanitary inspection of the college under your charge.

It gives me pleasure to report that I found the institution in an excellent condition, from a sanitary point of view. Of the many water-closets scattered through the various buildings, all were as they should be, with a single exception in the partially occupied Students' Building. Its water supply was cut off, but it did not appear to be in use. The President, who was with me, made a note of it for correction. I note, however, in the lavatories of the Spencer Building that privacy was secured by opaque window-shades. They should be discarded and the windows painted or frosted, for light in abundance is especially desirable in such places.

I was pleased to note the continued use of the Forbes water sterilizers. The output on the second floor of the Spencer Building was not satisfactory as to quantity. I would, therefore, suggest the installation of an additional sterilizer of such capacity as to supply, not barely enough, but more than enough water. One of the chief troubles in the hygienic management of people—women especially—is

to get them to drink water enough. The free and easy working of the vital functions is greatly helped by drinking large quantities of pure water. Its generous use, therefore, should be encouraged in every way.

The Infirmary is too small, I think—certainly incomplete—in that no provision is made for contagious diseases. Owing to the occurrence of three cases of diphtheria in the past few weeks the second floor was cut off from the remainder of the building for their accommodation, and in consequence the quarters for the ordinary sick were at one time overcrowded. This is, of course, inadmissible in the proper care of even the well, and ample provision should be made to avoid it. A separate building for contagious diseases should be erected, or an annex to the present Infirmary, connected by a covered way with open sides, should be built. A still better plan, if possible, would be to use the present Infirmary for other purposes and build a new one in a more retired part of the grounds.

The cold-storage plant, I was informed, is only rented—a temporary arrangement, no doubt due to lack of funds. It should be purchased, or, in any event, made a permanent fixture of the institution. It occasionally happens that under the influence of heat certain organic poisons, known as ptomaines, are developed in milk and meats and cause serious illness. This should be guarded against.

Very respectfully,

RICHARD H. LEWIS, M. D.

---

COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS.

THE STATE BOARD OF AGRICULTURE.

GENTLEMEN:—Having made a sanitary inspection of the College of Agriculture and the Mechanic Arts, the undersigned, appointed by the State Board of Health to make the inspection, beg leave, as required by the act relating to the Board of Health, to report to your honorable body as follows:

The sanitary condition of the College as a whole is good, and we found only one thing to criticise. We refer to the surface privy, the same, with the exception of the water-closets in the hospital, being the only convenience of the kind for the large student-body. As a surface privy it is well arranged and well cared for, but it is the method of disposal of human feces to which we object. For such an institution in this day of sanitary progress it is an anachronism. It is, however, as a possible source of disease that it is to be condemned. Typhoid fever is the one of all the more serious diseases to which the young adult is most susceptible. Most frequently it is conveyed by infected drinking-water, but its transmission by flies is now a well-established fact. As the College is a military school, the

most apt illustration we can suggest is the experience of our troops during the recent Spanish war. In some of our camps, notably at Chickamauga, typhoid fever became such a scourge that the government appointed a commission composed of three of the most distinguished sanitarians in the country to investigate the matter. After a most careful and thorough inquiry they reported the cause of the spread to be chiefly flies, excluding the drinking-water, which they found to be pure. The germs of the disease are found in the discharge from the bowels and bladder. The flies crawling over the surface of the pits infected their feet and afterwards planted them on the food in the kitchen and mess tents. Thousands of cases were caused in this way. On a smaller scale the same thing might happen at the College. In our opinion, in order to avoid this danger a system of sewerage should be installed and the surface privy abandoned.

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

AGRICULTURAL AND MECHANICAL COLLEGE FOR THE COLORED RACE.

THE BOARD OF TRUSTEES,
*A. and M. College for the Colored Race, Greensboro, N. C.*

GENTLEMEN:—Having been designated by the State Board of Health for the purpose, I made a sanitary inspection of the College on the 15th inst. I found it in as good condition as the nature of the plant will permit.

I note the absence of any provision for taking care of the sick. This should be remedied by all means, by the erection of a separate infirmary, so that in case of the appearance of contagious disease the proper isolation could be carried out.

The bathing facilities could be enlarged to advantage, I think.

The surface privy, while apparently fairly well kept, should be abandoned and a system of sewerage substituted. This can be done at comparatively small expense by the method known as subirrigation, as most of the work could be done by the students themselves and the amount of sewer-pipe required would be small. I commend this matter to your careful consideration.

Respectfully,

RICHARD H. LEWIS, M. D.,
*Secretary of State Board of Health.*

SCHOOLS FOR THE DEAF AND DUMB AND THE BLIND, AT RALEIGH.

THE BOARD OF DIRECTORS,

*Schools for the Deaf, Dumb and the Blind, Raleigh, N. C.*

GENTLEMEN:—In compliance with the provisions of section 3 of an act relating to the Board of Health, the undersigned, a committee appointed by the said Board for the purpose, made on November 30th a sanitary inspection of the two schools under your charge. As we purposely avoided giving notice of the intended visit, the conditions found, we take it, fairly represent those usually prevailing.

*The School for the White Blind.*

As regards the more important sanitary features—general cleanliness, water supply and plumbing—we found the school in excellent condition. We think, however, that it would be an improvement of the lavatory in the southern wing of the girls' building to transpose the bath-tubs and water-closets. The latter are now located in a small inside room without an opening upon the outer air, and is consequently dark and not properly ventilated, while the bath-tubs occupy quarters that are both well-lighted and ventilated. It is much more important that the former should have the benefit of an abundance of light and air than the latter.

We noted the very small and totally inadequate inside play-room for the children in bad weather. For reasons given in the concluding paragraph, this is a defect which should be remedied. This could easily be done by utilizing the basement, which is now so much waste space, the only thing required being a good concrete floor. This would also be an improvement on general sanitary principles, inasmuch as it would prevent the rising of the ground air which, from the health standpoint, is objectionable.

The arrangements for the sick, we think, could be much improved. Each of the rooms in the two wings of the girls' building set apart for the cases of ordinary sickness are too far from the general lavatories. A bath-tub and water-closet should be installed in the immediate proximity of each of them. This need is too manifest to require further discussion. But the crying need of the institution is some provision for the proper isolation of contagious diseases, and we earnestly repeat the recommendation in regard to this matter made by the committee of inspection two years ago. The third floor in the center of the main building, being cut off from other parts, except a stairway from below, is well located for the purpose and could easily be transformed into two wards, one for each sex. This should be done by all means. The State cannot afford to subject the most pitiable and helpless of its wards to the dangers of an epidemic of infectious and therefore preventable disease.

The rooms on the west side of the girls' building are too dark. The number of windows is insufficient, and the trouble, especially on the second floor, is aggravated by the roof of the veranda. This defect should be remedied.

Leaving out other considerations, the blind, from a purely physical point of view, are heavily handicapped by their special infirmity. Except to a limited extent they are debarred from the active outdoor exercise which is so important to healthy childhood. They cannot romp and run and participate in athletic games, and in consequence they lack, as a class, the glow of vigorous health to be found in those blessed with sight. You have doubtless observed the pallor which generally characterizes them. For these reasons it is especially important that everything possible in the way of air and light and play-room should be provided for them.

*The School for the Colored Deaf and Blind.*

We found both departments of this school in a most exemplary state of cleanliness, and those in charge are deserving of commendation. Some of the water-closets are of a rather antiquated pattern, but are in good working order and answer the purpose very well. The school as a whole is in excellent sanitary condition.

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

SCHOOL FOR THE DEAF AND DUMB, AT MORGANTON.

BOARD OF DIRECTORS,

*School for the Deaf and Dumb, Morganton, N. C.*

GENTLEMEN:—Having made a sanitary inspection of your school, in compliance with the act relating to the Board of Health, the undersigned committee from said Board take pleasure in reporting that they found everything in excellent condition.

We would suggest, however, the advisability of changing the brick floor of the basement to one of concrete as soon as practicable. While not unsanitary, it is a source, we were informed, of much dust which finds its way to the floor above.

Very respectfully,

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

OXFORD ORPHAN ASYLUM.

BOARD OF DIRECTORS,
*Oxford Orphan Asylum.*

GENTLEMEN:—The committee from the State Board of Health visited the Oxford Asylum and made a careful investigation of the sanitary condition of the property under your charge. It affords us great pleasure to report that we found the buildings in excellent condition, so far as the sanitary arrangements were concerned. The cleanliness was so marked a feature as to excite our unstinted admiration. We nowhere found any evidence of neglect of the premises or want of daily care of all the property under the control of your Superintendent, Colonel W. J. Hicks, and his efficient helpers. The children bore the evidence of the well-directed care which is exercised over this institution.

We wish, however, to call your attention to two points which seem to us of marked importance: We found that everywhere the children were sleeping two in a bed, and it is with great earnestness that we advise you to separate these children, giving each one a single bed. This is a suggestion which is the result of long observation among those best fitted to judge of such necessities. Evil habits of pronounced character are often begotten in dormitories where two children sleep together. The presence of a bad child in a dormitory may work an amount of mischief which may be of serious detriment to the future lives of these little ones over whom you are otherwise exercising such beneficent care. We respectfully submit that the present air supply in these sleeping-rooms is hardly sufficient, and if possible, it would be well to scatter the children more. As we found it, the air supply was not over 255 cubic feet per head, being less than half of the minimum amount supposed to be necessary for the best health in sleeping-rooms. With the exception of the two above-named exceptions, this committee wishes to express again its great satisfaction at finding a charity of this sort so administered as to bring happiness and health to the inmates of the institution, and to insure among these helpless little ones, not only comfort during their stay, but a feeling of admiration, which is the outgrowth of gratitude, toward the institution which gave them an opportunity to become useful men and women.

Yours very truly,

G. G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

ASYLUM FOR COLORED ORPHANS.

BOARD OF DIRECTORS,

*Colored Orphan Asylum, Oxford, N. C.*

GENTLEMEN:—The committee from the State Board of Health visited this institution and found everything under the control of your Superintendent, Rev. Mr. Shepherd, well cared for. The house was clean and the children looked to be in good condition. Little or no sickness was reported, and there was every evidence of a thorough disposition to do the best for the inmates of the institution, under the care of the Superintendent and his corps of teachers and helpers. While it is not strictly a part of our inspection to look after the furniture in these buildings, we would respectfully recommend that these buildings be supplied with new bedsteads and mattresses, as they seem to be in bad shape.

Yours very truly,

G. G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

## STATE HOSPITALS FOR THE INSANE.

---

CENTRAL HOSPITAL, AT RALEIGH.

THE BOARD OF DIRECTORS,

*State Hospital for the Insane, Raleigh, N. C.*

GENTLEMEN:—The undersigned, assigned by the State Board of Health to this work, have made a sanitary inspection of the hospital, and respectfully beg leave to report:

We found the institution clean and in excellent sanitary condition. We would note, however, two wants, the supply of which would, in our opinion, conduce to the healthfulness of the patients.

One of these is the want of verandas, enclosed, of course, with wire netting. Fresh air and sunshine in abundance are of the first importance, from the health point of view, to all persons, especially to children and invalids. The insane are below par in physical as well as mental health, and as the condition of many of them requires restraint of their liberty, they are debarred from outdoor exercise. Wire-enclosed verandas in good weather would in effect be outdoor wards and therefore of great benefit to many of the patients. We would recommend the constructions of such verandas on the west side of the hospital.

The other want is the lack of provision for the isolation of tuberculous patients. The transmissibility of tuberculosis is thoroughly established, the chief avenue of transmission being the sputum. The

proper care of the sputum in this class of patients is simply out of the question, and the danger of infection is, therefore, much greater than it would be among sane people. This is a crying need that should be met at once by the establishment of a special colony for the tuberculous, or by such other method as in the judgment of your honorable body would best solve the problem.

Very respectfully,

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

STATE HOSPITAL, AT MORGANTON.

BOARD OF DIRECTORS,
*State Hospital, Morganton, N. C.*

GENTLEMEN:—The undersigned, representing the State Board of Health, having made a sanitary inspection of the Hospital, beg leave to report:

We found the institution in excellent sanitary condition. There is, however, in our judgment, a serious defect in the arrangements, and that is the lack of some provision for the isolation of the tuberculous patients. In view of the well-established fact of the communicability of the disease through the sputum and the manifest impossibility of securing its proper care from the irresponsible insane, it is particularly important that such provision should be made for them.

We were much pleased with the colony for men and believe this arrangement will be materially helpful to the general health and *ipso facto* to the special malady of its members. We would recommend the extension of this plan as far as possible.

Very respectfully,

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
*Committee.*

---

STATE HOSPITAL, AT GOLDSBORO.

*To the* BOARD OF DIRECTORS,
*State Hospital, Goldsboro, N. C.*

GENTLEMEN:—On October 27th, without previous notice to your Superintendent, we, a committee of the State Board of Health, made a sanitary inspection of the Hospital under your care. We respectfully beg leave to report as follows:

The economy and efficiency used in the management of the institution are unmistakable, as shown by the small annual per capita ex-

penditure, the valuable enlargement and improvement of plant in many respects, and the fairly low death-rate of the inmates as compared with that of other hospitals for the colored insane.

The arrangements for the preparation and preservation of food was found to be admirable; the newly added cold-storage, dancing-hall, dining-room, as well as other improvements, displayed wise and needful investments of the State funds.

The floors to the halls and most of the wards, made clean by frequent dry-sand scourings, and the walls made white by periodic applications of liquid lime, together with the remarkable absence of dust, gave evidence that neatness and cleanliness were conditions striven for by Dr. Miller and his subordinates.

While, therefore, the buildings and the management are in many respects a credit alike to them and the State, the sanitary condition is not ideal, is not above reasonable criticism.

The white floors, made of soft and inferior wood, certainly in the main building, are worn and rough in many places and further marred by large dirt-filled cracks.

With insane people for your population, such floors must sooner or later, in spite of all effort, become contaminated with feces, sputa, urine and other elements of filth.

Floors made of hard wood properly polished, and with periodic applications of enamel paint, would be well-nigh non-absorbent, easily washed and in every way more healthful.

Walls with smooth hard finish, properly painted, suited to disinfectant sprayings, washings and fumigation, are much to be preferred from a sanitary standpoint.

The mortality in your Hospital for the last twelve months, as we are informed, is a fraction less than 7 per cent., which is much lower than it was last year, and even lower than is usual among the colored insane of other asylums. While it is gratifying to know this, it is a fact sad to realize that *one preventable disease*—tuberculosis—is responsible for about 30 per cent. of this death rate. Two years ago our report showed quite 35 per cent. of your mortality was due to the same cause.

As is known, doubtless, to most if not all of you, tuberculosis is a contagious disease. As a contagion it is slow in its onset, and can, with proper precaution, be avoided even in close proximity with its victim. Its contagion is closely associated with the home, the hospital and the prison. An inclosure of some form is necessary to make it effective. "The house is the granary of the tubercle bacillus. It is the place in which tuberculous matter is kept vital until the bacillus can find a new host." The increasing susceptibility to consumption among the negroes of the South seems to be a well-established fact.

According to recent report, at the autopsies on all negroes dying in the Georgia Insane Asylum in 1901, over 50 per cent. gave unmistakable evidences of the presence of this disease.

The relation between *consumption* and *insanity* in the negro is, from the very nature of things, a question of much interest to your Board. The evidence at our command seems to point to the idea that insanity, in most instances, precedes the onset of consumption.

Granting the truthfulness of these propositions, the freest possible ventilation of the wards, with the greatest liberty to outdoor life, are matters of the highest concern to the well-being of your population.

Besides these precautions, we are assured by your Superintendent that systematic bichloride washings and formaldehyde fumigation is practiced in infected wards. To our minds, the most effective method left you whereby you may greatly diminish this heavy sacrifice of life is that of complete separation of the tubercular patients from the other inmates. Such a course was urged in our former report. We are glad to know that Dr. Miller, by means of a little profit realized from brick-making, has been enabled recently to effect such an arrangement among the female patients. There still remains several tubercular patients closely associated in every-day life with 217 male inmates. Surely our legislators will not longer remain indifferent to your needs for the proper removal of this evil condition.

With but a few exceptions, the defective closets in the sewerage system, to which your attention was called in a former report, have been replaced by splendid automatic flushing closets. The further expenditure of a very small sum will give an ideal condition on this line. When the filthy and mischievous habits of many of your inmates are remembered this becomes a matter of no little importance.

In our report of two years ago we called attention to imperfections in the water supply. As the same conditions prevail now as then, we again call attention to matters discussed in that report; except that we are informed by the management that the well near the stables continues to afford good water, as determined both by practical use and by occasional analyses. Two years more of use of this water with good results causes us to be less apprehensive of it, yet we regard it as a possible source of infection, and if used should be analyzed from time to time.

Respectfully,

FRANCIS DUFFY, M. D.,
J. L. NICHOLSON, M. D.,
*Committee.*

# TUBERCULOSIS.

Tuberculosis, usually appearing in the pulmonary form and then popularly known as consumption, is the most fatal disease in North Carolina as it is in other parts of the civilized world. Since its organization the Board of Health has been working in a general way to prevent its spread, but no special concentrated effort to secure its prevention has been made until the present year. The Secretary of the Board, in his annual report made to the conjoint session of the Board with the State Medical Society at its meeting in Raleigh in May last, called particular attention to the importance of the subject and the difficulties appertaining to the solution of the problem, and earnestly requested of the physicians suggestions as to the best methods of procedure. The interested reader is referred to this report and the suggestions made in its discussions, which will be found on preceding pages.

The execution of the campaign was delegated to the Secretary, who gave it most careful consideration before taking action. The fundamental object to be obtained was the education of the people. The most effective way of reaching the people he believed to be through the family physician, whose immediate personal advice and influence would be worth all other agencies combined. For the purpose of this educational work a six-page pamphlet on "The Causes and Prevention of Consumption" was carefully prepared, special pains being taken to make it concise, yet essentially complete; positive and definite, yet plain and simple, and, notwithstanding the handicap, to make it, if possible, interesting. The pamphlet will be found below.

But the mere distribution of literature is not enough. A most important part of the problem is to secure the reading of it. To secure that end as far as possible by interesting the

recipient enough to get him to read the pamphlet, a series of letters addressed to different special classes of the people asking, in addition to the perusal of the article, the interested co-operation of the reader in securing its wide distribution and in general helping to stir up an interest in the subject, were prepared. A copy of these letters was and is to be mailed with each pamphlet, for the distribution is by no means finished, only about 25,000 having so far been sent out. The first was sent to all the newspapers in the State that it might be widely advertised. The response on the part of the editors was encouraging, and as a result much interest has been excited and the call for the pamphlet has been very gratifying, the demand not being limited to our own State, but extending from Indiana to Texas. The other letters are respectively to physicians, ministers, school-teachers of both races, managers of various enterprises having numbers of employees, and to the general public. The greatest interest in this work has so far been shown by ministers of the gospel, many undertaking to distribute the pamphlet by the hundred. In order to set forth fully the scheme adopted by the Board in its campaign against consumption, these letters are also printed below.

It will be noted that a special letter was prepared for the colored teachers. This was deemed necessary for the reason that consumption is much more fatal to the colored than to the white race, the death-rate, so far as our limited mortuary statistics show, being in the proportion of about two and a half to one. Besides, owing to their ignorance and poverty as a class, to their habits and environment and the difficulty of reaching them except through the leaders among their own people, special efforts in their behalf are required. In fact, the colored element in our population greatly enhances the difficulties of successfully solving this, the most stupendous task, under the most favorable circumstances, which confronts the sanitarian. It is our hope, however, that something can

be done through the physicians, ministers and teachers of their race.

It is not the intention of the Board to limit its efforts against tuberculosis to this method, but as far as possible to avail itself of others that are useful, such as the organization of anti-tuberculosis societies in our cities and towns, the securing of public addresses on the subject, and when it becomes feasible the establishment of a special sanatorium for consumption. These latter methods, while helpful, are necessarily very limited in their scope, but by the free use of printer's ink and postage stamps we hope at comparatively small expense to plant the seed of knowledge of this subject in every neighborhood in the State, in the confident belief that it will bring forth fruit.

But after all is said, the family physician remains the most effective agency in the solution of the problem, and by repeated appeals directly to every individual practitioner in the State we hope to arouse and keep alive his interest and secure his active co-operation.

## CAUSES AND PREVENTION OF CONSUMPTION.

(*Tuberculosis, Phthisis, Pulmonary Consumption*).

Pulmonary tuberculosis (consumption) is the most common form of tuberculosis, about 95.5 per cent. of all kinds, it is said. The other principal forms of tuberculosis are scrofula (of the glands), white swelling (of the bones and joints), and lupus (of the skin). These are milder in character, and not so dangerous as the pulmonary form.

Consumption is the most fatal of all diseases and is aptly called "The Great White Plague." It is estimated that one-seventh of all deaths from every cause in the civilized world are due to it. One-fourth of all who die in adult life—the most useful period—it is said, are the victims of this disease. In North Carolina, according to the last census report, about one-tenth of all deaths were attributed to consumption. In other words, between four and five thousand of our people die every year of a disease *that can be prevented.*

CAUSES.

It is a communicable disease, which means that it is transmitted from one case to another. The essential element in the transmission is a germ known as the *tubercle bacillus*, an extremely minute rod-like body, one-ten-thousandth of an inch long and one-fifty-thousandth of an inch in thickness. In common with all communicable diseases, it is a *preventable disease*.

The causes of consumption are of two classes, predisposing and exciting.

*Predisposing Causes.*—In every constitution there is, in varying degrees, a certain power of resistance to the inroads of disease germs, most pronounced in those in vigorous health. While it may be said that the disease itself is very rarely if ever inherited, the lack of this resisting power, just as any other constitutional peculiarity, is inherited, hence the great susceptibility of those belonging to consumptive families. This is greatly increased by intermarriage between such, which should not occur. But resistance is weakened by lowered vitality from any cause, as insufficient and impure air from overcrowding, especially in dark, damp, sunless, poorly ventilated apartments; insufficient or improper food; other diseases of a wasting character, as dyspepsia and typhoid fever, for example; overwork, worry, dissipation, etc. It is a mistaken notion that alcohol is a preventive or curative of consumption. The habitual user is an easier victim. As about three-fourths of the nourishment of the body is furnished by the oxygen taken in with the air breathed, a deformed or imperfectly developed chest, with the corresponding deficiency of lung expansion, is a predisposing cause. For the same reason, those having normal chests but who do not expand them by exercise in the open air are more susceptible. The improved general health of the people resulting from the advance in hygiene, and the outdoor life that has come to be largely the vogue in recent years, is doubtless to no small degree responsible for the marked reduction in the death-rate from consumption.

*Exciting Cause.*—The Tubercle Bacillus. This is found, with the exception of infected meat and milk, which we believe to be rare so far in our State, only in the pus or matter thrown off by a tuberculous patient in the sputum or spit from the diseased lungs, or discharged in the other forms of tuberculosis. It is said that the number of the bacilli or germs thrown off in twenty-four hours in the advanced stage mount up sometimes into the billions. The sputum, therefore, is the chief source of the poison, and consequently its management is the most important item in the problem of the prevention of consumption. Although the germs may find their way into the system by being swallowed in infected food, tuberculous milk or meat, or eatables over which flies fresh from sputum have crawled, from kissing a consumptive on the lips, by putting infected articles in the mouth,

as for example, coins that have been handled by a consumptive, etc., they are generally taken in with the breath in the form of dust. As long as the spit remains moist it is innocent in this regard, as the germs cannot be dislodged and floated into the air. For the same reason the breath of a consumptive is not dangerous, but the germs are sometimes found in the fine spray of saliva expelled to a distance of several feet in coughing, sneezing, loud talking and laughing. The germs cannot live for any length of time exposed to sunshine, fresh air, and rain. They retain their vitality sometimes for months when protected from these agencies. Consumption is therefore essentially a *house disease*. In a room occupied a large part of his time by a consumptive, the germs are not only more abundant but more persistent in action than elsewhere, and the darker and more badly ventilated the room the more so. Moreover, persons who live an indoor life are more susceptible.

PREVENTION.

From what has been said above, the following specific rules of conduct are deduced:

*The sputum or spit of a consumptive should always be destroyed before it can dry and assume the form of dust.* Indoors he should spit directly into the open fire, if there be one, or into a spittoon or spit-cup containing some disinfectant, 5 per cent. carbolic acid, 2 per cent. formaldehyde or one to two thousand corrosive sublimate. Plain water would be much better than nothing, as it would keep the sputum moist and for so long a time innocuous. The contents of the spittoon should be burned or buried and the vessel scalded with boiling water. Away from home, especially in public places of all kinds, he should religiously abstain from spitting on the floor or the sidewalk. He should always use some form of pocket spittoon, of which there are many varieties that can be obtained at a trifling cost, or expectorate upon pieces of rag or soft paper, which should be kept wrapped up in paraffin paper or other impervious material until they are burned. He should never spit into his handkerchief, lest the dry sputum be distributed in the air when he pulls it out.

Special care should be taken not to soil the hands, face or clothing with the sputum.

A consumptive should never cough, sneeze, talk loudly or laugh towards any one near at hand, but turn away his face, or hold his handkerchief in front of his mouth.

No consumptive should ever be kissed upon the lips—better not at all. Regard for the safety of his dear ones ought to make him refuse absolutely to be kissed.

Persons waiting upon consumptives should wash their hands frequently, always before eating. They should abstain from sharing

with them articles of food sent to their rooms. They should, of course, keep constantly in mind the rules of prevention.

The tuberculous patient should have his own toilet articles, tableware and linen, and no one else should use them. In cleansing them they should be boiled, or at least washed with boiling water.

His underclothes, night-clothes and bed-linen should never be mixed with the linen of the family, but immediately upon removal be dropped into a tub of water and kept wet until they can be boiled and washed.

His room should be as airy and bright with sunshine as possible, having a southern exposure when feasible. It should be kept thoroughly ventilated with at least one window open day and night, winter and summer. It should be simply furnished, without carpet, curtains, furniture upholstered in cloth of any kind—all dust-catchers, in short. It should never be swept or dusted, but wiped with a damp cloth, which should immediately afterwards be burned, boiled, or soaked in a disinfecting solution.

No one, if it can be avoided, should sleep in the same room with a consumptive, never in the same or another bed very close to his. Besides the risk of catching the disease, the second person would consume a large part of the oxygen of the air which he so much needs.

Children, who have a habit of handling everything and putting their fingers in their mouths, ought not to be allowed in the room. This applies with special force to the crawling age.

A room vacated by a consumptive should never be occupied by another until it has been disinfected. Renters ought to refuse to take a house in which such a patient has lived until this has been done. In cities the municipal authorities should require the immediate disinfection of every house from which one dead of consumption has been buried. It would be best for the city to have this done by its own officials trained in the work. In order to reach these cases every town should forbid the burial or removal of any corpse except upon the presentation of a death certificate stating the cause of death, signed by the attending physician. Progressive towns do this any way in order to make an accurate record of their vital statistics.

A consumptive house servant or dairy hand is a source of danger that can and should be avoided. It would work no hardship, for a different life would be better for the patient. This warning applies especially to the South, for the reason that the disease is very much more prevalent in the colored than in the white race.

The outer clothes of a consumptive and the woolen skirts of all women which have trailed over the floors of infected houses, of public halls, of street-cars and over the sidewalks should be brushed out-of-doors, and the brusher should avoid, as far as possible, inhaling the dust, always breathing through the nose. Dark petticoats, often

tucked or flounced at the bottom, which are never washed and which accumulate filth month after month, are very objectionable.

The danger from tuberculous meat is slight because the germs are killed in cooking, but it is much greater from milk which is taken raw, and which, besides, is more liable to infection. Milk from a cow with a diseased udder should never be used. Cities and towns ought to require of every dairyman selling milk to their people a license granted only upon the observation of the proper sanitary rules, including the tuberculin test, and revocable upon violation of these rules.

Every municipality should adopt and enforce an ordinance against spitting on the sidewalks and on the floors of public places.

Compulsory notification would be very helpful, especially in the case of the very poor.

It is the plain duty of every consumptive, to his loved ones and the public, once in possession of the facts above set forth, to observe all the precautions laid down, and of those intimately associated with him to see that he does it.

*It is likewise the duty of every physician to see that these facts are impressed upon his consumptive patients and their families. The interested co-operation of the attending physician is by far the most important element in the solution of this difficult and dreadful problem. Without it comparatively little can be done, with it wonders can be accomplished.*

It should be borne in mind that a consumptive taking the precautions above set forth in the management of his sputum is not at all a source of danger to others, and need not be avoided. It would be unnecessary cruelty to treat him like a leper. But his friends should see that he does take the precautions.

### OFFICES AND SHOPS.

In business offices, shops, factories, or any other places where a number of persons are shut indoors together, the danger of infection is increased. The managers of such offices or factories, for their own protection as well as that of their employees, should see that the proper precautions are observed. Free ventilation should be had and a rigid anti-spitting rule should be enforced. Spittoons containing water under all circumstances, and a disinfectant if there be present a known case of consumption, should be provided and their invariable use insisted upon. Book-keepers should never moisten the finger to turn a page. The Michigan Board of Health reports twenty successive cases of consumption in one office in Detroit as originating from one case who had this habit. The germs were found on the leaves of the books. His successors picked them up and put them into their own mouths, or scattered them in the air as dust in turn-

ing the leaves and inhaled them. No individual having a cough ought to use the common drinking cup, but use his own exclusively.

Provision should be made in all hospitals for the insane and in prisons for the separation of the tuberculous from the otherwise healthy. The utter helplessness of the inmates makes this an imperative demand of humanity.

### A WORD AS TO TREATMENT.

Tuberculosis, *if taken in time*, is one of the most curable of chronic diseases. In the first stage, before the lungs begin to break down, there is no expectoration, no pus or matter containing germs is thrown off, and it is not contagious. In this stage it can be cured by proper care in the majority of cases. It is therefore all-important to the patient and the public, his immediate family in particular, that the diagnosis be made as early as possible. To this end, any person suffering from a general decline in health, especially if marked by a gradual loss of flesh, loss of appetite, a slight morning cough, feverishness, and perhaps huskiness of voice towards evening, should seek medical advice without delay. There seems to be a tendency on the part of both the patient and his friends to resent the suggestion that he has consumption, to deny it, and perhaps to discharge his true and candid physician—*and lose the golden opportunity of cure*. He should accept and act upon it *at once—with hope*.

The modern treatment of tuberculosis, which has been so successful, consists not in the use of drugs to any considerable extent, but in *fresh air* at all times, day and night, an abundance of highly nutritious food (rich milk, eggs, good beef, etc.), and a well-ordered life in accordance with the principles of hygiene. The consumptive should beware of patent medicines or over-confidence in any drug, lest the chance of cure be lost while leaning on a broken reed.

The success of the treatment is chiefly in the hands of the patient himself. A resolute will, a cheerful spirit, and obedience to discipline will overcome the disease in very many cases.

Copies of this Bulletin will be gladly furnished free to any one who will ask for them and distribute them.

Issued by the North Carolina Board of Health.

RICHARD H. LEWIS, M. D.,
*Secretary.*

GEORGE G. THOMAS, M. D.,
*President.*

## LETTERS SENT WITH THE PAMPHLET.

### TO EDITORS OF NEWSPAPERS.

*To the Editor:*

MY DEAR SIR:—The State Board of Health proposes to inaugurate a vigorous campaign against the most fatal of all diseases, pulmonary consumption. It is a preventable disease. Ignorance of its causes and of the proper methods of its prevention is in large part responsible for its spread. For the information of the people on these points we have prepared and had printed for general distribution twenty thousand copies of the enclosed pamphlet. The problem is to get it before the people. For the accomplishment of this no agency can be compared with the press. I therefore write to ask your most valuable co-operation in this work for suffering humanity. Your help would almost surely be the means of saving some—probably many—lives. Will you not give it by calling attention to the pamphlet and by advising those of your readers interested in the subject, especially such as have consumption in their families, to send a postal card to the undersigned for as many copies as they will distribute?

Very truly yours,

RICHARD H. LEWIS, M. D.,
*Secretary.*

---

### TO PHYSICIANS.

MY DEAR DOCTOR:—You have probably already seen in our last *Monthly Bulletin* a statement of the intentions and plans of the Board of Health in regard to the prevention of tuberculosis, including the article on the subject, which it is proposed to circulate as widely as possible among the people. Those whom it is most important to reach are the consumptives themselves and their families. A fundamental element in the problem is to locate these. This can practically be done only by our physicians, who, in their visitations to all classes, high and low, rich and poor alike, must know of the existence of nearly every case of consumption in the advanced and dangerous stage. Knowing and treating these cases, they can, without any trouble, put this pamphlet into the hands of those affected. By so doing they would be the means of accomplishing great things in preventing the spread of this most fatal disease.

Now, Doctor, we ask your invaluable aid in this work. We believe you will give it, for every physician worthy of this profession must be always glad not only to cure disease, but also when in his power to prevent it.

I enclose a copy of the pamphlet as printed for distribution. Please let me know how many copies you can use, or send me the

name and address of the householder of those families in which consumption exists (in confidence), and I will mail one to each of them. Let me beg of you also to impress, by your own word of mouth, the importance of taking the precautions laid down. Your personal advice would be more weighty than any publication.

Very truly yours,

RICHARD H. LEWIS, M. D.,
*Secretary.*

---

TO MINISTERS.

REV. AND DEAR SIR:—I enclose herewith a pamphlet on "The Causes and Prevention of Consumption," published by the State Board of Health for wide distribution among the people, in the hope of staying, to some extent at least, the ravages of this the most fatal of our diseases. The problem is how to get it into the hands of the people, especially of consumptives and of families in which the disease is present. Next to the physician, the minister of the Gospel is in more immediate relation with the sick and suffering than any other. There are more than 2,500 ministers in the State. If we can secure their sympathetic co-operation in this work for humanity we believe that it will be most helpful. Ministers as a class are not only public-spirited citizens, but as a result of their holy calling their hearts are especially attuned and responsive to the cry of distress, physical as well as spiritual. We therefore believe that we can count on your help in this work, and we ask it. You can best render it by giving a copy of the pamphlet to all the consumptives in your congregation and by discussing the question with your people publicly and privately. Ignorance of the causes and of the proper methods of prevention is chiefly responsible for the spread of the disease. And how can the people hear without a preacher?

Upon receipt of a postal card stating the number you can use, I will send them to you with pleasure.

Very truly yours,

RICHARD H. LEWIS, M. D.,
*Secretary.*

---

TO WHITE TEACHERS.

*To the Teacher:*

The State Board of Health is making an effort to prevent, as far as possible, the ravages of pulmonary consumption—the most fatal of all diseases. The method adopted is the wide diffusion among the people of information as to the best way to do this. To that end a pamphlet, setting forth in a simple manner the proper course to be pursued, has been prepared, a copy of which I enclose.

The teacher, through the children, is in relation, more or less direct, with nearly all the people in his or her school-district and, by inquiry of the pupils, can ascertain the families in which there is a case of sickness characterized by a cough. Having done so, she could send a copy of the pamphlet to the family by the child. Will you not make this inquiry, and let me know on a postal card how many copies you can use? Upon its receipt I will mail them to you without cost, and will add as many more as you will distribute to those interested, whether sick or well.

In reading the pamphlet you will note that one of the most important things in the prevention of consumption is the building up of the general health, or in keeping strong and well. This requires an observance of the general laws of hygiene, the most important of which are indicated in the pamphlet.

Scrofula in its various forms is a mild form of tuberculosis. Pale, flabby, listless children with running nose or ears, or who breathe through the mouth, if not actually scrofulous, have a tendency to that disease or toward true consumption later in life. It is, therefore, especially important that such children should enjoy to the full fresh air, sunshine and simple but nutritious food. Outdoor sport should be encouraged for all children, and, therefore, every school should have its playgrounds.

You can assist in educating the people in regard to consumption by talking about what you have read in the pamphlet as well as by distributing it. Will you not lend your valuable aid to this most important work? Write me.

Very truly yours,

RICHARD H. LEWIS, M. D.,
*Secretary.*

---

TO COLORED TEACHERS.

*To the Colored Teacher:*

Pulmonary tuberculosis, or consumption, as it is commonly called, has come to be the bane of the colored race. It is the most fatal of all diseases to every race, but it is especially so among the colored people, being nearly three times as fatal to them as to the whites. It is, therefore, especially important to your people that every effort should be made to check the ravages of this dreadful disease. Being a contagious disease, it can be prevented by following carefully the directions which are fully set forth in the pamphlet on the subject issued by the State Board of Health, a copy of which I enclose.

In this matter the colored people, as a whole, can be reached only by the more enlightened of their own race. We must depend, therefore, upon their ministers and teachers, the number of colored physicians being quite limited. As you are in relation with the people

in your school district through their children, and doubtless have their confidence, you can be of great service in this work—by sending the pamphlet, by the children, to those who can read, and by telling the illiterate about it. It is desirable that all the people should possess the information contained in the pamphlet, but particularly those families in which there is a case of the disease. In repeating the instructions, I would suggest that you emphatically condemn the habit of sleeping with the head covered and, with even greater emphasis, dwell upon the vital importance of properly caring for the sputum, or spit. Carelessness and a want of cleanliness in relation to the expectoration is the chief cause of the spread of consumption.

I bespeak your cordial co-operation in this work of humanity. It carries with it no pecuniary reward, but the consciousness that you had been of service to your people would repay you. Make a careful estimate of the number of pamphlets you can use to advantage, notify me on a postal card, and I will mail them to you without cost.

Respectfully,

RICHARD H. LEWIS, M. D.,
*Secretary.*

---

TO THOSE CONTROLLING EMPLOYEES IN INDOOR PURSUITS.

DEAR SIR:—The State Board of Health is making a special effort to check as far as possible among our people the ravages of consumption, our most fatal disease.

I enclose a copy of a pamphlet on its causes and prevention and ask your careful reading of the same, especially of the paragraph addressed particularly to you. I also bespeak in the interest of yourself as well as of your employees your cordial co-operation in this work we are trying to do for humanity.

I would be pleased to send you as many copies as you will distribute.

Very truly yours,

RICHARD H. LEWIS, M. D.,
*Secretary.*

---

TO THE GENERAL READER.

MY DEAR SIR:—I enclose a copy of a pamphlet on "The Causes and Prevention of Consumption," which the Board of Health has prepared for general distribution, and ask you to read it. Having read it, we would thank you to hand it to some consumptive or to the head of some family in which the disease is present. We would also be pleased if you would discuss the subject with your associates, and in that way assist in spreading the information.

Tuberculosis is the most fatal of all diseases, and at the same time is preventable. The chief cause of its spread is ignorance of its cause and of the best methods of preventing it. The hope of the Board is to dispel this ignorance, in part at least, by sending out this pamphlet and by still wider distribution of the information it contains through the help of the newspapers and by word of mouth on the part of those who read it. Will you not aid us in this effort to save our people, as far as possible, from suffering and death?

We would be more than glad to send the pamphlet to any one desiring it. A postal card to the undersigned would represent the cost and trouble.

Yours very truly.

RICHARD H. LEWIS, M. D.,
*Secretary.*

# UNCINARIASIS OR HOOK-WORM DISEASE.

Since our last report work new in character and valuable in results has been inaugurated and vigorously prosecuted, viz., a campaign against what is known as hook-worm disease. What are known as "dirt-eaters" are victims of this disease, abnormalities in appetite being one of the symptoms. This intestinal parasite, being a blood-sucker, we now know is the source of the trouble with those pale, flabby, listless people, especially children, we so often see in our country districts, and not so much soda-biscuit and fried meat as we once thought. It no doubt also explains in many instances those cases of anæmia and weakness among the young operatives in cotton mills about which so much has been said—the operatives coming from the country bringing the disease with them.

While the hook-worm has been known in Europe for about fifty years, it was not until 1902 that a species indigenous to the Southern section of this country was discovered and demonstrated by Dr. Charles Wardell Stiles, Chief of the Department of Zoology in the United States Public Health and Marine Hospital Service. The following is a summary of Dr. Stiles' report on the subject:

SUMMARY OF DR. STILES' REPORT.

Convinced from theoretical deductions that hook-worm disease (uncinariasis) must be more or less common in the South, a trip was made from Washington, D. C., to Ocala, Fla., stopping at penitentiaries, mines, farms, asylums, schools, and factories, and the fact was established that the chief anæmia of the Southern rural sand districts is due to uncinariasis, while clay districts and cities are not favorable to the develpment of this disease.

In the Old World, hook-worm disease was probably known to the Egyptians nearly three thousand five hundred years ago, but its

cause was not understood until about the middle of the nineteenth century, when it was shown to be due to an intestinal parasite, *Agchylostoma duodenale*. Until 1893 no authentic cases of this disease were recognized as such in the United States, but between 1893 and 1902 about thirty-five cases were diagnosed. In 1902 it was shown that a distinct hook-worm, *Uncinaria americana*, infests man in this country, and this indicated very strongly that the disease must be present, although not generally recognized. It is now established that in addition to the few cases of Old World hook-worm disease imported into the United States, we have in the South an endemic uncinariasis due to a distinct cause, Uncinaria americana. This disease has been known for years in the South, and can be traced in medical writings as far back as 1808,* but its nature was not understood. Some cases have been confused with malaria, others have been attributed to dirt-eating.

The hook-worms are about half an inch long. They live in the small intestine, where they suck blood, produce minute hemorrhages, and in all probability also produce a substance which acts as a poison. They lay eggs, which cannot develop to maturity in the intestine. These ova escape with the fæces and hatch in about twenty-four hours; the young worm sheds its skin twice, and then is ready to infect man. Infection takes place through the mouth, either by the hands soiled with larvæ or by infected food. Infection through the drinking water may possibly occur. Finally, the larvæ may enter the body through the skin and eventually reach the small intestine.

Patients may be divided into light cases, in which the symptoms are very obscure; medium cases, in which the anæmia is more or less marked, and severe cases, represented by the dwarfed, edematous, anæmic dirt-eater. Infection occurs chiefly in rural sand districts. Above the frost line the symptoms are more severe in summer than in winter, and whites appear to be more severely affected than negroes. Persons who come in contact with damp earth are more commonly infected than others; so that the disease is found chiefly among farmers, miners, and brickmakers. Severe cases are more common in women and children than in men over twenty-five years of age. Uncinariasis is a disease which occurs in groups of cases, and if one case is found in a family the chances are that other members of the same family are infected.

The testimony of patients severely infected is unreliable. Recalling that any one or more symptoms may be absent or subject to variation, it may be noted that the period of incubation (at least before the malady can be diagnosed by finding the eggs) is from four to ten

---

*An article by Dr. Pitt, who says that "along the Roanoke River, N. C., malaria or dirt-eating prevails, mostly among poor white people and negroes and originates, in my opinion, from a deficiency of nourishment."—ED.

weeks. Stages are not necessarily distinctly defined, but are described as (1) stage of purely local symptoms, corresponding to the light cases; (2) stage of simple anæmia, corresponding to the medium cases; and (3) dropsical stage, corresponding more or less to the severe cases. The duration of the disease after isolation from the source of infection has been traced for six years and seven months; how much longer infection will last is not established. If a patient is subject to cumulative infection, the disease may last five, ten, or even fifteen years, and in case of light infection perhaps longer.

*External appearance.*—In extreme cases there is a general lack of development; skin waxy white to yellow or tan; hair is found on the head, but is more or less absent from the body; breasts are undeveloped; nails white; external genitalia more or less rudimentary; face anxious, may be bloated; conjunctivæ pale; eyes more or less dry; pupil dilates readily; membranes pale according to the anæmia; teeth often irregular; tongue frequently marked with purple or brown spots; cervical pulsations prominent; thorax emaciated; heart-beats often visible; abdomen frequently with "pot-belly"; extremities emaciated, frequently edematous, and with wounds or ulcers of long standing.

*Urine* 1010 to 1015; in advanced cases albumen without casts; acid or alkaline.

*Fæces* reddish brown, contain eggs, and may contain blood.

*Circulatory system.*—Anæmia pronounced, according to degree and duration of infection; blood watery, with decreased red blood corpuscles and with eosinophilia; "heart disease" very commonly complained of; hæmic murmurs present; pulse 80 to 132 per minute.

*Temperature.*—Subnormal, normal, or to 101° to 102° F.

*Respiratory system.*—Breathing may be difficult, slow, or increased to as high as 30.

*Muscular system.*—Emaciation and great physical weakness.

*Digestive system.*—Appetite poor to ravenous; abnormal appetite often developed for pickles, lemons, salt, coffee, sand, clay, etc.; pain in epigastrium; constipation or diarrhœa.

*Nervous system.*—Headache, dizziness, nervousness, mental lassitude, and stupidity.

*Genital system.*—Menstruation irregular or absent; if present, it occurs chiefly in winter; there is a marked tendency to abortion.

*Diagnosis.*—The safest plan is to make a microscopic examination of the fæces to find the eggs; or, if fæces are placed on white blotting paper, a blood-like stain will be noticed.

*Treatment.*—Thymol, or male fern (or ? calomel); iron and good food.

*Prognosis.*—Good, if patient is not too far gone at time of treatment.

*Lethality.*—Not yet determined.

*Prevention.*—Treat all cases found and dispose of fæces.

Economically, uncinariasis is very important. It keeps children from school, decreases capacity for both physical and mental labor, and is one of the most important factors in determining the present condition of the poorer whites of the sand and pine districts of the South.

The disease is carried from the farms to the cotton mills by the mill hands, but does not spread much in the mills; nevertheless, it causes a considerable amount of anæmia among the operatives.

For the details of the work done by the Board in connection with this disease the reader is referred to the annual report of the Secretary made to the conjoint session of the Board of Health with the State Medical Society in 1904, and to the files of the *Monthly Bulletin*.

# SMALLPOX.

For the past biennial period smallpox has been much more prevalent in the State than at any time since it made its first appearance in January, 1898. In the annual report of the Secretary of the Board for 1902-'03 a tabulated statement giving the number of counties infected, the number of cases and number of deaths according to race from the beginning to May 1, 1903, will be found. In the corresponding report for 1903-'04 similar statistics for that year are given, the total number of cases being 5,370—2,840 white and 2,530 colored—with total deaths 69: 35 and 34 respectively, according to race. Previous to this year the number of cases was much larger among the negroes and for the first time this proportion was reversed. From January 12, 1898, to May 1, 1904, there have been reported 17,105 cases with 400 deaths—among the whites, 6,740 cases with 172 deaths, and among the colored people 10,365 cases with 228 deaths.

The explanation of the practical difficulty in controlling the disease is to be found in its extreme mildness, which, together with a pronounced prejudice against vaccination among the more ignorant of the population, creates a public sentiment strongly hostile to those thorough and drastic measures which are essential to its successful control and final obliteration from the State. In view of the above facts the present outlook is for a continuance of smallpox for years to come, or until all the people have either had it or been vaccinated.

The health officers of the State having become more familiar with the disease, the demand for the State Smallpox Inspectors has greatly diminished. During the two years Dr. Harrill for the western section has visited only eight

counties, viz., Buncombe, Stanly, Richmond, Ashe, Wilkes, Anson, Catawba and Caldwell; and Dr. Tayloe for the eastern section, nine, viz., Vance, Columbus, Pender, Greene, Pitt, Onslow, Camden, Beaufort and Hyde.

For details the reader is referred to the annual reports of the Secretary to the conjoint session, to be found on preceding pages.

# LEGISLATION.

Two important measures having in view the better protection of the public health were enacted by the General Assembly of 1903. These were "An Act to Define the Practice of Medicine and Surgery," and "An Act to Protect Water Supplies."

The object of the former was to eliminate charlatanism of all kinds by requiring all persons offering to heal disease by any method whatsoever to prove to the satisfaction of the State by obtaining from its Board of Medical Examiners a license, thereby showing that they had acquainted themselves with the structure, functions and diseases of the human body and with those methods of healing generally accepted as the best. While materially weakened by an amendment exempting Christian Scientists, it covered all other forms of quackery. Unfortunately, however, the Supreme Court in State *v.* Biggs, declared it unconstitutional.

The act to protect water supplies was an amplification and improvement in many respects on an act under the same title passed by the Legislature of 1901, which it repealed. The provision empowering the State Board of Health to have the biological analyses required made in its own laboratory and to charge therefor "the sum of five dollars ($5) for each examination," has resulted in a much closer surveillance of the public water supplies than ever before, and has at the same time enabled the laboratory, with the assistance of the Agricultural Department, to keep afloat and do much valuable work. A few of the water companies have shown a disposition to evade the law or payment for the work, and an amendment to cure this trouble would be of material benefit.

In its report to the American Public Health Association at the 1901 meeting the Committee on Water Legislation placed

North Carolina with only three other States in the first class; and as the act of 1903 is a very great improvement upon former statutes, her position in that rank would seem to be assured.

The following is the act:

AN ACT TO PROTECT WATER SUPPLIES.

*The General Assembly of North Carolina do enact:*

SECTION 1. In the interest of the public health every person, company, municipal corporation or agency thereof selling water to the public for drinking and household purposes, shall take every reasonable precaution to protect from contamination and assure the healthfulness of such water; and any provisions in any charters heretofore granted to such persons, companies or municipal corporations in conflict with the provisions of this act are hereby repealed.

SEC. 2. Such water-works as derive their supply from lakes or ponds or from small streams not more than fifteen miles in length shall have made a sanitary inspection of the entire water-shed not less, under any circumstances, than once every three calendar months, and a sanitary inspection of any particular locality on said water-shed at least once in each calendar month, whenever in the opinion of the board of health of the city or town to which the water is supplied, or when there is no such local board of health, in the opinion of the county superintendent of health, or in the opinion of the State Board of Health, there is reason to apprehend the infection of the water in that particular locality. Said companies or municipal corporations shall cause to be made a sanitary inspection of any particular locality on said water-shed at least once in each week, whenever in the opinion of the board of health of the city or town to which the water is supplied, or when there is no such local board of health, in the opinion of the county superintendent of health, or in the opinion of the State Board of Health, there is special reason to apprehend the infection of the water from that particular locality by the germs of typhoid fever or cholera. The inspection of the entire water-shed as herein provided for shall include a particular examination of the premises of every inhabited house on the water-shed, and in passing from house to house a general inspection for dead bodies of animals or accumulations of filth. It is not intended that the term "entire water-shed" shall include uninhabited fields and wooded tracts that are free from suspicion. The inspection shall be made by an employee of, and at the expense of, said water company or municipal corporation, in accordance with reasonable instructions as to method, to be furnished by the Secretary of the State Board of Health. The said sanitary inspector shall give in person to the head of each house-

hold on said water-shed, or in his absence to some member of said household, the necessary directions for the proper sanitary care of his premises. It shall further be the duty of said inspector to deliver to each family residing on the water-shed such literature on pertinent sanitary subjects as may be supplied him by the municipal health officer, or by the Secretary of the State Board of Health.

SEC. 3. In case of those companies obtaining their supply of water from rivers or large creeks, having a minimum daily flow of ten million gallons, the provisions of section 2 shall be applied to the 15 miles of water-shed draining into the said river or creek next above the in-take of the water-works.

SEC. 4. Every water company, whether owned by private individuals or corporations, or by the municipality, shall have made, not less frequently than once in every three months, at its own expense, by the chemist of the State Board of Health, or such chemist as the said board may designate, a chemical analysis; and once every month at its own expense by the Biologist of the State Board of Health or such biologist as said board may designate, a bacteriological examination of a sample of its water drawn from a faucet used for drinking purposes, packed and shipped in accordance with the instructions to be furnished by the Secretary of the State Board of Health: *Provided*, that when the supply is from a flowing artesian well said analysis shall be made in the discretion of the Secretary of the State Board of Health.

SEC. 5. Failure on the part of any water company to comply with the requirements of sections 2, 3, and 4 shall be punished by a deduction from any charges for water against the city or town supplied, of twenty-five dollars for each and every such failure: *Provided*, that in no one year shall the sum of such forfeitures exceed five hundred dollars. Where the water-works are owned or operated by the city or town, failure on the part of the municipal official having in charge the management of the water-works, to comply as above, shall be a misdemeanor, and punishable by a fine of not less than ten nor more than twenty-five dollars, or by imprisonment for not less than ten nor more than thirty days: *Provided further*, the said official does not prove to the satisfaction of the court that in spite of reasonable effort and diligence on his part he was prevented, directly or indirectly, by his superiors from doing his duty in this respect, in which case said superior officer or officers shall be deemed guilty of a misdemeanor, and punished by a fine of not less than fifty nor more than two hundred dollars, or by imprisonment for not less than one nor more than six months.

SEC. 6. Every city or town having a public water supply shall, at its own expense, have made at least once in every three months by one of its own officials a sanitary inspection of the entire water-shed of its water supply, and it shall be the duty of the said official making such inspection to report to the mayor any violation of this act.

SEC. 7. Every person, firm or corporation residing or owning property on the water-shed of a lake, pond or stream from which a public drinking supply is obtained, shall carry out such reasonable instructions as may be furnished him in the manner set forth in section 2, or directly by the municipal health officer, or by the State Board of Health. Failure to do so shall be deemed a misdemeanor, and shall be punishable by a fine of not less than two dollars and costs nor more than twenty-five dollars and costs, or by imprisonment for not less than ten nor more than thirty days.

SEC. 8. The mayor of each city or town having a public water supply shall have concurrent jurisdiction with any justice of the peace to hear and determine all violations of this act: *Provided*, such violation is within the jurisdiction of the justice of the peace.

SEC. 9. As a check and guarantee of the faithful performance of the requirements laid down in the preceding sections of this act, the State Board of Health shall make or have made by its authorized agents such inspections of water-sheds and such chemical and bacteriological examinations of the public water supplies of the State as may be deemed necessary to insure their purity. Should this inspection or examination show conditions dangerous to the public health, the Secretary of the said State Board of Health shall notify the mayor, the municipal health officer and the superintendent or manager of the water-works at fault, and demand the immediate removal of said dangerous conditions. If at the end of thirty days after the service of said notice and demand, the said dangerous conditions have not been removed, to the extent that due diligence could accomplish such removal, the said Secretary shall have printed in one or more of the local newspapers a plain statement of the facts for the information and protection of the citizens using the water.

SEC. 10. Each sanitary inspector herein provided for is hereby authorized and empowered to enter upon any premises and into any building upon his respective water-shed for the purpose of making the inspection herein required.

SEC. 11. Whoever defiles, corrupts, pollutes any well, spring, drain, branch, brook or creek, or other source of public water supply used for drinking purposes, in any manner, or deposits the body of any dead animal on the water-shed of any such water supply, or allows the same to remain thereon unless the same is buried with at least two feet cover, shall be guilty of a misdemeanor, and fined and imprisoned in the discretion of the court.

SEC. 12. Whoever shall collect and deposit human *excreta* on the water-shed of any public water supply shall be guilty of a misdemeanor, and punished by fine and imprisonment in the discretion of the court.

SEC. 13. No person, firm, corporation or municipality shall flow or discharge sewage into any drain, brook, creek or river from which a public drinking-water supply is taken, unless the same shall have

been passed through some well known system of sewage purification approved by the State Board of Health. Any person, firm, corporation or the officer of any municipality having this work in charge, who shall violate this section shall be guilty of a misdemeanor, and the continued flow and discharge of such sewage may be enjoined by any person.

SEC. 14. That all schools, hamlets, villages, towns or industrial settlements which are now located, or may be hereafter located on the shed of any public water supply, not provided with a sewerage system, shall provide and maintain a tub system for collecting human excrement, and provide for the removal of the same from the water-shed at least twice each week. Every person, firm, corporation or municipality violating this section shall be guilty of a misdemeanor, and fined or imprisoned in the discretion of the court.

SEC. 15. No burying-ground or cemetery shall be established on the water-shed of any public water supply nearer than five hundred yards of the source of supply.

SEC. 16. All water companies now organized under the State laws, which may maintain public water supplies may acquire, by condemnation, such lands and rights in land and water as are necessary for the successful operation and protection of their plants, said proceedings to be the same as prescribed by chapter 49, section 1 of The Code of North Carolina.

SEC. 17. For carrying out the provisions of this act the State Board of Health is authorized and empowered to have the bacteriological examinations made as hereinbefore provided for, and to charge for the same the sum of five dollars ($5) for each examination.

SEC. 18. All laws and parts of laws in conflict with this act are hereby repealed.

SEC. 19. That this act shall be in force from and after its ratification.

## THE MONTHLY BULLETIN.

*The Monthly Bulletin* continues to be our most valuable means of reaching the people, and especially the medical profession. Every physician is, or should be, in a certain sense, a health officer to his own *clientele,* and our principal method of educating the public in hygiene is through him. The word of the family physician is far more weighty with those whose confidence he possesses and with whom he comes in frequent personal communication on all questions relating to health than anything said or written by a stranger. In order, therefore, to keep in touch with him and to keep alive his interest and secure his co-operation, the *Bulletin* is sent regularly to all the physicians in the State.

In addition to a monthly review of the diseases prevalent in the State and the mortuary statistics of the principal cities and towns, leading articles by the Secretary of the Board, who is its editor, including as occasion demands, direct communications to physicians, and from time to time by the bacteriologist, as well as selected articles on pertinent subjects, are printed. The folowing titles will give an idea of the scope if its work: Plague Conference, Biological Laboratories and Public Health, A Bill to be Entitled an Act to Define the Practice of Medicine and Surgery, Recent Legislation, An Act to Protect Water Supplies, The Medical License Law as Amended, Notice to Physicians, Germs and Germicides, Annual Meeting of the Board of Health and of the State Medical Society, Report of the Secretary of the North Carolina Board of Health, June 1, 1902, to June 1, 1903; Hook-worm Disease, the Hook-worm Disease in Alabama, Laboratory Notes, The Fly as a Carrier of Typhoid Fever, Consumption is Chiefly Caused by the Filthy Habit of Spitting, The Domestic Filter,

Diphtheria, Extracts from the Evidence for Antitoxin, Wanted a Physician, A Case of Uncinariasis (illustrated), A New Course in General Hygiene Offered at the University, Our Medical License Law, Brief of the Attorney-General in State *v.* Biggs, Amendment to Medical License Law Unconstitutional, The Health Conscience—Pneumonia, The Relation of Early Diagnosis and Treatment to the Prevention of Tuberculosis, Antitoxin Again, The Adulteration of Foods and Medicines, The War Against Mosquitoes—An Appeal to Physicians, Hook-worm Disease Again, The Ethics of Eating, The Disinfection of Paper Money, Notice to Physicians, Annual Meeting of the State Medical Society and of the Board of Health, Dr. Ernest P. Foster, Dr. Abner Alexander, The Etiology of Malaria (illustrated), House Infection of Tuberculosis, Annual Report of the Secretary of the North Carolina Board of Health—1903-1904, Microbes and the Milk Supply, Compulsory Notification of Tuberculosis, The Prevention of Tuberculosis, Typhoid Fever and Drinking-water, Diphtheria, Woman's Duty Toward the Health of the Nation, A Scheme to Induce General Vaccination, The Germs of Consumption.

# ARTICLES FOR THE PRESS.

The following articles were sent to all the newspapers of the State with request to print:

## TYPHOID FEVER—RULES FOR ITS PREVENTION.

*(Issued by the North Carolina Board of Health).*

The active agency in the causation of typhoid fever is a bacterium, the bacillus typhosus, which attacks and causes the ulceration of certain glands in the small intestine, developing therein by myriads. They are therefore to be found chiefly in the bowel discharges, although present also in the excretion of the kidneys and to some extent in the expectoration of a person sick with the disease. From one of these sources, nearly always the first named, the bacteria are transferred to the intestinal tract of a healthy person. The poison is always swallowed. The most common agencies of transfer are the drinking water, including milk infected from washing cans in polluted water, and the common house-fly, although it may be conveyed directly to the nurse by her own soiled hands, and sometimes in dust. The most important rules therefore for the prevention of the extension of the disease may be briefly stated as follows:

1. Cover *immediately* upon their passage the body discharges, to prevent access of flies.

2. As soon as possible thoroughly disinfect the discharges by mixing in equal quantity with them one of the following: (a) freshly-made milk of lime or "whitewash" (unslaked lime); (b) a five-per-cent. solution of carbolic acid: (c) a 1-to-1,000 solution of corrosive sublimate; (d) a 1-per-cent. solution of formaldehyde. After standing a half hour (covered all the time), the mixture should be *buried* (never thrown on the surface of the ground) at a distance from the well of not less than 150 feet.

3. Provide in the sick-room a wooden tub one-third full of either of the three last-named solutions, and drop therein as soon as removed everything in the way of body or bed clothing, handkerchiefs, towels, etc., that have come in contact with the patient, and keep them submerged until they be *boiled*, washed and dried in the sun.

4. All remnants of food that may for any reason be carried into the sick-room must be burned.

5. The nurse should wash her hands and dip them into one of the solutions, preferably corrosive sublimate, after every "changing" of the patient. She should never draw water from the family well un-

less a pump is used. In case it should be absolutely necessary she should disinfect her hands as above before doing so.

6. The soiled linen of the patient should never be washed at or near the well or spring. The greatest care should be observed to prevent the drainage or seepage through the soil into the well or spring from accumulations of filth of all kinds. As soon as a case of typhoid fever appears in a family all drinking water should be boiled until a report on the same can be obtained from the State Biologist, the family physician making application to the Secretary of the Board of Health for permit and sterilized bottle.

7. As the germ is present in the intestine in the preliminary stages and for several weeks after convalescence is established and the patient practically well, extra care of surface privies should be observed. Every evacuation should be immediately and completely covered with lime or dry powdered earth.

*Summary.*—Prompt disinfection of all discharges from the body of the patient; protection of the same against flies; special care as to the drinking water; scrupulous cleanliness.

*To the Profession.*—As the people cannot be reached except through the medical attendant, we earnestly beg all physicians having cases of typhoid fever under their care to insist upon the strict observance of the above simple rules. Printed copies of the same will be furnished in quantity upon request.

## MOSQUITOES AND MALARIA.

The most prevalent disease in North Carolina, certainly from now until frost, is malarial fever in one form or another. It is by no means confined to the low-lying Eastern section of the State, but is quite abundant in many localities in the hill country, having been reported even from Cherokee.

By recent scientific investigations the cause of the fever has been shown to be a microscopic animal known as the *plasmodium malariæ* or *hem-amœba vivax*, which feeds upon the red corpuscles of the blood—hence the pallor of persons suffering from chronic malaria. The development of this little parasite in the blood is as follows: One of the spores, or baby germs, so to speak, enters a red corpuscle and, feeding on its contents, grows until at the end of twenty-four hours it has become nearly as large as the corpuscle. It then, by a process known as segmentation, splits up into a dozen or more little spores again, which for a short time are free in the blood and unattached to the corpuscles. It is just as the segmentation occurs that the chill comes on, which explains the periodic recurrence of the chill every twenty-four hours, and as it has been found that quinine is most effective in killing the germs while they are free in the blood and not buried in the substance of the corpuscles, the best time to give quinine is just before the chill is expected.

The method of the introduction of the malarial poison, the plasmodium, certainly the chief method, has been demonstrated beyond all question to be the sting of a certain variety of mosquito known as anopheles, the common mosquito, which while more abundant is innocent as a carrier of disease, being known as culex. The latter species will breed in still water of any kind, no matter how pure, but the former, our enemy, will only breed in stagnant pools in which there is a certain amount of vegetable matter, especially if there are no fish, such as top minnows or sun-perch, which feed upon the larvæ or wiggletails. This explains the fact that malaria is much more abundant after freshets, in the course of which the stream, getting out of its banks, washes holes in the ground—and, speedily falling, leaves there stagnant pools with few or no fish in them. Mosquitoes are very much more abundant this exceptional year of freshets than usual. It also explains the danger of brick holes.

The larvæ, or wiggletails, as we generally call them, are the young mosquitoes. Although they live in the water from the time they are hatched from the eggs which were laid on the surface until they reach maturity, they cannot live without air—they must breathe Contrary to the general rule, they breathe "wrong end foremost"—through a long breathing tube which springs from the body near the tail and which they stick out of the top of the water when they want air. The bearing of this arrangement on their destruction will appear later.

There is a popular misapprehension in regard to the movement of mosquitoes. The general impression is that they are carried by the wind, and people at the sea-side say that a land breeze brings mosquitoes. It is a fact that they are more abundant when the breeze is from the land or in a calm, but according to those who know best the fact probably is not that they are blown from the swamps to landward, but that they simply come out again from the trees and shrubbery and the lea side of houses where they had taken refuge from the strong sea breeze which was too rough for their fragile bodies. With rare exceptions they travel, it is said, seldom more than a mile, and generally not so far. When one is troubled with mosquitoes a careful search will almost always reveal stagnant water in the near vicinity. The destruction of mosquitoes and the consequent prevention of malaria is accomplished in two ways: First and best, by the thorough drainage of all stagnant pools of water, and second, by keeping the surface of such pools covered with petroleum, what is known as light fuel oil, or even the crude petroleum being better and cheaper than ordinary kerosene. The film of oil prevents the larvæ from breathing and smothers them. The quantity necessary is one ounce or two tablespoonfuls to every fifteen square feet of surface, repeated every two weeks. This oil method was employed with great success last year by the city of Winchester, Va., and our own town of Tarboro has recently shown a most commendable spirit of enter-

prise in adopting it. Some care and a little expense in securing protection against mosquitoes and in providing a supply of pure drinking water will practically insure against malaria.

To those interested in this subject I cordially commend a very interesting and valuable book on mosquitoes written in popular and entertaining style by Dr. L. O. Howard, the Chief Entomologist of the United States, and published by McClure, Phillips & Co., New York, at a cost of $1.64, postpaid.

RICHARD H. LEWIS, M. D.,
*Secretary State Board of Health.*

# VITAL STATISTICS.

As explained in previous reports, our vital statistics are necessarily partial and incomplete owing to the general character of our population, it being chiefly rural, with one-third of the whole negroes. We have made no attempt, therefore, to collect vital statistics except from cities and towns.

In 1903 twenty-seven cities and towns with an aggregate population of 155,700—91,250 white and 64,450 colored—reported, the average death-rate being 18.3 per thousand, 14.3 for the whites and 23.9 for the colored race.

In 1904 twenty-eight, with an aggregate population of 173,300—101,700 white, 71,600 colored—reported. The total death-rate was 20.0, 15.2 for the whites and 26.9 for the colored.

In round numbers the death-rate for the colored race was about ten per thousand more than for the white race. Whether this means that the increase of the colored population is slower than that of the white, it is impossible to say, because we have no record of births. Our impression, however, in the absence of complete and reliable records, is that the negroes are more prolific than the whites, and therefore in all probability the proportion between the races remains about the same, at least so far as natural increase is concerned.

The scourge of the colored race remains tuberculosis, the death-rate from this disease during the past two years being: In 1903, for the whites, one in 10.26 of all deaths, or 1 to 710 of the population; for the colored, one in 6.46, or 1 to 270. In 1904 it remained much the same: for the whites, 1 in 9.46 of all deaths, or 1 to every 624 of the population; for the colored, 1 in 6.31 and 1 to 234 respectively. To put it in another way: the death-rate from consumption in the

two races is as 1 is to 2.6. With slight variation this proportion has been quite constant for years.

During the present biennial period, 1903-'04, there has been a material decrease in the death-rate from both typhoid and malarial fevers in both races, the latter, however, being proportionately much more fatal to the colored race than the white. In previous reports we have attempted to explain this fact, which is contrary to the usually accepted theory that the negro is less susceptible to malaria than the white man.

For details the reader is respectfully referred to the tables which follow:

## TABLE I—SHOWING THE COMPARATIVE PREVALENCE OF CERTAIN DISEASES IN THE THREE PHYSICAL DIVISIONS OF THE STATE DURING 1903 AND 1904.

Eastern Division (E)—Alluvial Plain. Central Division (C)—Hilly. Western Division (W)—Mountainous. The figures under the various diseases represent in percentage the proportion of the counties reporting the presence of the disease in question to the whole number of counties sending reports for the month.

| Month. | Physical Division. | Year. | Whole Number Counties. | Number Counties Reporting. | Diphtheria. | Diarrhoeal Diseases. | Influenza. | Malarial Fever. | Malarial Fever, Pernicious. | Malarial Fever, Hemorrhagic. | Pneumonia. | Scarlatina. | Typhoid Fever. | Smallpox. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| January. | E. | 1903 | 36 | 33 | 18.2 | 0.0 | 21.2 | 18.2 | 3.0 | 9.1 | 18.2 | 9.1 | 39.3 | 18.2 |
| | | 1904 | | 27 | 18.5 | 0.0 | 37.0 | 3.7 | 3.7 | 0.0 | 14.8 | 0.0 | 11.1 | 29.6 |
| | C. | 1903 | 27 | 24 | 8.3 | 0.0 | 20.8 | 8.3 | 0.0 | 4.2 | 33.3 | 25.0 | 41.7 | 33.3 |
| | | 1904 | | 23 | 30.4 | 0.0 | 21.7 | 8.7 | 4.3 | 0.0 | 30.4 | 0.0 | 21.7 | 73.9 |
| | W. | 1903 | 34 | 31 | 12.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 19.3 | 25.8 | 25.8 | 51.6 |
| | | 1904 | | 26 | 23.1 | 3.8 | 11.5 | 3.8 | 0.0 | 0.0 | 34.6 | 0.0 | 23.1 | 53.8 |
| February. | E. | 1903 | 36 | 31 | 6.5 | 0.0 | 29.0 | 12.9 | 6.5 | 0.0 | 16.1 | 3.2 | 38.7 | 22.6 |
| | | 1904 | | 27 | 14.8 | 0.0 | 48.1 | 11.1 | 0.0 | 3.7 | 48.1 | 11.1 | 29.6 | 18.5 |
| | C. | 1903 | 27 | 25 | 0.0 | 0.0 | 32.0 | 12.0 | 4.0 | 4.0 | 28.0 | 16.0 | 28.0 | 44.0 |
| | | 1904 | | 24 | 20.8 | 0.0 | 41.7 | 0.0 | 0.0 | 0.0 | 41.7 | 20.8 | 20.8 | 75.0 |
| | W. | 1903 | 34 | 30 | 10.0 | 0.0 | 16.7 | 0.0 | 0.0 | 0.0 | 20.0 | 10.0 | 26.7 | 56.7 |
| | | 1904 | | 29 | 24.1 | 0.0 | 17.2 | 0.0 | 0.0 | 0.0 | 17.2 | 10.3 | 17.2 | 48.3 |
| March. | E. | 1903 | 36 | 34 | 14.7 | 2.9 | 17.6 | 14.7 | 0.0 | 5.9 | 14.7 | 2.9 | 41.2 | 2.9 |
| | | 1904 | | 29 | 13.8 | 0.0 | 17.2 | 13.8 | 0.0 | 3.4 | 31.0 | 0.0 | 24.1 | 24.1 |
| | C. | 1903 | 27 | 25 | 4.0 | 0.0 | 44.2 | 8.0 | 0.0 | 4.0 | 28.0 | 12.0 | 28.0 | 44.0 |
| | | 1904 | | 23 | 21.7 | 0.0 | 39.1 | 4.3 | 4.3 | 0.0 | 21.7 | 21.7 | 13.0 | 65.2 |
| | W. | 1903 | 34 | 30 | 6.6 | 0.0 | 3.3 | 3.3 | 0.0 | 0.0 | 13.3 | 16.7 | 23.3 | 73.3 |
| | | 1904 | | 30 | 16.7 | 0.0 | 26.1 | 0.0 | 0.0 | 0.0 | 13.3 | 13.3 | 20.0 | 50.0 |
| April. | E. | 1903 | 36 | 31 | 6.5 | 19.4 | 6.5 | 25.8 | 0.0 | 9.7 | 6.5 | 0.0 | 38.7 | 0.0 |
| | | 1904 | | 27 | 22.2 | 0.0 | 11.1 | 18.5 | 3.7 | 3.7 | 25.9 | 0.0 | 33.3 | 22.2 |
| | C. | 1903 | 27 | 25 | 8.0 | 8.0 | 28.0 | 12.0 | 0.0 | 0.0 | 12.0 | 12.0 | 32.0 | 56.0 |
| | | 1904 | | 21 | 19.0 | 0.0 | 23.8 | 9.5 | 4.7 | 0.0 | 9.5 | 19.0 | 23.8 | 71.4 |
| | W. | 1903 | 34 | 29 | 10.3 | 3.4 | 6.8 | 0.0 | 0.0 | 0.0 | 10.3 | 13.8 | 20.7 | 51.7 |
| | | 1904 | | 31 | 6.5 | 0.0 | 22.6 | 0.0 | 0.0 | 0.0 | 9.7 | 0.0 | 16.1 | 38.7 |
| May. | E. | 1903 | 36 | 31 | 6.5 | 41.9 | 6.5 | 22.6 | 0.0 | 3.2 | 0.0 | 0.0 | 48.4 | 6.5 |
| | | 1904 | | 25 | 12.0 | 44.0 | 4.0 | 28.0 | 8.0 | 0.0 | 12.0 | 4.0 | 36.0 | 20.0 |
| | C. | 1903 | 27 | 23 | 13.0 | 47.8 | 4.3 | 21.7 | 4.3 | 0.0 | 0.0 | 8.7 | 52.2 | 30.4 |
| | | 1904 | | 23 | 4.3 | 21.7 | 13.0 | 8.7 | 4.3 | 0.0 | 4.3 | 13.0 | 26.0 | 47.8 |
| | W. | 1903 | 34 | 28 | 0.0 | 42.8 | 3.6 | 0.0 | 0.0 | 0.0 | 0.0 | 7.1 | 25.0 | 39.3 |
| | | 1904 | | 29 | 13.8 | 17.2 | 13.8 | 0.0 | 0.0 | 0.0 | 6.8 | 3.4 | 17.2 | 41.4 |
| June. | E. | 1903 | 36 | 31 | 9.7 | 12.9 | 0.0 | 41.9 | 0.0 | 9.7 | 0.0 | 9.7 | 71.0 | 3.2 |
| | | 1904 | | 28 | 14.3 | 35.7 | 0.0 | 39.3 | 7.1 | 0.0 | 0.0 | 0.0 | 50.0 | 10.7 |
| | C. | 1903 | 27 | 24 | 0.0 | 16.7 | 4.2 | 29.2 | 4.2 | 0.0 | 4.2 | 4.2 | 83.3 | 33.3 |
| | | 1904 | | 23 | 17.3 | 39.1 | 0.0 | 21.7 | 0.0 | 0.0 | 0.0 | 21.7 | 65.2 | 39.1 |
| | W. | 1903 | 34 | 31 | 9.7 | 32.2 | 3.2 | 3.2 | 0.0 | 0.0 | 3.2 | 9.7 | 51.6 | 29.0 |
| | | 1904 | | 29 | 10.3 | 37.9 | 3.4 | 0.0 | 0.0 | 0.0 | 0.0 | 3.4 | 48.3 | 44.8 |
| July. | E. | 1903 | 36 | 32 | 6.2 | 15.6 | 0.0 | 53.1 | 9.3 | 9.3 | 0.0 | 3.1 | 81.2 | 15.6 |
| | | 1904 | | 32 | 9.3 | 18.7 | 0.0 | 43.7 | 6.2 | 0.0 | 0.0 | 3.1 | 78.1 | 12.5 |

TABLE I—*Continued.*

| Month. | Physical Division. | Year. | Whole Number Counties. | Number Counties Reporting. | Diphtheria. | Diarrhœal Diseases. | Influenza. | Malarial Fever. | Malarial Fever, Pernicious. | Malarial Fever, Hemorrhagic. | Pneumonia. | Scarlatina. | Typhoid Fever. | Smallpox. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| July. | C. | 1903 | 27 | 23 | 0.0 | 8.7 | 0.0 | 21.7 | 0.0 | 0.0 | 0.0 | 8.7 | 91.3 | 21.7 |
| | | 1904 | | 24 | 16.7 | 16.7 | 0.0 | 25.0 | 4.2 | 0.0 | 0.0 | 16.7 | 91.7 | 29.2 |
| | W. | 1903 | 34 | 31 | 9.7 | 12.9 | 0.0 | 9.7 | 6.5 | 0.0 | 0.0 | 12.9 | 80.6 | 29.0 |
| | | 1904 | | 29 | 10.3 | 27.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 89.6 | 24.1 |
| August. | E. | 1903 | 36 | 29 | 24.1 | 6.8 | 0.0 | 55.2 | 13.8 | 6.8 | 0.0 | 6.8 | 75.8 | 6.8 |
| | | 1904 | | 31 | 12.9 | 6.5 | 3.2 | 64.5 | 12.9 | 9.7 | 3.2 | 0.0 | 70.9 | 9.7 |
| | C. | 1903 | 27 | 25 | 16.0 | 0.0 | 0.0 | 32.0 | 0.0 | 0.0 | 0.0 | 12.0 | 80.0 | 16.0 |
| | | 1904 | | 24 | 20.8 | 8.3 | 0.0 | 20.8 | 0.0 | 0.0 | 8.3 | 16.6 | 91.7 | 12.5 |
| | W. | 1903 | 34 | 31 | 22.6 | 9.7 | 0.0 | 6.5 | 0.0 | 0.0 | 0.0 | 29.0 | 67.7 | 29.0 |
| | | 1904 | | 31 | 16.1 | 0.0 | 0.0 | 9.7 | 0.0 | 0.0 | 0.0 | 6.5 | 83.9 | 22.6 |
| September. | E. | 1903 | 36 | 30 | 43.3 | 3.3 | 0.0 | 63.3 | 6.6 | 13.3 | 0.0 | 10.0 | 73.3 | 6.6 |
| | | 1904 | | 30 | 36.6 | 0.0 | 0.0 | 63.3 | 6.6 | 23.3 | 0.0 | 0.0 | 80.0 | 16.7 |
| | C. | 1903 | 27 | 25 | 32.0 | 0.0 | 0.0 | 28.0 | 8.0 | 0.0 | 4.0 | 32.0 | 92.0 | 12.0 |
| | | 1904 | | 21 | 52.4 | 0.0 | 0.0 | 28.6 | 4.8 | 0.0 | 0.0 | 23.8 | 90.5 | 14.3 |
| | W. | 1903 | 34 | 30 | 30.0 | 0.0 | 3.3 | 3.3 | 0.0 | 0.0 | 3.3 | 23.3 | 63.3 | 20.0 |
| | | 1904 | | 26 | 30.8 | 0.0 | 0.0 | 15.4 | 0.0 | 0.0 | 3.8 | 23.1 | 81.5 | 26.9 |
| October. | E. | 1903 | 36 | 30 | 26.6 | 10.0 | 0.0 | 60.0 | 13.3 | 10.0 | 0.0 | 6.6 | 66.6 | 6.6 |
| | | 1904 | | 28 | 60.7 | 0.0 | 0.0 | 57.1 | 7.1 | 28.6 | 3.6 | 3.6 | 64.3 | 17.9 |
| | C. | 1903 | 27 | 24 | 33.3 | 0.0 | 8.3 | 29.2 | 4.2 | 8.3 | 12.5 | 29.2 | 70.8 | 25.0 |
| | | 1904 | | 24 | 54.2 | 0.0 | 12.5 | 20.8 | 0.0 | 0.0 | 4.2 | 20.8 | 87.5 | 25.0 |
| | W. | 1903 | 34 | 31 | 45.1 | 0.0 | 0.0 | 3.2 | 0.0 | 0.0 | 6.4 | 22.6 | 64.5 | 16.1 |
| | | 1904 | | 28 | 32.1 | 0.0 | 3.6 | 10.7 | 0.0 | 0.0 | 17.9 | 25.0 | 78.6 | 17.9 |
| November. | E. | 1903 | 36 | 29 | 34.5 | 0.0 | 6.8 | 41.4 | 6.8 | 17.2 | 0.0 | 6.8 | 58.6 | 13.8 |
| | | 1904 | | 31 | 38.7 | 0.0 | 0.0 | 41.9 | 9.7 | 19.3 | 12.9 | 9.7 | 58.1 | 41.9 |
| | C. | 1903 | 27 | 24 | 33.3 | 0.0 | 12.5 | 0.0 | 0.0 | 0.0 | 12.5 | 41.7 | 58.3 | 33.3 |
| | | 1904 | | 22 | 54.5 | 0.0 | 4.5 | 18.2 | 9.1 | 0.0 | 18.2 | 31.8 | 77.6 | 40.9 |
| | W. | 1903 | 34 | 31 | 29.0 | 0.0 | 6.5 | 6.5 | 0.0 | 0.0 | 16.1 | 16.1 | 58.1 | 25.8 |
| | | 1904 | | 29 | 37.9 | 0.0 | 3.4 | 0.0 | 0.0 | 0.0 | 20.7 | 24.1 | 62.1 | 34.5 |
| December. | E. | 1903 | 36 | 28 | 42.9 | 0.0 | 28.6 | 14.3 | 0.0 | 7.1 | 10.7 | 7.1 | 32.1 | 17.9 |
| | | 1904 | | 33 | 30.3 | 0.0 | 3.0 | 15.1 | 3.0 | 6.1 | 30.3 | 9.1 | 39.4 | 36.4 |
| | C. | 1903 | 27 | 24 | 50.0 | 0.0 | 12.5 | 8.3 | 4.2 | 0.0 | 37.5 | 25.0 | 37.5 | 37.5 |
| | | 1904 | | 24 | 50.0 | 0.0 | 8.3 | 8.3 | 0.0 | 0.0 | 16.6 | 33.4 | 45.8 | 41.7 |
| | W. | 1903 | 34 | 30 | 23.3 | 0.0 | 3.3 | 0.0 | 0.0 | 0.0 | 13.3 | 10.0 | 30.0 | 36.7 |
| | | 1904 | | 32 | 18.7 | 0.0 | 18.7 | 0.0 | 0.0 | 0.0 | 25.0 | 21.9 | 34.4 | 21.9 |
| Average for the Year. | 1903 | E. | 36 | 30.7 | 20.0 | 9.4 | 7.9 | 35.3 | 4.9 | 8.4 | 5.5 | 4.6 | 55.4 | 10.0 |
| | | C. | 27 | 24.2 | 16.6 | 6.8 | 13.9 | 17.5 | 2.4 | 1.7 | 13.9 | 18.9 | 57.9 | 32.2 |
| | | W. | 34 | 30.2 | 17.4 | 8.4 | 3.9 | 3.0 | 0.5 | 0.0 | 8.8 | 16.4 | 44.8 | 39.7 |
| | 1904 | E. | 36 | 29.0 | 23.7 | 8.7 | 10.3 | 33.3 | 5.7 | 8.1 | 15.1 | 3.4 | 47.9 | 21.7 |
| | | C. | 34 | 23.0 | 30.2 | 7.1 | 13.8 | 14.5 | 3.0 | 0.0 | 13.3 | 19.9 | 54.5 | 44.7 |
| | | W. | 34 | 29.0 | 20.0 | 7.2 | 10.0 | 3.3 | 0.0 | 0.0 | 12.7 | 10.8 | 47.0 | 35.4 |
| | 1903 | State. | 97 | 85.1 | 19.0 | 8.2 | 8.6 | 18.6 | 2.6 | 3.4 | 9.4 | 13.3 | 52.7 | 27.3 |
| | 1904 | State. | 97 | 81.0 | 24.6 | 7.7 | 14.7 | 17.1 | 2.9 | 2.7 | 13.7 | 11.4 | 49.8 | 33.9 |

TABLE II—SHOWING THE COMPARATIVE PREVALENCE OF DISEASE DURING THE YEARS 1903 AND 1904.

| Disease. | | Number of Counties that Mention the Presence of each Disease each Month. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. |
| Number of counties that sent in reports (97 counties in the State) | 1903 | 87 | 85 | 90 | 85 | 82 | 86 | 86 | 85 | 85 | 85 | 84 | 82 |
| | 1904 | 76 | 80 | 82 | 79 | 77 | 80 | 85 | 86 | 77 | 80 | 82 | 89 |
| Cholera (chicken) | 1903 | --- | 2 | 1 | 1 | 3 | --- | 2 | 2 | --- | 1 | 2 | --- |
| | 1904 | --- | --- | --- | --- | 1 | --- | --- | --- | --- | 1 | --- | --- |
| Cholera (hog) | 1903 | 2 | 2 | 1 | --- | 3 | --- | 9 | 6 | 7 | 10 | 7 | 5 |
| | 1904 | 2 | 1 | --- | 4 | 2 | 1 | 4 | 6 | 4 | 5 | 5 | 4 |
| Diarrhœal diseases | 1903 | --- | 1 | 1 | 9 | 36 | 18 | 11 | 5 | 1 | 3 | --- | --- |
| | 1904 | 1 | --- | --- | --- | 21 | 30 | 18 | 4 | --- | --- | --- | --- |
| Diphtheria | 1903 | 12 | 5 | 8 | 7 | 5 | 6 | 5 | 18 | 30 | 30 | 27 | 31 |
| | 1904 | 18 | 16 | 13 | 12 | 8 | 11 | 10 | 15 | 30 | 39 | 34 | 29 |
| Distemper (horses) | 1903 | --- | --- | --- | 1 | --- | --- | --- | --- | --- | --- | --- | 2 |
| | 1904 | 2 | 2 | 2 | 3 | 1 | --- | --- | --- | --- | --- | --- | 1 |
| Influenza | 1903 | 12 | 22 | 18 | 11 | 4 | 2 | --- | --- | 1 | 2 | 7 | 12 |
| | 1904 | 18 | 28 | 22 | 15 | 8 | 1 | --- | 1 | --- | 4 | 2 | 7 |
| Malarial fever | 1903 | 8 | 7 | 8 | 11 | 12 | 21 | 25 | 27 | 27 | 25 | 14 | 6 |
| | 1904 | 4 | 3 | 5 | 8 | 9 | 16 | 22 | 28 | 29 | 24 | 17 | 5 |
| Malarial fever, hemorrhagic | 1903 | 4 | 1 | 3 | 3 | 1 | 3 | 3 | 2 | 4 | 5 | 5 | 2 |
| | 1904 | --- | 1 | 1 | 1 | --- | --- | --- | 3 | 7 | 8 | 6 | 2 |
| Malarial fever, pernicious | 1903 | 1 | 3 | --- | --- | 1 | 1 | 5 | 4 | 4 | 5 | 2 | 1 |
| | 1904 | 2 | --- | 1 | 2 | 3 | 2 | 3 | 4 | 3 | 2 | 5 | 1 |
| Measles | 1903 | 6 | 14 | 13 | 16 | 14 | 11 | 6 | 5 | 6 | 5 | 5 | 7 |
| | 1904 | 18 | 27 | 31 | 32 | 32 | 23 | 14 | 14 | 8 | 13 | 13 | 13 |
| Mumps | 1903 | 6 | 7 | 11 | 13 | 7 | 2 | 4 | 2 | 1 | 3 | 6 | 3 |
| | 1904 | 4 | 5 | 5 | 8 | 6 | 3 | 1 | 3 | 2 | --- | 2 | 2 |
| Pneumonia | 1903 | 20 | 18 | 16 | 8 | --- | 2 | --- | --- | 2 | 5 | 8 | 15 |
| | 1904 | 20 | 28 | 18 | 12 | 6 | --- | --- | 3 | 1 | 7 | 14 | 22 |
| Rabies (dogs) | 1903 | --- | 1 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | 1904 | --- | --- | --- | 1 | --- | 1 | 1 | 1 | 1 | --- | 1 | 1 |
| Rotheln | 1903 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | 1 |
| | 1904 | 2 | --- | 1 | 2 | --- | --- | --- | --- | --- | --- | --- | --- |
| Scarlatina | 1903 | 17 | 8 | 9 | 7 | 4 | 7 | 7 | 14 | 18 | 16 | 17 | 11 |
| | 1904 | 8 | 11 | 9 | 4 | 5 | 6 | 5 | 6 | 11 | 13 | 17 | 17 |
| Smallpox | 1903 | 31 | 35 | 34 | 29 | 20 | 18 | 19 | 15 | 11 | 13 | 20 | 25 |
| | 1904 | 39 | 37 | 37 | 35 | 28 | 25 | 18 | 13 | 15 | 16 | 32 | 30 |
| Staggers (horses) | 1903 | 6 | 1 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | 1904 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Typhoid fever | 1903 | 31 | 27 | 29 | 26 | 37 | 58 | 72 | 63 | 64 | 57 | 49 | 27 |
| | 1904 | 14 | 18 | 16 | 19 | 20 | 43 | 73 | 70 | 64 | 61 | 53 | 35 |
| Varicella | 1903 | 3 | 1 | 2 | 2 | 4 | 1 | 1 | --- | --- | --- | 2 | 2 |
| | 1904 | 1 | 4 | 3 | 3 | --- | --- | --- | --- | 1 | 1 | 2 | 1 |
| Whooping-cough | 1903 | 21 | 20 | 27 | 25 | 22 | 27 | 35 | 22 | 22 | 19 | 18 | 21 |
| | 1904 | 19 | 19 | 20 | 21 | 20 | 23 | 18 | 17 | 20 | 23 | 22 | 23 |

## TABLE III—TABLE OF MORTALITY REPORTS FOR YEAR ENDING DECEMBER 31, 1903.

| Towns and Reporters. | Races. | Deaths by Months, 1903. | | | | | | | | | | | | | | Death Rate (Annual) Per 1,000, by Months. | | | | | | | | | | | | Rate for Year. | | Population. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | Total by Races. | Grand Total. | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | By Races. | By Towns. | By Races. | By Towns. |
| Asheville | W. | 9 | 6 | 10 | 4 | 5 | 5 | 6 | 7 | 8 | 6 | 6 | 3 | 75 | 168 | 13.5 | 9.0 | 15.0 | 6.0 | 7.5 | 7.5 | 9.0 | 10.5 | 12.0 | 9.0 | 9.0 | 4.5 | 9.3 | 12.9 | 8,000 | 13,000 |
| Dr. C. V. Reynolds. | C. | 7 | 6 | 12 | 3 | 8 | 8 | 9 | 7 | 5 | 13 | 8 | 7 | 93 | | 16.8 | 14.4 | 28.8 | 7.2 | 19.2 | 19.2 | 21.6 | 16.8 | 12.0 | 31.2 | 19.2 | 16.8 | 18.6 | | 5,000 | |
| Charlotte | W. | 13 | 11 | 17 | 8 | 27 | 10 | 23 | 16 | 9 | 15 | 13 | 6 | 168 | 323 | 14.2 | 12.0 | 17.0 | 8.7 | 29.4 | 10.9 | 25.1 | 19.5 | 9.8 | 16.4 | 14.2 | 6.6 | 15.3 | 17.7 | 11,000 | 18,200 |
| Dr. F. O. Hawley. | C. | 12 | 8 | 10 | 12 | 17 | 13 | 13 | 14 | 14 | 14 | 8 | 20 | 155 | | 20.0 | 13.3 | 16.7 | 20.0 | 28.3 | 21.7 | 21.7 | 23.3 | 23.3 | 23.3 | 13.3 | 33.3 | 21.5 | | 7,200 | |
| Durham | W. | 9 | 11 | 8 | 7 | 8 | 12 | 14 | 17 | 20 | 13 | 17 | 16 | 152 | 294 | 13.5 | 16.5 | 12.0 | 10.5 | 12.0 | 18.0 | 21.0 | 25.5 | 30.0 | 19.5 | 21.7 | 24.0 | 19.0 | 22.6 | 8,000 | 13,000 |
| Dr. N. M. Johnson. | C. | 8 | 14 | 8 | 16 | 13 | 15 | 17 | 11 | 6 | 14 | 10 | 10 | 142 | | 19.2 | 33.6 | 19.2 | 38.4 | 31.2 | 36.0 | 40.8 | 26.4 | 14.0 | 33.6 | 24.0 | 24.0 | 28.4 | | 5,000 | |
| Edenton | W. | 2 | 0 | 0 | 1 | 1 | 1 | 2 | 0 | 2 | 0 | 1 | 1 | 11 | 28 | 20.0 | 0.0 | 0.0 | 16.0 | 10.0 | 10.0 | 20.0 | 0.0 | 20.0 | 0.0 | 10.0 | 10.0 | 9.2 | 9.0 | 1,200 | 3,100 |
| Dr. T. J. Hoskins. | C. | 3 | 3 | 1 | 0 | 2 | 0 | 2 | 0 | 2 | 1 | 2 | 1 | 17 | | 20.0 | 20.0 | 6.7 | 0.0 | 13.3 | 0.0 | 13.3 | 0.0 | 13.3 | 6.3 | 12.6 | 6.3 | 8.9 | | 1,900 | |
| Fayetteville | W. | 0 | 2 | 0 | 2 | 1 | 3 | 0 | 1 | 2 | 3 | 7 | 2 | 23 | 62 | 0.0 | 9.6 | 0.0 | 9.6 | 4.8 | 14.4 | 0.0 | 4.8 | 9.6 | 14.4 | 33.6 | 9.6 | 9.2 | 13.3 | 2,500 | 4,800 |
| Dr. John D. MacRae. | C. | 1 | 1 | 2 | 3 | 3 | 6 | 4 | 3 | 4 | 5 | 2 | 5 | 39 | | 5.6 | 5.2 | 10.4 | 15.2 | 15.6 | 31.3 | 20.8 | 15.6 | 20.9 | 23.1 | 10.4 | 26.1 | 16.9 | | 2,300 | |
| Goldsboro | W. | 0 | 2 | 0 | 1 | 3 | 8 | 4 | 1 | 5 | 7 | 2 | 2 | 35 | 111 | 0.0 | 6.8 | 0.0 | 3.4 | 10.3 | 27.4 | 13.7 | 3.4 | 17.1 | 24.0 | 6.9 | 6.8 | 10.0 | 18.2 | 3,500 | 6,100 |
| George E. Hood, Mayor.<br>R. A. Creech, Health Officer. | C. | 6 | 4 | 3 | 6 | 6 | 7 | 6 | 4 | 11 | 15 | 7 | 1 | 76 | | 27.7 | 18.5 | 13.8 | 27.7 | 27.7 | 32.3 | 27.7 | 18.5 | 50.8 | 69.2 | 32.3 | 4.6 | 29.2 | | 2,600 | |
| Greensboro | W. | 1 | 3 | 7 | 7 | 12 | 7 | 6 | 8 | 8 | 5 | 2 | 16 | 82 | 225 | 2.0 | 5.9 | 13.8 | 13.8 | 23.6 | 13.8 | 11.8 | 15.7 | 15.7 | 9.8 | 3.9 | 31.5 | 13.4 | 22.3 | 6,100 | 10,100 |
| John S. Michaux, City Clerk. | C. | 9 | 8 | 13 | 11 | 12 | 9 | 16 | 12 | 19 | 7 | 11 | 16 | 143 | | 27.2 | 24.0 | 39.0 | 33.0 | 36.0 | 27.0 | 48.0 | 36.0 | 57.0 | 21.0 | 33.0 | 48.0 | 35.7 | | 4,000 | |
| Henderson | W. | 3 | 2 | 1 | 0 | 1 | 2 | 3 | 0 | 0 | 1 | 4 | 2 | 19 | 72 | 17.1 | 11.4 | 5.7 | 0.0 | 5.7 | 11.4 | 20.6 | 0.0 | 0.0 | 5.7 | 22.8 | 11.4 | 9.0 | 18.9 | 2,100 | 3,800 |
| Dr. John H. Tucker. | C. | 1 | 2 | 2 | 2 | 9 | 9 | 7 | 8 | 4 | 4 | 5 | 0 | 53 | | 7.1 | 14.1 | 14.1 | 14.1 | 63.5 | 63.5 | 49.4 | 56.5 | 28.2 | 28.2 | 35.3 | 0.0 | 31.2 | | 1,700 | |
| Laurinburg | W. | 3 | 0 | 2 | 1 | 2 | 1 | 1 | 0 | 0 | 4 | 2 | 2 | 18 | 27 | 40.0 | 0.0 | 26.7 | 13.3 | 26.7 | 13.3 | 13.3 | 0.0 | 0.0 | 53.3 | 26.7 | 26.7 | 20.0 | 18.0 | 900 | 1,500 |
| Dr. A. W. Hamer.<br>Dr. G. D. Everington. | C. | 1 | 2 | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 2 | 9 | | 20.0 | 40.0 | 0.0 | 0.0 | 20.0 | 20.0 | 20.0 | 0.0 | 20.0 | 0.0 | 0.0 | 40.0 | 15.0 | | 600 | |
| Lenoir | W. | 1 | 2 | 3 | 1 | 2 | 0 | 1 | 2 | 1 | 0 | 2 | 0 | 15 | 18 | 10.0 | 20.0 | 30.0 | 10.0 | 20.0 | 0.0 | 10.0 | 20.0 | 10.0 | 0.0 | 20.0 | 0.0 | 12.5 | 12.0 | 1,200 | 1,500 |
| Dr. A. A. Kent. | C. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | 3 | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 40.0 | 80.0 | 0.0 | 0.0 | 10.0 | | 300 | |

TABLE III—*Continued.*

| Towns and Reporters. | Races. | Deaths by Months, 1903. | | | | | | | | | | | | | | Death Rate (Annual) Per 1,000, by Months. | | | | | | | | | | | | Rate for Year. | | Population. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | Total by Races. | Grand Total. | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | By Races. | By Towns. | By Races. | By Towns. |
| Lexington | W. | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 6 | 7 | 0.0 | 0.0 | 15.0 | 0.0 | 0.0 | 30.0 | 0.0 | 30.0 | 0.0 | 15.0 | 0.0 | 0.0 | 7.5 | 5.4 | 800 | 1,300 |
| J. H. Moyer, Mayor. | C. | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | 0.0 | 24.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.0 | | 500 | |
| Marion | W. | 3 | 2 | 1 | 3 | 1 | 3 | 2 | 1 | 2 | 1 | 1 | 2 | 22 | 27 | 45.0 | 30.0 | 15.0 | 45.0 | 15.0 | 45.0 | 30.0 | 15.0 | 30.0 | 15.0 | 15.0 | 30.0 | 27.5 | 22.5 | 800 | 1,200 |
| Dr. Guy S. Kirby. | C. | 0 | 0 | 1 | 2 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 5 | | 0.0 | 0.0 | 30.0 | 60.0 | 0.0 | 0.0 | 30.0 | 30.0 | 0.0 | 0.0 | 0.0 | 0.0 | 12.5 | | 400 | |
| Dr. B. L. Ashworth. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monroe | W. | 0 | 2 | 1 | 3 | 1 | 1 | 1 | 2 | 2 | 0 | 1 | 2 | 16 | 26 | 0.0 | 13.0 | 6.5 | 19.5 | 6.5 | 6.5 | 6.5 | 13.0 | 13.0 | 0.0 | 6.5 | 13.3 | 8.7 | 10.6 | 1,850 | 2,450 |
| Dr. J. M. Blair. | C. | 1 | 0 | 0 | 4 | 1 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 10 | | 20.0 | 0.0 | 0.0 | 80.0 | 20.0 | 20.0 | 0.0 | 0.0 | 0.0 | 40.0 | 20.0 | 0.0 | 16.7 | | 600 | |
| Oxford | W. | 0 | 1 | 0 | 0 | 3 | 0 | 0 | 0 | 1 | 0 | 3 | 0 | 8 | 32 | 0.0 | 10.0 | 0.0 | 0.0 | 30.0 | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 | 30.0 | 0.0 | 6.7 | 13.1 | 1,200 | 2,450 |
| Dr. S. D. Booth. | C. | 2 | 1 | 1 | 1 | 5 | 3 | 1 | 1 | 2 | 1 | 4 | 2 | 24 | | 21.8 | 10.9 | 10.9 | 10.9 | 54.5 | 28.8 | 9.6 | 9.6 | 19.2 | 9.6 | 38.4 | 19.5 | 19.2 | | 1,250 | |
| Raleigh | W. | 15 | 8 | 5 | 9 | 12 | 10 | 18 | 10 | 5 | 11 | 6 | 10 | 119 | 256 | 22.5 | 12.0 | 7.5 | 13.5 | 18.0 | 15.0 | 27.0 | 15.0 | 7.5 | 16.5 | 9.0 | 15.0 | 14.9 | 18.5 | 8,000 | 13,800 |
| T. P. Sale, Clerk Board Health. | C. | 8 | 11 | 14 | 11 | 18 | 6 | 12 | 9 | 9 | 11 | 11 | 17 | 137 | | 16.5 | 22.7 | 29.0 | 9.6 | 37.2 | 12.4 | 24.8 | 18.6 | 18.6 | 22.1 | 24.4 | 35.2 | 23.6 | | 5,800 | |
| Reidsville | W. | 0 | 5 | 5 | 2 | 4 | 6 | 2 | 3 | 3 | 4 | 4 | 2 | 40 | 88 | 0.0 | 20.7 | 20.7 | 8.3 | 16.5 | 24.8 | 8.3 | 12.4 | 12.4 | 16.5 | 16.5 | 8.3 | 13.8 | 20.9 | 2,900 | 2,200 |
| James T. Smith, City Clerk. | C. | 2 | 6 | 13 | 3 | 2 | 7 | 3 | 3 | 2 | 1 | 2 | 4 | 48 | | 18.5 | 55.4 | 120.0 | 27.7 | 18.5 | 64.6 | 27.7 | 27.7 | 18.5 | 9.2 | 18.5 | 32.0 | 36.9 | | 1,300 | |
| Rocky Mount | W. | 1 | 2 | 1 | 2 | 2 | 2 | 4 | 0 | 2 | 2 | 2 | 0 | 20 | 31 | 7.5 | 15.0 | 7.5 | 7.5 | 15.0 | 15.0 | 30.0 | 0.0 | 15.0 | 15.0 | 15.0 | 0.0 | 12.5 | 10.0 | 1,600 | 3,100 |
| Dr. G. L. Wimberly, Jr. | C. | 0 | 1 | 0 | 1 | 2 | 2 | 1 | 0 | 0 | 1 | 1 | 2 | 11 | | 0.0 | 8.0 | 0.0 | 16.0 | 15.7 | 16.0 | 8.0 | 0.0 | 0.0 | 9.2 | 9.2 | 17.1 | 7.3 | | 1,500 | |
| Dr. J. T. Shubrick. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Salem | W. | 1 | 6 | 6 | 5 | 3 | 8 | 3 | 5 | 4 | 4 | 3 | 1 | 49 | 60 | 3.7 | 21.8 | 21.8 | 18.2 | 10.9 | 29.1 | 10.9 | 18.2 | 14.5 | 14.5 | 10.9 | 3.6 | 14.8 | 16.4 | 3,300 | 3,650 |
| F. E. Keehln, Supt. Health. | C. | 1 | 3 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 2 | 2 | 0 | 11 | | 34.3 | 102.8 | 34.3 | 0.0 | 34.3 | 34.3 | 0.0 | 0.0 | 0.0 | 68.6 | 68.6 | 0.0 | 31.4 | | 350 | |
| S. E. Butner, Supt. Health. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Salisbury | W. | 9 | 1 | 13 | 3 | 6 | 3 | 8 | 1 | 4 | 3 | 5 | 5 | 61 | 108 | 27.7 | 3.1 | 40.0 | 9.2 | 18.5 | 9.2 | 24.6 | 3.1 | 12.3 | 9.2 | 15.4 | 15.4 | 15.6 | 16.9 | 3,900 | 6,400 |
| Dr. W. W. McKenzie. | C. | 2 | 4 | 6 | 3 | 4 | 4 | 3 | 7 | 4 | 3 | 5 | 2 | 47 | | 9.6 | 19.2 | 28.8 | 14.4 | 19.2 | 19.2 | 14.4 | 33.6 | 19.2 | 14.4 | 24.0 | 9.6 | 18.8 | | 2,500 | |
| Dr. H. T. Trantham. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Southport | W. | 2 | 3 | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 1 | 1 | 2 | 13 | 21 | 26.4 | 40.0 | 13.3 | 0.0 | 0.0 | 13.3 | 13.3 | 0.0 | 13.3 | 13.3 | 13.3 | 26.6 | 14.4 | 15.0 | 900 | 1,400 |
| Dr. D. I. Watson. | C. | 1 | 0 | 0 | 0 | 0 | 1 | 2 | 1 | 2 | 0 | 1 | 0 | 8 | | 24.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24.0 | 48.0 | 24.0 | 48.0 | 0.0 | 24.0 | 0.0 | 16.0 | | 500 | |

TABLE III—*Continued.*

| Towns and Reporters. | Races. | Deaths by Months, 1903. | | | | | | | | | | | | | | Death Rate (Annual) Per 1,000, by Months. | | | | | | | | | | | | Rate for Year. | | Population. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | Total by Races. | Grand Total. | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | By Races. | By Towns. | By Races. | By Towns. |
| Tarboro | W. | 0 | 2 | 1 | 1 | 2 | 0 | 0 | 3 | 2 | 1 | 1 | 2 | 15 | 39 | 0.0 | 12.0 | 6.0 | 6.0 | 12.0 | 0.0 | 0.0 | 18.0 | 12.0 | 6.0 | 6.0 | 12.0 | 7.5 | 15.6 | 2,000 | 2,500 |
| Dr. William J. Thigpen. | C. | 3 | 1 | 1 | 1 | 1 | 0 | 2 | 2 | 4 | 4 | 0 | 5 | 24 | | 72.0 | 24.0 | 24.0 | 24.0 | 24.0 | 0.0 | 48.0 | 48.0 | 96.0 | 96.0 | 0.0 | 120.0 | 48.0 | | 500 | |
| Wadesboro | W. | 2 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 2 | 2 | 1 | 3 | 13 | 25 | 24.0 | 0.0 | 0.0 | 12.0 | 12.0 | 0.0 | 12.0 | 0.0 | 24.0 | 24.0 | 12.0 | 36.0 | 13.0 | 14.7 | 1,000 | 1,700 |
| Dr. J. H. Bennett. | C. | 0 | 0 | 1 | 3 | 2 | 1 | 1 | 1 | 1 | 0 | 0 | 2 | 12 | | 0.0 | 0.0 | 17.1 | 51.4 | 34.3 | 17.1 | 17.1 | 17.1 | 17.1 | 0.0 | 0.0 | 34.3 | 17.1 | | 700 | |
| Washington | W. | 2 | 3 | 4 | 3 | 3 | 5 | 3 | 1 | 4 | 5 | 4 | 6 | 43 | 92 | 8.0 | 12.0 | 16.0 | 12.0 | 12.0 | 20.0 | 12.0 | 4.0 | 16.0 | 20.0 | 16.0 | 21.8 | 14.3 | 15.6 | 3,000 | 5,900 |
| Dr. John G. Blount. | C. | 2 | 1 | 4 | 5 | 4 | 5 | 8 | 1 | 1 | 8 | 8 | 2 | 49 | | 9.6 | 4.8 | 19.2 | 24.0 | 19.2 | 24.0 | 38.4 | 4.8 | 4.8 | 33.1 | 33.1 | 8.9 | 16.9 | | 2,900 | |
| Dr. D. T. Tayloe. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waynesville | W. | 2 | 2 | 1 | 0 | 0 | 3 | 3 | 1 | 2 | 2 | 1 | 3 | 20 | 24 | 24.0 | 24.0 | 12.0 | 0.0 | 0.0 | 36.0 | 36.0 | 12.0 | 24.0 | 24.0 | 12.0 | 36.0 | 20.0 | 18.5 | 1,000 | 1,300 |
| Dr. T. Stringfield, Mayor. | C. | 0 | 0 | 1 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | | 0.0 | 0.0 | 40.0 | 0.0 | 120.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13.3 | | 300 | |
| Weldon | W. | 0 | 0 | 0 | 1 | 3 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 8 | 35 | 0.0 | 0.0 | 0.0 | 17.1 | 51.4 | 0.0 | 0.0 | 17.1 | 17.1 | 17.1 | 17.1 | 0.0 | 11.4 | 24.8 | 700 | 1,450 |
| J. T. Gooch, Mayor. | C. | 4 | 1 | 1 | 0 | 2 | 2 | 6 | 2 | 3 | 3 | 2 | 1 | 27 | | 60.0 | 15.0 | 16.0 | 0.0 | 32.0 | 32:0 | 96.0 | 32.0 | 48.0 | 48.0 | 32.0 | 16.0 | 36.0 | | 750 | |
| Wilmington | W. | 13 | 10 | 17 | 21 | 13 | 26 | 20 | 23 | 16 | 20 | 16 | 18 | 213 | 550 | 15.6 | 12.0 | 20.4 | 25.2 | 15.6 | 31.2 | 24.0 | 25.6 | 19.2 | 24.0 | 19.2 | 21.6 | 21.3 | 26.2 | 10,000 | 21,000 |
| Dr. Charles T. Harper. | C. | 20 | 15 | 31 | 26 | 34 | 31 | 32 | 30 | 24 | 32 | 37 | 25 | 337 | | 21.8 | 16.4 | 33.8 | 28.4 | 37.1 | 33.8 | 34.9 | 32.7 | 26.2 | 34.9 | 40.0 | 27.3 | 30.6 | | 11,000 | |
| Wilson | W. | 3 | 5 | 5 | 2 | 4 | 8 | 2 | 0 | 4 | 3 | 2 | 1 | 39 | 92 | 9.5 | 15.8 | 17.1 | 6.3 | 13.7 | 27.4 | 6.8 | 0.0 | 13.7 | 10.3 | 6.9 | 3.1 | 10.3 | 13.5 | 3,800 | 6,800 |
| Dr. W. S. Anderson. | C. | 6 | 4 | 3 | 1 | 5 | 6 | 5 | 4 | 7 | 2 | 8 | 2 | 53 | | 24.0 | 16.0 | 10.9 | 4.0 | 18.2 | 21.8 | 18.2 | 11.5 | 25.4 | 7.3 | 29.1 | 8.0 | 17.7 | | 7,000 | |

# TABLE IV—Table of Mortality Reports for Year Ending December 31, 1904.

| Towns and Reporters. | Races. | Deaths by Months, 1904. | | | | | | | | | | | | | Death Rate (Annual) Per 1,000, by Months. | | | | | | | | | | | | Rate for Year. | | Population. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | Total by Races. | Grand Total. | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | By Races. | By Towns. | By Races. | By Towns. |
| Asheville | W. | 10 | 6 | 16 | 9 | 6 | 15 | 7 | 6 | 4 | 5 | 3 | 7 | 94 | 199 | 15.0 | 9.0 | 24.0 | 12.0 | 9.0 | 22.5 | 10.5 | 9.0 | 6.0 | 7.5 | 4.5 | 10.5 | 11.7 | 15.3 | 8,000 | 13,000 |
| Dr. C. V. Reynolds. | C. | 10 | 5 | 8 | 9 | 6 | 9 | 18 | 11 | 7 | 8 | 11 | 3 | 105 | | 24.0 | 12.0 | 19.2 | 24.0 | 14.4 | 24.0 | 43.2 | 26.4 | 16.8 | 19.2 | 26.4 | 7.2 | 21.0 | | 5,000 | |
| Charlotte | W. | 8 | 9 | 9 | 14 | 8 | 35 | 8 | 13 | 8 | 13 | 10 | 10 | 145 | 296 | 8.7 | 9.8 | 9.8 | 15.3 | 8.7 | 38.2 | 8.7 | 14.2 | 8.7 | 14.2 | 10.9 | 10.9 | 13.2 | 16.3 | 11,000 | 18,200 |
| Dr. F. O. Hawley. | C. | 15 | 12 | 16 | 8 | 16 | 11 | 18 | 15 | 11 | 13 | 11 | 5 | 151 | | 25.0 | 20.0 | 26.7 | 13.3 | 26.7 | 18.3 | 30.0 | 25.3 | 18.3 | 21.7 | 16.9 | 8.3 | 21.0 | | 7,200 | |
| Durham | W. | 8 | 16 | 11 | 6 | 7 | 22 | 13 | 16 | 21 | 4 | 19 | 8 | 151 | 337 | 12.0 | 24.0 | 16.5 | 9.0 | 10.5 | 33.0 | 19.5 | 24.0 | 31.5 | 6.0 | 28.5 | 12.0 | 18.9 | 25.9 | 8,000 | 13,000 |
| Dr. N. M. Johnson. | C. | 18 | 12 | 20 | 10 | 14 | 12 | 18 | 17 | 23 | 13 | 21 | 8 | 186 | | 41.2 | 28.8 | 48.0 | 24.0 | 33.6 | 28.8 | 43.2 | 36.0 | 55.2 | 31.2 | 52.4 | 19.2 | 37.2 | | 5,000 | |
| Edenton | W. | 2 | 3 | 0 | 0 | 1 | 1 | 3 | 1 | 2 | 1 | 0 | 0 | 14 | 32 | 20.0 | 30.0 | 0.0 | 0.0 | 10.0 | 10.0 | 30.0 | 10.0 | 20.0 | 10.0 | 0.0 | 0.0 | 11.7 | 10.7 | 1,200 | 3,000 |
| Dr. Thomas J. Hoskins. | C. | 3 | 3 | 0 | 0 | 0 | 3 | 3 | 2 | 2 | 0 | 2 | 0 | 18 | | 18.9 | 18.9 | 0.0 | 0.0 | 0.0 | 20.0 | 20.0 | 13.3 | 13.3 | 0.0 | 13.3 | 0.0 | 10.0 | | 1,800 | |
| Elizabeth City | W. | 2 | 4 | 5 | 3 | 8 | 3 | 7 | 4 | 1 | 4 | 4 | 7 | 52 | 145 | 4.0 | 9.6 | 12.0 | 7.2 | 19.2 | 7.2 | 16.8 | 9.6 | 2.4 | 9.6 | 9.6 | 16.8 | 10.4 | 18.1 | 5,000 | 8,000 |
| Dr. I. Fearing. | C. | 9 | 11 | 6 | 5 | 9 | 9 | 6 | 9 | 12 | 5 | 8 | 4 | 93 | | 27.0 | 44.0 | 24.0 | 20.0 | 36.0 | 36.0 | 24.0 | 36.0 | 48.0 | 20.0 | 32.0 | 16.0 | 31.0 | | 3,000 | |
| Fayetteville | W. | 1 | 4 | 1 | 0 | 4 | 5 | 5 | 5 | 5 | 2 | 4 | 3 | 39 | 127 | 4.8 | 19.2 | 4.8 | 0.0 | 19.2 | 24.0 | 24.0 | 24.0 | 28.0 | 9.6 | 19.2 | 14.4 | 15.6 | 26.4 | 2,500 | 4,800 |
| Dr. A. S. Rose. | C. | 2 | 6 | 10 | 12 | 8 | 16 | 5 | 9 | 6 | 5 | 4 | 5 | 88 | | 10.4 | 31.3 | 52.2 | 62.6 | 41.7 | 83.4 | 26.1 | 47.0 | 31.3 | 26.1 | 20.9 | 26.1 | 23.9 | | 2,300 | |
| Goldsboro | W. | 4 | 1 | 0 | 1 | 4 | 8 | 3 | 6 | 5 | 8 | 5 | 3 | 48 | 116 | 13.7 | 3.4 | 0.0 | 3.4 | 13.7 | 27.3 | 10.3 | 20.6 | 17.1 | 27.4 | 17.1 | 10.3 | 13.7 | 19.1 | 3,500 | 6,100 |
| Robert A. Creech, Esq., Health Officer. | C. | 5 | 4 | 8 | 3 | 6 | 4 | 6 | 8 | 7 | 6 | 4 | 7 | 68 | | 23.1 | 18.4 | 36.9 | 13.8 | 27.7 | 18.5 | 27.7 | 36.9 | 32.3 | 27.7 | 18.5 | 32.3 | 26.1 | | 2,600 | |
| Greensboro | W. | 9 | 5 | 11 | 11 | 5 | 11 | 13 | 11 | 5 | 7 | 11 | 10 | 109 | 256 | 17.5 | 9.8 | 21.6 | 19.8 | 9.8 | 21.6 | 25.6 | 21.6 | 9.8 | 13.8 | 21.6 | 19.7 | 17.9 | 25.3 | 6,100 | 10,100 |
| John S. Michaux, City Clerk. | C. | 17 | 13 | 9 | 11 | 11 | 13 | 12 | 11 | 10 | 11 | 17 | 12 | 147 | | 51.0 | 39.0 | 27.0 | 30.2 | 33.0 | 39.0 | 36.0 | 33.0 | 30.0 | 33.0 | 51.0 | 36.0 | 36.7 | | 4,000 | |
| Henderson | W. | 3 | 1 | 5 | 2 | 0 | 2 | 3 | 1 | 2 | 2 | 4 | 3 | 28 | 63 | 17.1 | 5.7 | 28.6 | 11.4 | 0.0 | 11.4 | 17.1 | 5.2 | 11.4 | 11.4 | 22.8 | 17.1 | 13.4 | 16.6 | 2,100 | 3,800 |
| Dr. John H. Tucker. | C. | 6 | 1 | 2 | 3 | 4 | 4 | 1 | 3 | 4 | 4 | 2 | 1 | 35 | | 42.3 | 7.1 | 14.1 | 21.2 | 28.2 | 28.2 | 7.0 | 21.2 | 28.2 | 28.2 | 14.1 | 7.1 | 20.6 | | 1,700 | |
| Laurinburg | W. | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 3 | 0 | 5 | 1 | 1 | 16 | 32 | 13.3 | 13.3 | 0.0 | 13.3 | 13.3 | 13.3 | 13.3 | 40.0 | 0.0 | 66.7 | 13.3 | 13.3 | 17.8 | 21.3 | 900 | 1,500 |
| Dr. G. D. Everington. | C. | 2 | 1 | 1 | 1 | 0 | 1 | 2 | 2 | 1 | 1 | 1 | 3 | 16 | | 40.0 | 20.0 | 20.0 | 20.0 | 0.0 | 20.0 | 40.0 | 40.0 | 20.0 | 20.0 | 20.0 | 60.0 | 26.7 | | 600 | |
| Lexington | W. | 0 | 1 | 0 | 0 | 1 | 1 | 2 | 2 | 0 | 1 | 0 | 3 | 11 | 14 | 0.0 | 15.0 | 0.0 | 0.0 | 15.0 | 15.0 | 30.0 | 30.0 | 0.0 | 15.0 | 0.0 | 45.0 | 13.7 | 10.8 | 800 | 1,300 |
| John H. Moyer, Esq., Mayor. | C. | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 3 | | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 0.0 | 48.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.0 | | 500 | |

TABLE IV—*Continued.*

| Towns and Reporters. | Races. | Deaths by Months, 1904. | | | | | | | | | | | | | | Death Rate (Annual) Per 1,000, by Months. | | | | | | | | | | | | Rate for Year. | | Population. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | Total by Races. | Grand Total. | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | By Races. | By Towns. | By Races. | By Towns. |
| Marion | W. | 0 | 0 | 7 | 0 | 1 | 4 | 5 | 6 | 4 | 1 | 0 | 2 | 30 | 31 | 0.0 | 0.0 | 105.0 | 0.0 | 15.0 | 60.0 | 75.0 | 90.0 | 60.0 | 15.0 | 0.0 | 30.0 | 37.5 | 25.8 | 800 | 1,200 |
| Dr. B. L. Ashworth. | C. | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | 0.0 | 0.0 | 30.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.5 | | 400 | |
| Monroe | W. | 2 | 0 | 1 | 2 | 1 | 0 | 1 | 0 | 2 | 1 | 1 | 2 | 13 | 23 | 13.0 | 0.0 | 6.5 | 13.0 | 6.5 | 0.0 | 6.5 | 0.0 | 12.9 | 6.5 | 6.5 | 13.0 | 7.0 | 9.4 | 1,850 | 2,450 |
| Dr. John M. Blair. | C. | 0 | 2 | 1 | 0 | 1 | 1 | 2 | 0 | 1 | 1 | 1 | 0 | 10 | | 0.0 | 40.0 | 20.0 | 0.0 | 20.0 | 20.0 | 40.0 | 0.0 | 20.0 | 20.0 | 20.0 | 0.0 | 16.7 | | 600 | |
| Oxford | W. | 0 | 0 | 1 | 3 | 2 | 1 | 4 | 0 | 0 | 2 | 2 | 4 | 19 | 49 | 0.0 | 0.0 | 10.0 | 30.0 | 20.0 | 9.6 | 38.4 | 0.0 | 0.0 | 19.2 | 19.2 | 38.4 | 15.2 | 20.0 | 1,250 | 2,450 |
| Dr. S. D. Booth. | C. | 6 | 5 | 5 | 1 | 1 | 0 | 4 | 1 | 0 | 2 | 1 | 4 | 30 | | 57.6 | 48.0 | 48.0 | 9.6 | 9.6 | 0.0 | 40.0 | 10.0 | 0.0 | 20.0 | 10.0 | 40.0 | 25.0 | | 1,200 | |
| Raleigh | W. | 6 | 7 | 10 | 6 | 14 | 11 | 18 | 11 | 15 | 13 | 15 | 4 | 130 | 256 | 9.0 | 10.5 | 15.0 | 9.0 | 21.0 | 16.5 | 27.0 | 16.5 | 22.5 | 19.5 | 22.5 | 6.0 | 16.2 | 18.5 | 8,000 | 13,800 |
| T. P. Sale, Esq., Clk Bd. Health | C. | 9 | 7 | 9 | 7 | 18 | 11 | 10 | 11 | 9 | 13 | 11 | 11 | 126 | | 18.6 | 14.4 | 18.6 | 14.5 | 35.5 | 22.8 | 20.7 | 22.7 | 18.6 | 26.9 | 22.8 | 22.8 | 21.7 | | 5,800 | |
| Reidsville | W. | 3 | 3 | 2 | 2 | 2 | 4 | 0 | 2 | 2 | 1 | 3 | 3 | 27 | 76 | 12.4 | 12.4 | 8.3 | 8.3 | 8.3 | 16.5 | 0.0 | 8.3 | 8.3 | 4.1 | 12.4 | 12.4 | 9.3 | 18.1 | 2,900 | 4,200 |
| R. S. Montgomery, Clerk. | C. | 5 | 6 | 8 | 2 | 2 | 6 | 4 | 1 | 2 | 3 | 3 | 7 | 49 | | 46.1 | 55.4 | 73.8 | 18.5 | 15.5 | 55.4 | 36.9 | 9.2 | 18.5 | 27.7 | 27.7 | 64.6 | 37.7 | | 1,300 | |
| Rocky Mount | W. | 0 | 1 | 3 | 0 | 1 | 3 | 1 | 1 | 3 | 0 | 2 | 1 | 16 | 29 | 0.0 | 6.0 | 22.5 | 0.0 | 7.5 | 22.5 | 6.0 | 6.0 | 18.0 | 0.0 | 15.0 | 6.0 | 10.0 | 9.3 | 1,600 | 3,100 |
| Dr. J. T. Shubrick. | C. | 2 | 3 | 1 | 0 | 1 | 0 | 0 | 1 | 2 | 1 | 1 | 1 | 13 | | 15.0 | 30.0 | 8.0 | 0.0 | 8.0 | 0.0 | 0.0 | 8.0 | 20.0 | 8.0 | 8.0 | 8.0 | 8.7 | | 1,500 | |
| Salem | W. | 3 | 3 | 0 | 3 | 9 | 8 | 3 | 0 | 4 | 3 | 4 | 2 | 42 | 49 | 10.9 | 10.9 | 0.0 | 10.9 | 32.7 | 29.1 | 10.9 | 0.0 | 14.5 | 10.9 | 14.5 | 7.3 | 12.7 | 13.4 | 3,300 | 3,650 |
| S. E. Butner, Supt. Health. | C. | 2 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 7 | | 68.6 | 34.3 | 0.0 | 34.3 | 0.0 | 0.0 | 34.3 | 0.0 | 34.3 | 0.0 | 0.0 | 34.3 | 20.0 | | 350 | |
| Salisbury | W. | 4 | 6 | 9 | 0 | 10 | 16 | 6 | 8 | 9 | 6 | 5 | 3 | 82 | 128 | 12.3 | 19.5 | 27.7 | 0.0 | 30.8 | 48.2 | 18.5 | 24.6 | 27.7 | 18.5 | 15.4 | 9.2 | 21.0 | 20.0 | 3,900 | 6,400 |
| Dr. H. T. Trantham. | C. | 1 | 2 | 4 | 2 | 6 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 46 | | 4.8 | 4.8 | 19.2 | 9.6 | 28.8 | 24.0 | 19.2 | 19.2 | 24.0 | 19.2 | 19.2 | 24.0 | 18.4 | | 2,500 | |
| Southport | W. | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 5 | 12 | 13.3 | 0.0 | 0.0 | 0.0 | 13.3 | 0.0 | 13.3 | 26.7 | 0.0 | 0.0 | 0.0 | 0.0 | 5.5 | 8.6 | 900 | 1,400 |
| Dr. D. I. Watson. | C. | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 3 | 0 | 1 | 7 | | 0.0 | 0.0 | 0.0 | 24.0 | 0.0 | 24.0 | 0.0 | 24.0 | 0.0 | 72.0 | 0.0 | 24.0 | 14.0 | | 500 | |
| Tarboro | W. | 3 | 4 | 3 | 1 | 2 | 0 | 5 | 0 | 0 | 5 | 0 | 4 | 27 | 49 | 18.0 | 24.0 | 18.0 | 12.0 | 12.0 | 0.0 | 30.0 | 0.0 | 0.0 | 30.0 | 0.0 | 24.0 | 13.5 | 19.6 | 2,000 | 2,500 |
| Dr. William J. Thigpen. | C. | 1 | 6 | 2 | 1 | 2 | 2 | 1 | 0 | 4 | 1 | 1 | 1 | 22 | | 24.0 | 144.0 | 48.0 | 24.0 | 48.0 | 48.0 | 24.0 | 0.0 | 96.0 | 24.0 | 24.0 | 24.0 | 44.0 | | 500 | |
| Wadesboro | W. | 1 | 2 | 1 | 2 | 0 | 2 | 3 | 1 | 1 | 2 | 1 | 3 | 19 | 32 | 12.0 | 24.0 | 12.0 | 24.0 | 0.0 | 24.0 | 36.0 | 6.0 | 12.0 | 24.0 | 12.0 | 36.0 | 19.0 | 18.8 | 1,000 | 1,700 |
| Dr. J. H. Bennett. | C. | 0 | 1 | 1 | 3 | 1 | 2 | 0 | 1 | 1 | 2 | 1 | 0 | 13 | | 0.0 | 17.1 | 17.1 | 51.4 | 17.1 | 34.3 | 0.0 | 24.0 | 17.1 | 34.3 | 17.1 | 0.0 | 18.6 | | 700 | |

TABLE IV—*Continued.*

| Towns and Reporters. | Races. | Deaths by Months, 1904. | | | | | | | | | | | | | Death Rate (Annual) Per 1,000, by Months. | | | | | | | | | | | | Rate for Year. | | Population. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | Total by Races. | Grand Total. | January. | February. | March. | April. | May. | June. | July. | August. | September. | October. | November. | December. | By Races. | By Towns. | By Races. | By Towns. |
| Washington | W. | 4 | 3 | 4 | 6 | 8 | 5 | 5 | 6 | 5 | 2 | 0 | 1 | 49 | 116 | 16.0 | 12.0 | 16.0 | 24.0 | 32.0 | 20.0 | 20.0 | 24.0 | 20.0 | 8.0 | 0.0 | 4.0 | 16.3 | 19.7 | 3,000 | 5,900 |
| Dr. D. T. Tayloe. | C. | 5 | 4 | 7 | 5 | 5 | 13 | 6 | 8 | 3 | 3 | 3 | 5 | 67 | | 20.7 | 16.5 | 28.9 | 20.7 | 20.7 | 53.8 | 24.8 | 33.1 | 12.4 | 12.4 | 12.4 | 20.7 | 23.1 | | 2,900 | |
| Waynesville | W. | 1 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 2 | 1 | 11 | 13 | 7.5 | 15.0 | 15.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 | 0.0 | 7.5 | 15.0 | 7.5 | 6.9 | 6.5 | 1,600 | 2,000 |
| Dr. Thomas Stringfield, Mayor. | C. | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 2 | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 30.0 | 0.0 | 0.0 | 0.0 | 0.0 | 30.0 | 5.0 | | 400 | |
| Weldon | W. | 0 | 0 | 1 | 0 | 0 | 2 | 1 | 2 | 0 | 0 | 1 | 0 | 7 | 29 | 0.0 | 0.0 | 17.1 | 0.0 | 0.0 | 34.2 | 17.1 | 34.3 | 0.0 | 0.0 | 17.1 | 0.0 | 10.0 | 20.0 | 700 | 1,450 |
| J. T. Gooch, Esq., Mayor. | C. | 0 | 3 | 1 | 5 | 1 | 2 | 1 | 3 | 3 | 3 | 0 | 0 | 22 | | 0.0 | 48.0 | 16.0 | 80.0 | 16.0 | 32.0 | 16.0 | 48.0 | 48.0 | 48.0 | 0.0 | 0.0 | 29.3 | | 750 | |
| Wilmington | W. | 20 | 16 | 19 | 19 | 16 | 23 | 23 | 16 | 24 | 21 | 15 | 15 | 227 | 600 | 24.0 | 17.8 | 20.7 | 20.7 | 17.4 | 27.6 | 27.6 | 19.2 | 28.8 | 25.2 | 18.0 | 18.0 | 22.7 | 28.6 | 10,000 | 21,000 |
| Dr. Charles T. Harper. | C. | 25 | 32 | 41 | 22 | 36 | 28 | 36 | 37 | 32 | 27 | 34 | 23 | 373 | | 27.3 | 38.4 | 49.2 | 26.4 | 43.2 | 30.5 | 39.3 | 40.4 | 34.9 | 29.4 | 37.1 | 25.1 | 33.9 | | 11,000 | |
| Wilson | W. | 3 | 4 | 4 | 2 | 4 | 3 | 6 | 6 | 5 | 2 | 3 | 5 | 47 | 116 | 10.3 | 13.7 | 13.7 | 6.8 | 13.7 | 9.4 | 11.1 | 18.9 | 15.8 | 6.3 | 9.5 | 15.8 | 12.4 | 17.1 | 3,800 | 6,800 |
| Dr. W. S. Anderson. | C. | 4 | 6 | 2 | 7 | 5 | 3 | 7 | 9 | 13 | 3 | 3 | 7 | 69 | | 14.5 | 21.8 | 7.3 | 25.4 | 18.2 | 22.0 | 28.8 | 36.0 | 52.0 | 12.0 | 12.0 | 28.0 | 23.0 | | 3,000 | |
| Winston | W. | 5 | 5 | 5 | 1 | 10 | 12 | 12 | 3 | 10 | 2 | 14 | 5 | 84 | 243 | 10.0 | 10.0 | 10.0 | 2.0 | 20.0 | 24.0 | 24.0 | 6.0 | 20.0 | 4.0 | 28.0 | 10.0 | 12.3 | 23.1 | 6,000 | 10,500 |
| Dr. J. L. Hanes. | C. | 8 | 11 | 16 | 13 | 16 | 13 | 14 | 15 | 5 | 19 | 20 | 9 | 159 | | 21.3 | 29.3 | 42.7 | 34.7 | 42.7 | 34.6 | 37.3 | 40.0 | 13.3 | 50.7 | 53.3 | 24.0 | 35.3 | | 4,500 | |

TABLE V—SHOWING CAUSES OF DEATH FOR THE YEAR ENDING DECEMBER 31, 1903.

| Towns. | Races. | Population. By Races. | Population. Total. | Annual Death Rate Per 1,000. By Races. | Annual Death Rate Per 1,000. Total. | Typhoid Fever. | Scarlet Fever. | Malarial Fever. | Diphtheria. | Whooping-cough. | Measles. | Pneumonia. | Consumption. | Brain Diseases. | Heart Diseases. | Neurotic Diseases. | Diarrhœal Diseases. | All Other Diseases. | Accident. | Suicide. | Violence. | Total Deaths. By Races. | Total Deaths. By Towns. | Deaths under 5 years. | Still-born. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Asheville | W. | 8,000 | 13,000 | 9.3 | 12.9 | 3 | 2 | 0 | 2 | 0 | 0 | 7 | 11 | 11 | 3 | 0 | 4 | 30 | 2 | 0 | 0 | 75 | 168 | 16 | 11 |
| | C. | 5,000 | | 18.6 | | 4 | 0 | 0 | 0 | 0 | 0 | 10 | 20 | 6 | 8 | 0 | 5 | 30 | 5 | 1 | 4 | 93 | | 12 | 15 |
| Charlotte | W. | 11,000 | 18,200 | 15.3 | 17.7 | 4 | 0 | 1 | 2 | 3 | 0 | 13 | 11 | 6 | 8 | 2 | 14 | 99 | 5 | 0 | 0 | 168 | 333 | 57 | 21 |
| | C. | 7,200 | | 21.5 | | 6 | 0 | 2 | 2 | 2 | 0 | 20 | 10 | 4 | 2 | 4 | 12 | 85 | 5 | 0 | 1 | 155 | | 61 | 24 |
| Durham | W. | 8,000 | 13,000 | 19.0 | 22.6 | 5 | 0 | 0 | 3 | 2 | 0 | 15 | 16 | 7 | 15 | 1 | 19 | 64 | 3 | 1 | 1 | 152 | 294 | 52 | 3 |
| | C. | 5,000 | | 28.4 | | 4 | 0 | 0 | 0 | 1 | 0 | 13 | 20 | 3 | 17 | 0 | 7 | 73 | 4 | 0 | 0 | 142 | | 55 | 4 |
| Edenton | W. | 1,200 | 3,100 | 9.2 | 9.0 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 5 | 0 | 0 | 0 | 11 | 28 | 4 | 0 |
| | C. | 1,900 | | 8.9 | | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 1 | 0 | 0 | 9 | 0 | 0 | 0 | 17 | | 3 | 3 |
| Fayetteville | W. | 2,500 | 4,800 | 9.2 | 13.3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 3 | 0 | 1 | 11 | 1 | 0 | 0 | 23 | 62 | 3 | 1 |
| | C. | 2,300 | | 16.9 | | 3 | 0 | 0 | 0 | 0 | 0 | 2 | 7 | 2 | 4 | 3 | 2 | 10 | 5 | 1 | 0 | 39 | | 13 | 4 |
| Goldsboro | W. | 3,500 | 6,100 | 10.0 | 18.2 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 3 | 3 | 1 | 5 | 20 | 0 | 0 | 0 | 35 | 111 | 14 | 5 |
| | C. | 2,600 | | 29.2 | | 1 | 0 | 1 | 0 | 0 | 0 | 5 | 14 | 2 | 7 | 1 | 5 | 39 | 0 | 0 | 1 | 76 | | 24 | 10 |
| Greensboro | W. | 6,100 | 10,100 | 13.4 | 22.3 | 9 | 0 | 0 | 1 | 0 | 1 | 4 | 6 | 5 | 1 | 0 | 9 | 43 | 3 | 0 | 0 | 82 | 225 | 34 | 5 |
| | C. | 4,000 | | 35.7 | | 6 | 0 | 1 | 0 | 1 | 0 | 11 | 24 | 8 | 12 | 4 | 8 | 62 | 5 | 1 | 0 | 143 | | 49 | 18 |
| Henderson | W. | 2,100 | 3,800 | 9.0 | 18.9 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 2 | 4 | 1 | 4 | 1 | 1 | 0 | 19 | 72 | 1 | 0 |
| | C. | 1,700 | | 31.2 | | 1 | 0 | 0 | 0 | 9 | 3 | 2 | 10 | 2 | 6 | 1 | 4 | 15 | 0 | 0 | 0 | 53 | | 1 | 4 |
| Laurinburg | W. | 900 | 1,500 | 20.0 | 18.0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | 3 | 3 | 1 | 1 | 1 | 2 | 0 | 0 | 18 | 27 | 4 | 0 |
| | C. | 600 | | 15.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 1 | 3 | 0 | 0 | 0 | 9 | | 0 | 0 |
| Lenoir | W. | 1,200 | 1,500 | 12.5 | 12.0 | 5 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 3 | 1 | 0 | 0 | 15 | 18 | 0 | 0 |
| | C. | 300 | | 10.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 3 | | 0 | 0 |

TABLE V—*Continued.*

| Towns. | Races. | Population. By Races. | Population. Total. | Annual Death Rate Per 1,000. By Races. | Annual Death Rate Per 1,000. Total. | Typhoid Fever. | Scarlet Fever. | Malarial Fever. | Diphtheria. | Whooping-cough. | Measles. | Pneumonia. | Consumption. | Brain Diseases. | Heart Diseases. | Neurotic Diseases. | Diarrhœal Diseases. | All Other Diseases. | Accident. | Suicide. | Violence. | Total Deaths. By Races. | Total Deaths. By Towns. | Deaths under 5 years. | Still-born. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Lexington | W. | 800 | 1,300 | 7.5 | 5.4 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 6 | 7 | 0 | 0 |
| | C. | 500 | | 2.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | 0 | 0 |
| Marion | W. | 800 | 1,200 | 27.5 | 22.5 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 4 | 0 | 0 | 7 | 4 | 2 | 0 | 22 | 27 | 0 | 0 |
| | C. | 400 | | 12.5 | | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | | 1 | 0 |
| Monroe | W. | 1,850 | 2,450 | 8.7 | 10.6 | 2 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 2 | 3 | 0 | 1 | 4 | 1 | 0 | 0 | 16 | 26 | 0 | 0 |
| | C. | 600 | | 16.7 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 10 | | 0 | 0 |
| Oxford | W. | 1,200 | 2,450 | 6.7 | 13.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 8 | 32 | 1 | 0 |
| | C. | 1,250 | | 19.2 | | 1 | 0 | 0 | 0 | 1 | 0 | 2 | 9 | 2 | 2 | 0 | 0 | 6 | 1 | 0 | 0 | 24 | | 3 | 7 |
| Raleigh | W. | 8,000 | 13,800 | 14.9 | 18.5 | 6 | 0 | 0 | 0 | 1 | 0 | 4 | 23 | 7 | 10 | 1 | 9 | 50 | 5 | 1 | 2 | 119 | 256 | 17 | 8 |
| | C. | 5,800 | | 23.6 | | 2 | 0 | 2 | 0 | 1 | 0 | 11 | 30 | 12 | 5 | 3 | 3 | 63 | 3 | 1 | 1 | 137 | | 52 | 20 |
| Reidsville | W. | 2,900 | 4,200 | 13.8 | 20.9 | 2 | 0 | 1 | 1 | 3 | 0 | 4 | 3 | 2 | 1 | 0 | 5 | 18 | 0 | 0 | 0 | 40 | 88 | 19 | 8 |
| | C. | 1,300 | | 36.9 | | 0 | 0 | 0 | 0 | 5 | 3 | 9 | 8 | 2 | 1 | 0 | 1 | 18 | 1 | 0 | 0 | 48 | | 17 | 5 |
| Rocky Mount | W. | 1,600 | 3,100 | 12.5 | 10.0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | 1 | 0 | 5 | 8 | 0 | 0 | 0 | 20 | 31 | 1 | 1 |
| | C. | 1,500 | | 7.3 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 11 | | 0 | 0 |
| Salem | W. | 3,300 | 3,650 | 14.8 | 16.4 | 0 | 2 | 0 | 0 | 0 | 0 | 4 | 4 | 1 | 4 | 0 | 5 | 29 | 0 | 0 | 0 | 49 | 60 | 17 | 5 |
| | C. | 350 | | 31.4 | | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 5 | 0 | 1 | 0 | 0 | 3 | 0 | 0 | 0 | 11 | | 2 | 0 |
| Salisbury | W. | 3,900 | 6,400 | 15.6 | 16.9 | 3 | 2 | 0 | 0 | 0 | 1 | 12 | 6 | 2 | 2 | 0 | 11 | 18 | 4 | 0 | 0 | 61 | 108 | 14 | 5 |
| | C. | 2,500 | | 18.8 | | 0 | 1 | 0 | 0 | 0 | 0 | 3 | 5 | 1 | 3 | 4 | 16 | 12 | 2 | 0 | 0 | 47 | | 14 | 0 |
| Southport | W. | 900 | 1,400 | 14.4 | 15.0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 3 | 1 | 1 | 0 | 1 | 5 | 0 | 0 | 0 | 13 | 21 | 1 | 1 |
| | C. | 500 | | 16.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 8 | | 0 | 0 |

TABLE V—*Continued.*

| Towns. | Races. | Population. By Races. | Population. Total. | Annual Death Rate Per 1,000. By Races. | Annual Death Rate Per 1,000. Total. | Typhoid Fever. | Scarlet Fever. | Malarial Fever. | Diphtheria. | Whooping-cough. | Measles. | Pneumonia. | Consumption. | Brain Diseases. | Heart Diseases. | Neurotic Diseases. | Diarrhœal Diseases. | All Other Diseases. | Accident. | Suicide. | Violence. | Total Deaths. By Races. | Total Deaths. By Towns. | Deaths under 5 years. | Still-born. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tarboro | W. | 2,000 | 2,500 | 7.5 | 15.6 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 4 | 1 | 0 | 0 | 0 | 5 | 2 | 0 | 1 | 15 | 39 | 3 | 1 |
| | C. | 500 | | 48.0 | | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 6 | 0 | 0 | 0 | 4 | 8 | 4 | 0 | 0 | 24 | | 5 | 0 |
| Wadesboro | W. | 1,000 | 1,700 | 13.0 | 14.7 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 1 | 2 | 6 | 0 | 0 | 0 | 13 | 25 | 0 | 1 |
| | C. | 700 | | 17.1 | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 3 | 1 | 3 | 3 | 0 | 0 | 0 | 12 | | 2 | 0 |
| Washington | W. | 3,000 | 5,900 | 14.3 | 15.6 | 5 | 0 | 0 | 0 | 0 | 0 | 4 | 2 | 4 | 1 | 3 | 6 | 16 | 2 | 0 | 0 | 43 | 92 | 10 | 0 |
| | C. | 2,900 | | 16.9 | | 3 | 0 | 1 | 0 | 1 | 0 | 3 | 3 | 3 | 6 | 1 | 9 | 18 | 1 | 0 | 0 | 49 | | 7 | 0 |
| Waynesville | W. | 1,000 | 1,300 | 20.0 | 18.5 | 1 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 1 | 4 | 5 | 0 | 1 | 0 | 20 | 24 | 5 | 0 |
| | C. | 300 | | 13.3 | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 4 | | 1 | 0 |
| Weldon | W. | 700 | 1,450 | 11.4 | 24.8 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 2 | 3 | 0 | 0 | 0 | 8 | 35 | 2 | 0 |
| | C. | 750 | | 36.0 | | 1 | 0 | 0 | 3 | 2 | 0 | 1 | 3 | 0 | 0 | 0 | 0 | 14 | 3 | 0 | 0 | 27 | | 8 | 1 |
| Wilmington | W. | 10,000 | 21,000 | 21.3 | 26.2 | 5 | 0 | 12 | 3 | 1 | 0 | 16 | 17 | 10 | 23 | 19 | 25 | 68 | 8 | 5 | 1 | 213 | 550 | 60 | 4 |
| | C. | 11,000 | | 30.6 | | 6 | 1 | 22 | 2 | 15 | 0 | 22 | 32 | 7 | 32 | 32 | 27 | 122 | 13 | 0 | 2 | 337 | | 134 | 51 |
| Wilson | W. | 3,800 | 6,800 | 10.3 | 13.5 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 3 | 8 | 2 | 1 | 2 | 19 | 1 | 0 | 1 | 39 | 92 | 12 | 3 |
| | C. | 3,000 | | 17.7 | | 1 | 0 | 1 | 1 | 2 | 0 | 4 | 13 | 0 | 1 | 0 | 9 | 19 | 1 | 1 | 0 | 53 | | 14 | 0 |
| Total, 27 towns | W. | 91,250 | 155,700 | 14.3 | 18.3 | 63 | 7 | 15 | 17 | 12 | 4 | 99 | 127 | 85 | 95 | 36 | 135 | 546 | 45 | 11 | 6 | 1303 | 2841 | 348 | 80 |
| | C. | 64,450 | | 23.9 | | 41 | 2 | 32 | 8 | 41 | 6 | 132 | 238 | 56 | 111 | 54 | 116 | 631 | 56 | 5 | 9 | 1538 | | 478 | 156 |
| Grand total | | 155,700 | | | | 104 | 9 | 47 | 25 | 53 | 10 | 231 | 365 | 141 | 206 | 90 | 251 | 1177 | 101 | 16 | 15 | 2841 | | 826 | 236 |

## TABLE VI—SHOWING CAUSES OF DEATH FOR THE YEAR ENDING DECEMBER 31, 1904.

| Towns. | Races. | Population. By Races. | Population. Total. | Annual Death Rate Per 1,000. By Races. | Annual Death Rate Per 1,000. Total. | Typhoid Fever. | Scarlet Fever. | Malarial Fever. | Diphtheria. | Whooping-cough. | Measles. | Pneumonia. | Consumption. | Brain Diseases. | Heart Diseases. | Neurotic Diseases. | Diarrhoeal Diseases. | All Other Diseases. | Accident. | Suicide. | Violence. | Total Deaths. By Races. | Total Deaths. By Towns. | Deaths under 5 years. | Still-born. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Asheville | W. | 8,000 | 13,000 | 11.7 | 15.3 | 1 | 1 | 0 | 0 | 1 | 0 | 10 | 12 | 18 | 10 | 0 | 12 | 25 | 4 | 0 | 0 | 94 | 199 | 16 | 5 |
| | C. | 5,000 | | 21.0 | | 3 | 0 | 1 | 2 | 2 | 1 | 7 | 30 | 3 | 10 | 0 | 10 | 32 | 2 | 1 | 1 | 105 | | 14 | 15 |
| Charlotte | W. | 11,000 | 18,200 | 13.2 | 16.3 | 3 | 1 | 0 | 0 | 0 | 0 | 12 | 10 | 7 | 8 | 1 | 6 | 90 | 6 | 1 | 0 | 145 | 296 | 47 | 26 |
| | C. | 7,200 | | 21.0 | | 5 | 0 | 2 | 0 | 1 | 0 | 24 | 19 | 2 | 8 | 6 | 9 | 68 | 6 | 1 | 0 | 151 | | 52 | 32 |
| Durham | W. | 8,000 | 13,000 | 18.9 | 25.9 | 7 | 2 | 0 | 0 | 2 | 0 | 13 | 24 | 3 | 12 | 2 | 24 | 56 | 5 | 0 | 1 | 151 | 337 | 46 | 5 |
| | C. | 5,000 | | 37.2 | | 10 | 0 | 0 | 1 | 0 | 1 | 19 | 26 | 3 | 13 | 3 | 20 | 84 | 6 | 0 | 0 | 186 | | 82 | 9 |
| Edenton | W. | 1,200 | 3,000 | 11.7 | 10.7 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 10 | 0 | 0 | 0 | 14 | 32 | 2 | 0 |
| | C. | 1,800 | | 10.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 1 | 0 | 13 | 0 | 0 | 0 | 18 | | 2 | 0 |
| Elizabeth City | W. | 5,000 | 8,000 | 10.4 | 18.1 | 2 | 0 | 2 | 1 | 0 | 0 | 3 | 3 | 9 | 5 | 2 | 9 | 14 | 1 | 1 | 0 | 52 | 145 | 14 | 5 |
| | C. | 3,000 | | 31.0 | | 0 | 0 | 2 | 0 | 0 | 0 | 9 | 17 | 4 | 10 | 0 | 15 | 35 | 1 | 0 | 0 | 93 | | 35 | 16 |
| Fayetteville | W. | 2,500 | 4,800 | 15.6 | 26.4 | 2 | 0 | 1 | 1 | 0 | 0 | 1 | 5 | 5 | 7 | 0 | 7 | 9 | 1 | 0 | 0 | 39 | 127 | 9 | 1 |
| | C. | 2,300 | | 23.9 | | 2 | 0 | 5 | 1 | 0 | 0 | 11 | 9 | 9 | 9 | 0 | 11 | 27 | 3 | 0 | 1 | 88 | | 29 | 10 |
| Goldsboro | W. | 3,500 | 6,100 | 13.7 | 19.1 | 2 | 0 | 1 | 6 | 0 | 0 | 2 | 6 | 5 | 2 | 0 | 6 | 16 | 1 | 0 | 1 | 48 | 116 | 14 | 6 |
| | C. | 2,600 | | 26.1 | | 6 | 0 | 1 | 3 | 0 | 0 | 5 | 7 | 3 | 3 | 3 | 1 | 33 | 3 | 0 | 0 | 68 | | 32 | 11 |
| Greensboro | W. | 6,100 | 10,100 | 17.9 | 25.3 | 4 | 0 | 2 | 1 | 0 | 0 | 17 | 15 | 5 | 5 | 0 | 9 | 43 | 8 | 0 | 0 | 109 | 256 | 29 | 9 |
| | C. | 4,000 | | 36.7 | | 11 | 0 | 1 | 0 | 0 | 1 | 19 | 25 | 11 | 12 | 5 | 9 | 48 | 5 | 0 | 0 | 147 | | 43 | 22 |
| Henderson | W. | 2,100 | 3,800 | 13.4 | 16.6 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | 1 | 6 | 2 | 2 | 7 | 1 | 1 | 2 | 28 | 63 | 1 | 0 |
| | C. | 1,700 | | 20.6 | | 3 | 0 | 0 | 0 | 3 | 0 | 3 | 9 | 1 | 3 | 0 | 8 | 3 | 1 | 0 | 1 | 35 | | 1 | 0 |
| Laurinburg | W. | 900 | 1,500 | 17.8 | 21.3 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 1 | 1 | 0 | 0 | 8 | 0 | 0 | 0 | 16 | 32 | 1 | 1 |
| | C. | 600 | | 26.7 | | 3 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 4 | 1 | 0 | 5 | 0 | 0 | 0 | 16 | | 0 | 2 |

TABLE VI—*Continued.*

| Towns. | Races. | Population. By Races. | Population. Total. | Annual Death Rate Per 1,000. By Races. | Annual Death Rate Per 1,000. Total. | Typhoid Fever. | Scarlet Fever. | Malarial Fever. | Diphtheria. | Whooping-cough. | Measles. | Pneumonia. | Consumption. | Brain Diseases. | Heart Diseases. | Neurotic Diseases. | Diarrhœal Diseases. | All Other Diseases. | Accident. | Suicide. | Violence. | Total Deaths. By Races. | Total Deaths. By Towns. | Deaths under 5 years. | Still-born. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Lexington | W. | 800 | 1,300 | 13.7 | 10.8 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 7 | 0 | 0 | 0 | 11 | 14 | 1 | 0 |
| | C. | 500 | | 6.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 3 | | 1 | 0 |
| Marion | W. | 800 | 1,200 | 37.5 | 25.8 | 5 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 9 | 13 | 1 | 0 | 0 | 30 | 31 | 0 | 0 |
| | C. | 400 | | 2.5 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | 0 | 0 |
| Monroe | W. | 1,850 | 2,450 | 7.0 | 9.4 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 3 | 7 | 1 | 0 | 0 | 13 | 23 | 0 | 0 |
| | C. | 600 | | 16.7 | | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 10 | | 0 | 0 |
| Oxford | W. | 1,250 | 2,450 | 15.2 | 20.0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 3 | 0 | 1 | 6 | 6 | 0 | 0 | 0 | 19 | 49 | 8 | 1 |
| | C. | 1,200 | | 25.0 | | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 4 | 1 | 3 | 0 | 4 | 14 | 1 | 0 | 0 | 30 | | 11 | 7 |
| Raleigh | W. | 8,000 | 13,800 | 16.2 | 18.5 | 1 | 0 | 0 | 1 | 0 | 0 | 5 | 13 | 19 | 8 | 0 | 20 | 60 | 2 | 0 | 1 | 130 | 256 | 29 | 7 |
| | C. | 5,800 | | 21.7 | | 2 | 0 | 0 | 0 | 0 | 0 | 8 | 25 | 3 | 10 | 1 | 10 | 57 | 8 | 1 | 1 | 126 | | 32 | 9 |
| Reidsville | W. | 2,900 | 4,200 | 9.3 | 18.1 | 0 | 0 | 0 | 1 | 0 | 0 | 4 | 4 | 4 | 4 | 0 | 2 | 8 | 0 | 0 | 0 | 27 | 76 | 2 | 9 |
| | C. | 1,300 | | 37.7 | | 2 | 0 | 0 | 0 | 0 | 0 | 12 | 7 | 2 | 2 | 0 | 2 | 22 | 0 | 0 | 0 | 49 | | 10 | 10 |
| Rocky Mount | W. | 1,600 | 3,100 | 10.0 | 9.3 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 3 | 3 | 1 | 2 | 4 | 0 | 0 | 0 | 16 | 29 | 3 | 1 |
| | C. | 1,500 | | 8.7 | | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 5 | 0 | 1 | 0 | 1 | 4 | 0 | 0 | 0 | 13 | | 0 | 0 |
| Salem | W. | 3,300 | 3,650 | 12.7 | 13.4 | 0 | 0 | 0 | 1 | 0 | 0 | 3 | 4 | 1 | 2 | 0 | 6 | 22 | 2 | 1 | 0 | 42 | 49 | 12 | 2 |
| | C. | 350 | | 20.0 | | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 7 | | 2 | 1 |
| Salisbury | W. | 3,900 | 6,400 | 21.0 | 20.0 | 7 | 0 | 0 | 0 | 0 | 0 | 9 | 10 | 6 | 5 | 1 | 23 | 18 | 3 | 0 | 0 | 82 | 128 | 18 | 2 |
| | C. | 2,500 | | 18.4 | | 3 | 0 | 3 | 0 | 0 | 0 | 6 | 7 | 3 | 4 | 1 | 7 | 9 | 3 | 0 | 0 | 46 | | 8 | 1 |
| Southport | W. | 900 | 1,400 | 5.5 | 8.6 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 5 | 12 | 0 | 0 |
| | C. | 500 | | 14.0 | | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1 | 0 | 0 | 7 | | 0 | 0 |

TABLE VI—*Continued.*

| Towns. | Races. | Population. By Races. | Population. Total. | Annual Death Rate Per 1,000. By Races. | Annual Death Rate Per 1,000. Total. | Typhoid Fever. | Scarlet Fever. | Malarial Fever. | Diphtheria. | Whooping-cough. | Measles. | Pneumonia. | Consumption. | Brain Diseases. | Heart Diseases. | Neurotic Diseases. | Diarrhœal Diseases. | All Other Diseases. | Accident. | Suicide. | Violence. | Total Deaths. By Races. | Total Deaths. By Towns. | Deaths under 5 years. | Still-born. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tarboro | W. | 2,000 | 2,500 | 13.5 | 19.6 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 6 | 0 | 4 | 10 | 0 | 0 | 0 | 27 | 49 | 7 | 0 |
| | C. | 500 | | 44.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 6 | 3 | 0 | 0 | 1 | 7 | 2 | 0 | 2 | 22 | | 7 | 2 |
| Wadesboro | W. | 1,000 | 1,700 | 19.0 | 18.8 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 1 | 3 | 10 | 0 | 0 | 1 | 19 | 32 | 1 | 2 |
| | C. | 700 | | 18.6 | | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 2 | 1 | 6 | 0 | 0 | 1 | 13 | | 0 | 3 |
| Washington | W. | 3,000 | 5,900 | 16.3 | 19.7 | 4 | 0 | 5 | 1 | 0 | 0 | 4 | 4 | 8 | 4 | 5 | 6 | 7 | 1 | 0 | 0 | 49 | 116 | 5 | 0 |
| | C. | 2,900 | | 23.1 | | 3 | 2 | 0 | 0 | 0 | 0 | 5 | 13 | 2 | 6 | 5 | 12 | 17 | 2 | 0 | 0 | 67 | | 9 | 0 |
| Waynesville | W. | 1,600 | 2,000 | 6.9 | 6.5 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 4 | 0 | 3 | 0 | 0 | 1 | 0 | 0 | 0 | 11 | 13 | 2 | 0 |
| | C. | 400 | | 5.0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | | 1 | 0 |
| Weldon | W. | 700 | 1,450 | 10.0 | 20.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 4 | 0 | 0 | 0 | 7 | 29 | 4 | 1 |
| | C. | 750 | | 29.3 | | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 1 | 0 | 2 | 13 | 0 | 0 | 1 | 22 | | 7 | 0 |
| Wilmington | W. | 10,000 | 21,000 | 22.7 | 28.6 | 4 | 0 | 13 | 3 | 0 | 0 | 21 | 21 | 11 | 19 | 16 | 37 | 75 | 5 | 2 | 0 | 227 | 600 | 74 | 6 |
| | C. | 11,000 | | 33.9 | | 7 | 1 | 33 | 0 | 1 | 1 | 21 | 36 | 11 | 34 | 32 | 39 | 142 | 10 | 2 | 3 | 373 | | 141 | 41 |
| Wilson | W. | 3,800 | 6,800 | 12.4 | 17.1 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 2 | 2 | 2 | 2 | 5 | 29 | 0 | 0 | 0 | 47 | 116 | 24 | 1 |
| | C. | 3,000 | | 23.0 | | 2 | 0 | 5 | 0 | 0 | 0 | 4 | 9 | 3 | 3 | 0 | 10 | 30 | 2 | 0 | 1 | 69 | | 30 | 0 |
| Winston | W. | 6,000 | 10,500 | 12.3 | 23.1 | 4 | 4 | 0 | 0 | 4 | 1 | 4 | 12 | 11 | 5 | 1 | 12 | 17 | 9 | 0 | 0 | 84 | 243 | 34 | 9 |
| | C. | 4,500 | | 35.3 | | 4 | 0 | 0 | 0 | 3 | 2 | 19 | 34 | 12 | 15 | 4 | 20 | 35 | 11 | 0 | 0 | 159 | | 55 | 15 |
| Total, 28 towns | W. | 101,700 | 173,300 | 15.2 | 20.0 | 54 | 9 | 24 | 19 | 7 | 2 | 126 | 163 | 127 | 119 | 35 | 218 | 576 | 51 | 6 | 6 | 1542 | 3468 | 404 | 99 |
| | C. | 71,600 | | 26.9 | | 68 | 6 | 54 | 7 | 10 | 9 | 181 | 305 | 77 | 153 | 64 | 194 | 714 | 67 | 5 | 12 | 1926 | | 514 | 206 |
| Grand total | ---- | 173,300 | ------- | ------ | ------ | 122 | 15 | 78 | 26 | 17 | 11 | 307 | 468 | 204 | 272 | 99 | 412 | 1290 | 118 | 11 | 18 | 3468 | ---- | 918 | 305 |

# REPORT OF TREASURER FOR THE TWO YEARS ENDING DECEMBER 31, 1904.

EXPENDITURES.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Jan. | 1. | Amount due Treasurer from last report | $ 88.91 |
| | 27. | The News and Observer Publishing Company, for Year Books of 1901, 1902, 1903 | 3.50 |
| Feb. | 4. | Salary of Secretary and Treasurer for January | 83.33 |
| | 7. | Dr. Richard H. Lewis, expenses as delegate to Plague Conference at Washington, January 19. | 34.15 |
| | 10. | Western Union Telegraph Company, telegrams in January | 1.39 |
| | 10. | C. T. Bailey, Postmaster, postage on BULLETIN | .60 |
| | 10. | Stamps | 15.00 |
| | 11. | Improved Mailing Case Co., mailing tubes for water samples | 7.20 |
| March | 1. | Salary of Secretary and Treasurer for February, | 83.33 |
| | 19. | Secretary of State, copy of Bill to Define the Practice of Medicine and Surgery | 1.30 |
| | 31. | *The Sanitarian*, subscription for nine copies for Board of Health for 1903 | 28.00 |
| April | 4. | Salary of Secretary and Treasurer for March | 83.34 |
| | 4. | Office rent, first quarter | 15.00 |
| | 6. | Stamps | 15.00 |
| | 9. | Western Union Telegraph Co., telegrams for February and March | 1.66 |
| | 22. | Funk & Wagnalls Co., one copy "Prevention of Disease" | 5.00 |
| | 28. | Stamps | 10.00 |
| May | 1. | Salary of Secretary and Treasurer for April | 83.33 |
| | 22. | James A. Egan, M. D., treasurer, annual dues 1902-1903 conference of State and Provincial Boards of Health of North America | 10.08 |
| June | 6. | Dr. Richard H. Lewis, expenses to annual meeting at Hot Springs | 28.65 |
| | 6. | Salary of Secretary and Treasurer for May | 83.33 |
| | 12. | Dr. George G. Thomas, *per diem* and expenses, annual meeting at Hot Springs | 30.65 |
| | 23. | Dr. W. P. Ivey, *per diem* and expenses, annual meeting at Hot Springs | 24.85 |
| | 23. | Dr. J. L. Nicholson, *per diem* and expenses, annual meeting at Hot Springs | 54.00 |

1903.

| | | | |
|---|---|---|---|
| July | 6. | Salary of Secretary and Treasurer for June.....$ | 83.33 |
| | 6. | Office rent, second quarter..... | 15.00 |
| | 7. | Stamps for Biological Laboratory..... | 7.50 |
| | 21. | P. H. Andrews, Post-office Financial Clerk, to secure payment in advance of postage on BULLETIN . . ..... | 5.00 |
| | 30. | Thomas Whittaker, 1 copy Rosenau's "Disinfection and Disinfectants"..... | 2.18 |
| Aug. | 1. | Stamps . . ..... | 10.00 |
| | 3. | Salary of Secretary and Treasurer for July.... | 83.33 |
| | 4. | Western Union Telegraph Co., telegrams for April, May, June and July..... | 2.20 |
| | 5. | A. Williams & Co., sundry supplies..... | 1.90 |
| Sept. | 1. | Salary of Secretary and Treasurer for August... | 83.33 |
| | 3. | Western Union Telegraph Co., account for August | .25 |
| Oct. | 5. | Salary of Secretary and Treasurer for September, | 83.34 |
| | 5. | Office rent, third quarter..... | 15.00 |
| Nov. | 5. | Salary of Secretary and Treasurer for October.. | 83.34 |
| | 5. | Pencils . . ..... | .25 |
| | 9. | Gatchel & Manning, 1 half-tone cut of hook-worm patient for September BULLETIN..... | 2.55 |
| | 10. | Dr. Richard H. Lewis, expenses to American Public Health Association at Washington..... | 46.00 |
| | 25. | Dr. S. Westray Battle, *per diem* and expenses, annual meeting at Hot Springs, and expenses to American Public Health Association at Washington . . ..... | 90.15 |
| Dec. | 1. | Salary of Secretary and Treasurer for November, | 83.33 |
| | 11. | Dr. Francis Duffy, *per diem* and expenses, annual meeting at Hot Springs..... | 46.10 |
| | 19. | Stamps . . ..... | 10.00 |
| | 31. | Salary of Secretary and Treasurer for December, | 83.34 |
| | 31. | Office rent, fourth quarter..... | 15.00 |
| | | Drayage on BULLETIN to post-office 12 months at 15 cents . . ..... | 1.80 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 7. | C. T. Bailey, postmaster, deposit to secure payment in advance of postage on BULLETIN..... | 5.00 |
| | 15. | The News and Observer Publishing Company, 1 copy *N. C. Year-Book and Business Directory*.. | 2.00 |
| | 15. | *The Sanitarian*, 9 copies, 1904, for the members of the Board of Health..... | 28.00 |
| | 19. | E. M. Uzzell & Co., 500 postal cards for printed reminders to the County Superintendents of Health . . ..... | 5.00 |
| | 21. | Stamps for biennial report..... | 15.00 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 21. | Dr. George G. Thomas, *per diem* and expenses, inspection of Morganton institutions | $ 19.88 |
| Feb. | 3. | Salary of Secretary and Treasurer for January | 83.33 |
| | 8. | Southern Express Co., charges on packages of reports to 8 members of the Board of Health | 2.00 |
| March | 2. | Salary of Secretary and Treasurer for February, | 83.33 |
| | 4. | Western Union Telegraph Co., telegrams in February | .60 |
| | 19. | Stamps | 15.00 |
| April | 1. | Salary of Secretary and Treasurer for March | 83.33 |
| | 1. | Office rent, first quarter | 15.00 |
| | 14. | Biological Laboratory, to return money paid out of its fund for cuts for BULLETIN | 3.35 |
| | 16. | The Maurice Joyce Engraving Co., 1 cut for BULLETIN | 1.04 |
| | 27. | Stamps | 15.00 |
| May | 2. | Salary of Secretary and Treasurer for April | 83.33 |
| | 9. | Gatchel & Manning, 1 full-page cut for malaria article | 11.50 |
| | 9. | Dr. James A. Egan, Treasurer, annual dues to National Conference of State and Provincial Boards of Health | 10.00 |
| | 13. | Western Union Telegraph Co., telegrams in March | 1.30 |
| | 14. | Dr. Richard H. Lewis, expenses, inspection of State institutions at Morganton and Chapel Hill; and Durham (smallpox conference) | 22.80 |
| June | 6. | Salary of Secretary and Treasurer for May | 83.33 |
| | 6. | Dr. Richard H. Lewis, expenses to annual conference with Surgeon-General U. S. Public Health and Marine Hospital Service at Washington, D. C | 24.00 |
| | 7. | Dr. W. P. Ivey, *per diem* and expenses, annual meeting at Raleigh | 33.00 |
| | 7. | Dr. W. S. Rankin, expenses, hook-worm investigation in December, 1903 | 28.36 |
| | | Western Union Telegraph Co., telegram in May | .25 |
| | 13. | C. T. Bailey, postmaster, deposit to secure payment of postage on BULLETIN | 5.00 |
| | | Balance due C. T. Bailey, for postage, to 1st of June. | .21 |
| | 13. | Dr. Henry W. Lewis, *per diem* and expenses, annual meeting at Raleigh | 27.05 |
| July | 2. | Salary of Secretary and Treasurer for June | 83.33 |
| | 2. | Office rent, second quarter | 15.00 |
| | 7. | Western Union Telegraph Co., telegrams in June, | 1.66 |
| | 7. | E. M. Uzzell, 500 printed postal cards | 5.00 |

1904.

| | | | |
|---|---|---|---|
| July | 11. | Southern Railway Co., freight | $ 1.01 |
| | 11. | Drayage | .15 |
| | 13. | Dr. Francis Duffy, *per diem* and expenses, annual meeting at Raleigh | 29.15 |
| | 13. | S. H. Wiley, 1 Foyer Cylinder Letter Press | 24.91 |
| | 15. | Thomas H. Briggs & Sons, 1 Duplicator | 6.35 |
| | 16. | Stamps | 20.00 |
| | 20. | Subscription to Journal of Public Health | 1.03 |
| Aug. | 1. | Miss Mabel P. Massey, services as stenographer and typewriter, July | 5.00 |
| | 3. | Salary of Secretary and Treasurer for July | 83.34 |
| | 4. | A. Williams & Co., sundries for office to 1st inst. | 4.25 |
| | 8. | Western Union Telegraph Co., telegrams in July, | .68 |
| Sept. | 1. | Salary of Secretary and Treasurer for August | 83.33 |
| | 3. | Miss Mabel P. Massey, stenographic work, August | 5.00 |
| | 13. | T. A. Sills, clerk superior court, fee for list of physicians | 1.00 |
| | 14. | P. Blakiston's Son & Co., 1 copy "Examination of Waters and Water Supplies" | 4.00 |
| | 15. | C. T. Bailey, postmaster, stamps for consumption pamphlet | 20.00 |
| | 24. | Stamps for consumption pamphlet | 20.00 |
| | 30. | W. H. Brewer, repairs to typewriter | 1.00 |
| | 30. | Dr. George M. Sternberg, Treasurer, annual dues, The National Association for the Study and Prevention of Tuberculosis | 5.00 |
| Oct. | 1. | Miss Mabel P. Massey, services as stenographer, September | 15.00 |
| | 3. | C. T. Bailey, postmaster, stamps for consumption pamphlet | 50.00 |
| | 6. | Western Union Telegraph Co., telegrams in September | 1.46 |
| | 6. | Salary of Secretary and Treasurer for September, | 83.33 |
| | 6. | Office rent, third quarter | 15.00 |
| | 22. | Stamps | 10.00 |
| | 26. | Fees, C. S. C.'s, for lists of physicians | 1.75 |
| Nov. | 4. | Salary of Secretary and Treasurer for October | 83.33 |
| | 4. | Miss Mabel P. Massey, stenographic and clerical work in October | 21.00 |
| | 8. | A. Williams & Co., sundry office supplies | 2.50 |
| | 15. | C. T. Bailey, postmaster, stamps for consumption pamphlets | 50.00 |
| | 16. | S. H. Wiley, 4 rolls paper for Foyer Press | 2.81 |
| | | S. H. Wiley, 1 typewriter ribbon | 1.00 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 1. | Dr. George G. Thomas, expenses and *per diem* for inspection of State institutions at Raleigh, Oxford and Chapel Hill | $ 29.30 |
| | 1. | Dr. Richard H. Lewis, expenses for inspection of State institutions at Raleigh, Oxford and Chapel Hill | 15.40 |
| | 1. | W. P. Ivey, M. D., *per diem* and expenses for inspection of Wilkes County convict camp | 31.20 |
| | 1. | C. T. Bailey, deposit to secure payment of postage on BULLETIN | 5.00 |
| | 3. | Salary of Secretary and Treasurer for November, | 83.34 |
| | 3. | Miss Mabel P. Massey, stenographic services in November | 15.00 |
| | 7. | Western Union Telegraph Co., telegrams in November | .50 |
| | 26. | Dr. Richard H. Lewis, expenses, inspection of State institutions, Greensboro | 12.35 |
| | 31. | Salary of Secretary and Treasurer for December, | 83.35 |
| | 31. | Office rent, 4th quarter | 15.00 |
| | 31. | Miss M. P. Massey, services as stenographer in December | 15.00 |
| | 31. | Stamps for consumption pamphlets | 50.00 |
| | 31. | Dr. J. L. Nicholson, *per diem* and expenses, inspection of Eastern Hospital | 16.00 |
| | 31. | Drayage on BULLETIN to post-office 12 months at 15 cents | 1.80 |
| | | Balance on hand | 526.58 |
| | | | $4,000.00 |

RECEIPTS.

| | |
|---|---|
| Appropriation for 1903 | 2,000.00 |
| Appropriation for 1904 | 2,000.00 |
| | $4,000.00 |

# INDEX.


PAGE.

Act to Protect Water Supplies ..... 77
Agricultural Building, sanitary inspection of ..... 45
Agricultural and Mechanical College, sanitary inspection of .. 48
Agricultural and Mechanical College for the Colored Race, sanitary inspection of ..... 49
Annual Meeting of Board at Raleigh, May 25, 1904 ..... 20
Annual Meeting of Board at Hot Springs, June 12, 1903, minutes ..... 9
Biological Laboratory ..... 11
Biologist, report of, for year, May 1, 1903, to May 1, 1904 .... 31
Blind, School for the, sanitary inspection of ..... 51
Bulletin, monthly ..... 81
Capitol, sanitary inspection of ..... 45
Conjoint Session at Hot Springs ..... 10
Conjoint Session at Raleigh ..... 23
Deaf and Dumb and Blind, School for, sanitary inspection of, 50
Deaf and Dumb, School for, at Morganton, sanitary inspection of ..... 51
Hospital, Central, sanitary inspection of ..... 53
Hook-worm Disease ..... 70
Hospital, State, at Goldsboro, sanitary inspection of ..... 54
Hospital, State, at Morganton, sanitary inspection of ..... 54
Inspection, sanitary, of State institutions ..... 45
Laboratory, Biological ..... 11
Laboratory, Biological ..... 31
Legislation, new ..... 76
McCarthy, Dr., report of Biologist, 1903-1904 ..... 31
McCarthy, Dr., report of Biologist for this Biennial Report .. 39
Malaria, Mosquitoes and ..... 84
Monthly Bulletin ..... 81
Mosquitoes and Malaria ..... 84
Normal and Industrial College, State, sanitary inspection of, 47
Orphan Asylum, at Oxford, sanitary inspection of ..... 52
Orphan Asylum for the Colored, sanitary inspection of ..... 53
Report, annual, of Secretary, to Conjoint Session, June 3, 1903, 10
Report, annual, of Secretary, to Conjoint Session, May 25, 1904 ..... 23
Report of Biologist for year, May 1, 1903, to May 1, 1904 .... 31
Report of Biologist for this Biennial Report ..... 39
Report of sanitary inspection of State institutions ..... 45
Report of Treasurer ..... 104

PAGE.
Sanitary inspection of State institutions..... 45
Smallpox .....12, 29, 74
Statistics, vital ..... 87
Superintendents of Health, county..... 3
Supreme Court Building, sanitary inspection of..... 46
Tables of Statistics..... 89
Treasurer's Report ..... 104
Tuberculosis .....24, 57
Tuberculosis, pamphlet for distribution..... 59
Tuberculosis, letters sent with pamphlet..... 65
Typhoid Fever ..... 83
Uncinariasis ..... 70
University, State, sanitary inspection of..... 46
Vital Statistics ..... 87
Water Supplies, an act to protect..... 77

# REPORT

OF THE

# NORTH CAROLINA INSTITUTION

FOR THE

# EDUCATION

OF THE

# DEAF AND DUMB AND THE BLIND

FROM

DECEMBER 1, 1902, TO DECEMBER 1, 1904.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1904.

# BOARD OF DIRECTORS.

GEORGE ALLEN, I. M. PROCTER,
C. B. EDWARDS, J. L. McMILLAN, M. D.,
JOSEPH E. POGUE, JOSEPH T. BROUGHTON,
G. M. BELL, M. D.
Terms expire March 1, 1905.

JAMES A. BRIGGS, J. M. JONES,
Terms expire March 1, 1907.

JAMES D. MOORE, JAMES G. BOYLIN,
Terms expire March 1, 1909.

# OFFICERS OF THE BOARD.

PRESIDENT:
GEORGE ALLEN.

EX OFFICIO SECRETARY:
JOHN E. RAY.

EXECUTIVE COMMITTEE:
JAMES A. BRIGGS, JAMES G. BOYLIN,
JOSEPH E. POGUE.

EDUCATION COMMITTEE:
C. B. EDWARDS, I. M. PROCTER,
GEORGE ALLEN.

COMMITTEE ON BUILDINGS AND GROUNDS:
I. M. PROCTER, JOSEPH. E. POGUE,
GEORGE ALLEN.

INDUSTRIAL COMMITTEE:
JOSEPH E. POGUE, JOSEPH T. BROUGHTON,
GEORGE ALLEN.

# OFFICERS OF THE INSTITUTION.

PRINCIPAL:
JOHN E. RAY, A. M.

## LITERARY DEPARTMENT.

TEACHERS OF THE BLIND:

WILLIAM ROYALL, A. B.,
MARY P. WRIGHT,
MARY E. BROWN,
LAURA F. COSBY,
WALTER T. REAVES,
ELIZABETH S. CROW,
I. C. BLAIR,
NARCISSA J. SIMPSON,
MARY SCHENK,
JONAS M. COSTNER,
W. H. FULLER,
MARY S. ROBERTS.

KINDERGARTEN:
SUSIE RARICK.

TEACHERS OF THE DEAF:

THOMAS H. TILLINGHAST,
SALLIE A. UPPERMAN,
WILLIAM H. CHAMBERS,
DAISY CHRISTIAN,
THOMAS FLOWERS.

MUSICAL DIRECTOR AND TEACHER OF HIGHER MATHEMATICS:
JOHN A. SIMPSON, A. M.

BAND MASTER:
CADER G. COX.

MUSIC TEACHERS:

MARY C. BRINSON,
GERTRUDE FISHER,
NORMA CLOMAN,
ANNIE W. REAVES.

MUSICAL DIRECTOR COLORED DEPARTMENT:
GEORGE D. MEARES.

## PHYSICAL CULTURE DEPARTMENT.

TEACHER PHYSICAL CULTURE FOR GIRLS:
ELIZABETH HARLLEE.

TEACHER PHYSICAL CULTURE FOR BOYS:
WILLIAM ROYALL.

# DOMESTIC DEPARTMENT.

PHYSICIAN:
HUBERT HAYWOOD, M. D.

PHYSICIAN COLORED DEPARTMENT:
M. D. BOWEN, M. D.

OPTHALMOLOGISTS:
R. H. LEWIS, M. D., KEMP B. BATTLE, JR., M. D.

STEWARD:
W. H. RAND.

HOUSEKEEPER:
CARRIE W. COSTNER.

LARGE GIRLS' MATRON:
NINA C. PARKER.

SMALL GIRLS' MATRON:
LUDIE W. MEADOWS.

BOYS' MATRON:
ANNIE E. BILYEU.

GIRLS' SUPERVISOR:
DICEY ANDERSON.

BOYS' SUPERVISORS:
E. A. JOYNER, WILLIAM CROOK.

SUPERVISOR COLORED DEPARTMENT:
CHARLES N. WILLIAMS.

DEAF GIRLS' MATRON AND HOUSEKEEPER:
LUCY M. DAVIS.

BLIND GIRLS' MATRON COLORED DEPARTMENT:
ELIZA DUNSTON.

BOYS' MATRON COLORED DEPARTMENT:
MARY J. WARREN.

STENOGRAPHER:
ELIZABETH LEWELLYN.

LIBRARIAN:
EVAN McKNIGHT.

# HANDICRAFT DEPARTMENT.

TEACHER BROOM AND MATTRESS MAKING:
PETER A. WILL.

TEACHER FANCY WORK:
MAY HILL DAVIS.

TEACHER SLOYD:
ANNIE H. NEWTON.

TEACHERS SEWING:
NINA C. PARKER, LUDIE W. MEADOWS.

CARPENTER:
L. S. ELLYSON.

ENGINEER:
MATTHEW G. JONES.

NIGHT-WATCH:
BOURBON POOL.

## COLORED INSTITUTION.

TEACHERS SEWING:
LUCY M. DAVIS, ELIZA DUNSTON.

TEACHER DRESS-MAKING AND FANCY WORK:
BLANCHE W. WILLIAMS.

TEACHER DOMESTIC SCIENCE:
ALICE V. WILLIAMS.

TEACHER WOOD-WORK AND CARPENTRY:
WILLIAM QUINN.

TEACHER SHOE-MAKING:
S. S. WATTS.

TEACHER FARMING AND GARDENING:

---

ENGINEER:
WILLIAM WILDER.

NIGHT-WATCH:
JAMES SHEPHERD.

# PRESIDENT'S REPORT.

*To His Excellency,* CHARLES B. AYCOCK, *Governor of North Carolina:*

In behalf of the Board of Directors of the North Carolina Institution for the Education of the Deaf and Dumb and the Blind, I have the honor to submit the report of the officers, showing in detail the condition of the various departments and of the finances of the Institutions for the two years ending December, 1, 1904.

It is with great pleasure to be able to report that there is absolutely no debt upon the Institution. In order to avoid debt it has required very careful management to close the year within the limits of our income. A number of pressing demands for much-needed improvements have been compelled to wait until another year. During the time there has been constructed a covered way between the two buildings, which is of great benefit to the students. The deep wells referred to in our last report have been fully completed, and continue to give satisfactory results in quantity and quality of pure water.

A detailed statement will be found in the reports of the Principal and the Steward. The reports of the Physicians give full information regarding the health and condition of the pupils and the needs of their departments.

Monthly meetings of the Directors have been held with regularity for discussing the affairs of the Institution, and a careful supervision has been maintained. The terms of Prof. Hugh Morson and W. N. Jones having expired, James D. Moore, of Gastonia, and James G. Boylin, of Wadesboro, were appointed, and in place of William Boylan and B. S. Franklin, resigned, Dr. J. L. McMillan, of Red Springs, and J. M. Jones, of Person county, were appointed.

The terms of the following Directors will expire on March 1, 1905; C. B. Edwards, Joseph E. Pogue, I. M. Procter, Dr. G. M. Bell, Joseph T. Broughton, Dr. J. L. McMillan and George Allen. The Directors are making every effort to enlarge the industrial training of the students, and to make the best use possible of the gymnasium. We are pleased to report continued success in both. The teachers are doing faithful and successful work in their several departments. The present attendance is the largest in the history of the institution, the total enrollment being 350. This is the result of personal efforts on the part of the Principal, who has visited nearly every portion of the State with direct appeals to the parents to send the children.

The Principal has given a detailed statement of the most pressing needs of the Institutions, which is fully endorsed by the Directors. Owing to circumstances, the Legislature failed to make any appropriation for improvements and betterments at its last session, and it was found impossible to spare any portion of the support fund for this purpose. We have, however, lived within our income.

The Directors realize that they are the servants of the State, and they have no disposition either to complain or to dictate to the members of the Legislature. Yet, in justice to the children that you have seen fit to commit to our charge, we would most respectfully ask your careful attention to the statements made by our Principal, also by the Physicians of the Institution, regarding the needed improvements for the protection and comfort of the unfortunate children; and if possible, that you will see fit to make a suitable appropriation for the purpose.

GEORGE ALLEN,
*President of the Board of Directors.*

# PRINCIPAL'S REPORT

*To the Board of Directors of the North Carolina Institution for the Education of the Deaf and Dumb and the Blind:*

GENTLEMEN:—Another mile-stone is passed in the progress of our school. In many respects it has been one of the most satisfactory periods in our history. The attendance has been larger than ever before, the health record good, the eagerness with which the students have applied themselves encouraging, the faithfulness and efficiency of the teachers and officers as a whole commendable, the appliances improved and the indications of a healthy growth inspiring. The last General Assembly was liberal as to our maintenance fund, and we have managed, notwithstanding the considerable rise in the prices of provisions and the increased attendance, by the exercise of the strictest economy, to live within the annual appropriation. The already high standard of the school has been maintained, and we trust some considerable advancement has been made.

Our school is still one of the four largest of its kind in the nation, and the department for the colored race is the largest, the very best and the best equipped of its kind to be found. We may still claim that there are more deaf and blind children receiving an education in North Carolina, in proportion to the population, than in any other State in the Union. Our State will not suffer in comparison with any other State in her care for these two classes of our children.

Since the last report constant, systematic and vigorous efforts have been put forth to secure the attendance of every eligible child within our borders. The statistics given below show the result:

| | | |
|---|---|---|
| There were present December 1, 1902 | | 331 |
| We have admitted during the two years new students | 117 | |
| Former students re-admitted | 20 | |
| Total increase for the two years | | 137 |
| Total enrollment for the two years | | 468 |
| The enrollment for the present session alone has reached | | 350 |
| the largest number ever present during any one whole year. | | |
| There have been graduated during the two years | 6 | |
| Died during the two years (one white and one colored) | 2 | |
| Suspended for misconduct | 9 | |
| Time expired | 12 | |
| Voluntarily remained at home | 61 | |
| Relieved by the opthalmologists | 35 | |
| Returned home as feeble-minded | 9 | |
| | | 134 |
| Present December 1, 1904 | | 334 |

This is our best record for attendance, the average attendance being far greater for the past two years than formerly; but it is far from what it should be. We count not ourselves "to have attained." There are more than one hundred other children in North Carolina, of whom we have information, who need the advantages of the school, oh, so much, possibly more than any yet received; but with all our efforts we have been unable to reach them. There can be no doubt but that there are quite a number about whom we have not yet heard. So that it is safe to conclude that considerably more than one hundred children—and among them the most needy—have never come to our school. With such ample provision as the State has made for their education, and the doors of the school wide open to receive them, what shall be done to rescue these children from the thraldom of ignorance, the desolation of darkness and the curse of dependence?

NOT AN ASYLUM.

We are still pleading with the public against being called an *asylum*. Many thoughtless intelligent folks will persist in so regarding us. We are a part of the great public school

system of the State, doing the same kind of work as that done in the public schools, the high schools, the University, the A. & M. College and the Normal College—not so extensive in some directions; more extensive in others. Why, then, call our *school an asylum?*

## METHODS.

There is nothing new to write upon this subject. The experience of the best schools has proved that what is known as the "combined system"—any method—all methods, so as to meet the needs of every child committed to our care—is the best. In fact, the method means but little, unless there is the honest, earnest, faithful, energetic, enthusiastic teacher behind it. That kind of teacher will succeed, whatever the method. Without these qualifications no method or system will amount to much.

The New York Point and the Line Letter print have proved most satisfactory to us in the instruction of our blind students. After many years' experience and observation we see no good reason to change. There is still the deplorable condition confronting us that all our schools cannot see alike, will not lay aside prejudice and adopt some one system of point writing and printing.

## IMPROVEMENTS.

The last General Assembly failed to provide any fund with which to make some sorely needed repairs and improvements. On this account we have been very seriously hampered in our operations these years. The only improvements which we have been able to effect of a material character have been secured through the income from our mechanical and industrial departments, viz.: A covered way between the two main buildings, to prevent the exposure of the students, especially the girls, in passing from building to building, in the discharge of their daily duties; and the construction of a small

kitchen for the Principal's family. This condition leaves us still battling with the following

GREAT NEEDS.

For four years we have been asking for most of the items named below. They have been most seriously needed. They have become a *necessity* for the economical, judicious, comfortable conduct of the affairs of the school. This is so apparent as to make it necessary only to refer to these things.

The basement rooms of the main buildings are in such condition as to be a constant menace to the health of the student body. Half-decayed floors, old exposed sewer pipes, with the leaking that has come from them in the years agone, are to be found in some of these rooms. One can easily see the danger to those occupying the rooms immediately over them. We are in constant dread of some such epidemic as visited one of our State institutions a few years ago. It is desired to tear these old floors out, remove the loose earth therein, and replace them with neat cement floors. This would give us sanitary play-rooms for our little girls and store-rooms for vegetables, neither of which we now have, besides removing the menace to the health and life of our students. It seems a great pity to permit such valuable space to be rendered useless and actually dangerous, when a very small expense would make them so useful, and make it unnecessary to use our school-rooms for play-rooms and sitting rooms.

It seems impossible to go longer without new roofs for the kitchen and laundry, and an enlargement of the latter. Two small rooms have been used for laundry purposes for nearly forty years, with no enlargement to meet the demands created by the greatly increased attendance. The equipment is of the crudest possible kind. To add to the emergency, the floor of the upper room has given way and is now simply propped up with scantling to protect the lives of the laun-

dresses. We cannot afford to go longer in this condition. Surely no legislator will be willing to ask us to do so.

The laundry at the colored department also needs enlarging and should be supplied with some machinery. All the work in this department has to be done by hand—a very expensive process.

For four years the city authorities have been urging us to pave around the premises at both departments. Being a State institution, it seems rather unsuitable for the sidewalks in front of our premises to remain unpaved, while the private citizens next to us are required to pave theirs. There is one side of Caswell Square paved. The other three sides are still unpaved. There is not an inch of paving at the colored department, though it is located upon one of the principal thoroughfares leading out of the city.

Every other institution in the State is provided with its own electric lighting plant, cold storage and sick wards. These are items which would add not only to the comfort of the school, but also to the *economical* administration of its affairs. Our lighting cost us from December, 1902, to December, 1903, the sum of $1,181.68. This had to come out of our maintenance fund.

With no cold storage plant we have to pay retail prices for all our meat, for the reason that we have no place to store it and preserve it; nor any provision for keeping our milk and butter. The price of meats alone has become a great consideration. The average business man can see at a glance the difference to us in the retail and wholesale prices of meat, when he knows that our bills amount to nearly three hundred dollars per month, as matters now stand. Information from the Kentucky School for the Deaf, where they have recently installed a cold-storage plant, is that they now save at least one-third of the former amount paid. Think of what we might save in this way!

To think of going longer without some provision for taking care of the sick seems little short of criminal. Think of the calamity which would befall us in case of an epidemic of some contagious or infectious disease! By reference to the report of our own physician, as well as to the reports of the State Board of Health and the State Board of Public Charities, you will see this necessity emphasized.

The fence around Caswell Square is in a dilapidated condition. It is quite old, is decaying very rapidly and needs immediate attention. There is no fence at all around the boys' premises at the colored school.

Two more years have passed and our funds have not permitted us to paint the interior of our buildings. It has been something like fifteen years or more since the interior of any of the older buildings received any paint.

If fire should occur, it is likely that many of the valuable papers and books of the institution would be destroyed, since there is no storage vault in which to keep them.

There is some plumbing in the main building at the white department and in the girls' building at the colored which demands serious and prompt attention. With defective plumbing one need not be told the menace to the health of a household.

Our hundred-acre farm is still unstocked and uncultivated for lack of funds for these purposes and the erection of a small cottage. This might be made a source of considerable revenue to the school, besides providing instruction to a number of our colored deaf boys, quite a number of whom will most naturally spend their lives upon farms.

From the best information at hand the cost of these improvements will be as follows:

| | |
|---|---|
| For lighting plant | $ 7,500.00 |
| For cold storage | 3,500.00 |
| For sick wards | 2,500.00 |
| For cement floors | 2,000.00 |
| For roofs for kitchen and laundry, with enlargement | 2,500.00 |
| For paving at both schools | 1,500.00 |
| For fire-proof vault | 1,000.00 |
| For equipping the farm | 1,000.00 |
| For fencing at both departments | 1,000.00 |
| For plumbing in main buildings | 500.00 |
| | $23,000.00 |

INDUSTRIAL FEATURES.

These departments of our school are receiving constantly more attention. Most of the garments worn by our girls are made in our sewing rooms, including some of the commencement dresses. The dress-making department and the cooking school at the colored institution have made very commendable progress. The fancy work done at both schools by the girls is an increasing source of satisfaction to the management and of wonder to the public. Two of our totally blind girls last vacation sold during one day at Jackson Springs $21 worth of articles which they had made, the accumulation of the work of several weeks. And one of our negro girls, totally blind, says that she made $26 during her vacation, another $15, another $12, still another $10, while a number of others made smaller amounts.

The broom and mattress shop is a source of revenue to the school, besides providing both schools with all the brooms and mattresses used. By reference to the Steward's report, it will be seen that there is a balance in favor of the shop of quite a neat sum.

There are several of the colored deaf boys who are already creditable carpenters, and the shoe shop is doing very satisfactory work. The sloyd department is a useful and helpful feature of our school life.

### AWARDS OF MERIT.

There are in the office of the Principal four gold medals which have been awarded the school by the authorities of our State Fair, one each year for the past four years; and there is still another yet to come for the present year's exhibit. These are for the largest and best exhibits, and our work is placed in direct competition with that of the general public. Besides these medals, a number of the students have won individual first premiums. Much interest clusters around our band-stand at the Fair, and the music rendered by our blind boys' band has become quite a feature of the occasion.

The exhibits made by the colored department at the Colored Fair took some twenty-five premiums, the articles being placed in competition with those of the colored schools and colleges of the State.

### SUGGESTIONS.

For eight years your Principal has been calling attention to the crying need in the State of a school for feeble-minded children and a reformatory for youthful criminals. One may find in the report of this school issued six years ago the following appeal:

> My travels through the State and my labors here have convinced me that there are at least two great needs from which our State is suffering—a school for feeble-minded children and a reformatory for youthful criminals. Statisticians tell us that there are about two deaf children of school age to one blind child, and two feeble-minded children to one deaf. If this be true, what an appalling situation! We have more than two hundred blind children in school. I have the names of more than one hundred and fifty others who should be here, and still other names come to me constantly. I am convinced that there are from four hundred and fifty to five hundred blind children in North Carolina who need the care and training which can alone be had here. Then there must be from eight hundred to one thousand deaf children of school age in the State, and from fifteen hundred to two thousand imbeciles, and not a single school where they can be received. Is our State doing its duty to itself not to provide an education and training for these children? There are applications coming to this institution annually from parents of such children. I know some who are in alms-houses.

A few days ago, while at the union depot, I observed a sheriff coming in with a mere lad in irons. Upon inquiry, I learned that he was twelve years of age and had been convicted of horse-stealing three times. A walk through our State's Prison will make one's heart bleed.

A recent visit to the admirable Industrial School and the School for Feeble-minded Children in the State of Ohio convinced me of the crying need that our good old State should also take steps in this direction, and hence this most respectful suggestion to our legislators.

## ACKNOWLEDGMENTS.

And, now, gentlemen, to you, each and all, are due the grateful thanks of the Principal especially, and of the whole school, as well as of the State at large. You have given the work of the Institution the same unstinted attention and care that you would have given your own private business, and without one cent's remuneration. In fact, one of your number has served upon the Board for these years, notwithstanding a recent law passed by the General Assembly deprived his business house of its rightful share of the patronage naturally coming from the Institution, thus cutting the house out of what legitimately belonged to it in the trade of the Institution. Many times you have actually left your own business to answer the call here. The interest you have shown has been an inspiration to all and a great benediction to the student body here gathered. To your untiring efforts and earnest zeal are due the progress, the efficiency and the present high standing of our school.

Through your kindness and consideration the Principal has been privileged to attend the sessions of the American Association of Instructors of the Blind and the Conference of Superintendents and Principals of American Schools for the Deaf, both of which were very largely attended and proved to be of uncommon interest and benefit.

We feel profoundly grateful, too, to our "educational Governor," Hon. Charles B. Aycock, for the interest he has taken in the progress and development of the school. Nor

would we forget to mention the kindly favors shown us by the other State officials, all of whom have rendered us important service.

The railroads of the State have continued their generosity to students and officers alike, in granting reduced rates to and from their homes. Without this concession many of our children might never have received the benefits of an education.

Nearly all the schools for the deaf in America print periodically papers which give local and professional information of great value to their own constituents and to the profession at large. Most of these papers are sent us regularly, and their visits are both interesting and helpful. The fact that we have no paper with which to exchange renders the courtesy the more highly appreciated. Several of our State papers also come to us gratuitously.

## CONCLUSION.

Detailed statements of the finances, the health record, the music department, &c., will be found in the reports of the officers and teachers directly in charge of these departments, which are hereto attached.

Most respectfully submitted,

JOHN E. RAY,
*Principal.*

# PHYSICIANS' REPORTS.

RALEIGH, N. C., December 1, 1904.

*To the President and Board of Directors of the North Carolina Institution for the Education of the Deaf and Dumb and the Blind:*

GENTLEMEN:—I have the honor to herewith transmit my report for the last two years, from December 1, 1902, to December 1, 1904.

At the department for the whites there has been, since my last biennial report, a great many minor ailments and several severe ones, as well as a number of surgical cases—such as accidents, etc.—which require my services.

Catarrhal troubles, bronchitis and tonsilitis during the sessions of 1902-'03, 1903-'04 and the present term, and bowel troubles at the close of the session of 1902-'03 were very prevalent.

At the latter part of the session of 1902-'03 an epidemic of catarrhal fever, with strong pneumonial tendencies, prevailed. A great many were affected and five were critically sick.

We have also had a dozen cases of violent ptomaine poisoning in December, 1903; 1 case of diphtheria in December, 1903; 1 case of chickenpox in February, 1903; 1 case of appendicitis in May, 1903; and pneumonia, 2 cases in May, 1903; 2 cases in June, 1903, and 1 case in March, 1904; and typhoid fever, 1 case in October, 1904.

In the way of accidents of much importance, 1 case of badly fractured leg in March, 1903, and 1 case of fractured forearm in March, 1904—both resulting from falls.

We have had only one death. On May 12, 1903, Albert Cates died, after a few days' illness of acute catarrh of the stomach, having been confined to the bed for nearly eight weeks with a badly fractured leg.

The general good health enjoyed by the pupils can, in my opinion, be accounted for in part not only by the careful supervision exercised over them, the increased dormitory space and improved sanitary arrangements, but also by their improved physical development, due to the gymnasium and physical culture exercise. Anything, therefore, that tends to physical development, especially of the blind, meets my hearty approbation, and I hope you will give all the aid and encouragement in this direction in your power.

So far, we have been peculiarly fortunate in preventing the spread of contagious and infectious diseases, but at the same time badly handicapped by no provision having been made for the proper quarantine and isolation of such cases. We have no right to expect such good fortune in the future. In fact, we are not warranted in continuing to run such a risk. In the way of recommendations, I cannot, therefore, do better than again quote the following from my report for 1898 to 1900, which was published in the report of this Institution for that period:

> There is one thing I have urged for years, in fact ever since my connection with the institution, and that is the great need of a hospital or infirmary, special provision being made for the isolation and treatment of contagious and infectious diseases, especially diphtheria and scarlet fever. The necessity for such a provision is too apparent to need any argument here. A building separate and distinct from the main building is of course to be most desired, but, failing in this, a very good substitute may be had as follows: There are five rooms on the fourth floor of the tower in the center of the building—separated and isolated from the remainder of the building—which could be utilized for this purpose by the expenditure of a small amount of money for bath-rooms, water-closets, etc. The increased room for dormitories, etc., which we have by the completion of the new building makes this plan feasible.

I would also suggest the replacing of the old floors in the basement of the main building with cement and the building of a covered way from the boys' dormitory to the dining-room and over the bridge leading from the main building to the

sloyd room over the kitchen, as a protection to the pupils in bad weather.

The food furnished the pupils is not only ample in quantity, good in quality and sufficient in variety, but is also well cooked and served.

Respectfully submitted,

HUBERT HAYWOOD, M. D.,
*Physician to the Department for the Whites.*

---

RALEIGH, N. C., December 1, 1904.

*To the President and Board of Directors of the North Carolina Institution for the Education of the Deaf and Dumb and the Blind:*

GENTLEMEN:—I have the honor herewith to transmit to you my biennial report as physician for the colored department of this Institution for the two years ending December 1, 1904. During these two years I have treated quite a large number of cases of general sickness and some few of a surgical nature. In the latter part of December of the session of 1902-1903 we had the appearance of an epidemic of whooping-cough, which went pretty generally through the whole school, and especially the younger of the girl children; and in January and March of the same session we had three or four cases of pneumonia, one of typhoid fever and one of tuberculosis.

During the month of February, 1903, I treated three or four cases of glandular abscess of the neck and one case of hemiplegia. In April, 1903, by request of her parents, an operation for the cure of hare-lip was performed on Carrie Spencer, one of the deaf girls. This operation was performed at the Leonard Hospital by Dr. A. W. Knox of this city. It was a very successful operation and gave to the girl a perfectly natural lip.

In the latter part of this same month we had one case of typhoid fever. In the early part of the session of 1903-1904 I treated several cases of glandular troubles, one of typhoid fever and several of tonsilitis.

In October, 1903, one little girl, Lillie Rogers, contracted typhoid fever, and in the stage of convalescence it was complicated with tuberculosis. She died of it, November 28, 1903. I am very glad to report to you, gentlemen, that although we have had a great deal of sickness, this is the only death that has occurred in the school during these two years.

In February, 1904, we had an epidemic of influenza, there being more than thirty cases of it, each of which, however, had a very satisfactory recovery.

In April of the same year we had one case of pneumonia and three of German measles. During the year 1904, up to December 1st, we have had quite an epidemic of measles in both the department for the girls and that for the boys. At one and the same time we had fifteen girls together in one small room and all afflicted with measles. And I wish at this point, gentlemen, to emphasize the fact that with our limited space and crowded condition in this department it is almost utterly impossible to prevent the spread of this and other contagious or infectious diseases among the pupils. If there is any one thing needed more than another in this department it is a special room, sufficiently large, where pupils suffering with contagious diseases can be isolated and treated separate and apart from the other sick pupils. It is only in this way that we can successfully combat the fearful ravages of such diseases as measles, scarlet fever, diphtheria and whooping-cough, to all of which this class of unfortunates is so much susceptible.

During the month of October, 1904, one little girl, Maggie Murphy, was severely and almost fatally burned in the face, on the head, neck and other parts of her body. She was accidentally scalded by one of the other girls who was carrying a

pan of hot water. She was sent to the Leonard Hospital for treatment and is now improving rapidly.

The pupils have plenty of food, a sufficient variety, and it is very well prepared.

The buildings and grounds are kept clean, and the sanitary condition of the Institution is good.

Respectfully submitted,

M. D. BOWEN, M. D.

# REPORT OF MUSIC DEPARTMENT.

MUSIC DEPARTMENT, INSTITUTION D., D. AND B.,

RALEIGH, N. C., November 14, 1904.

*John E. Ray, Principal:*

SIR:—Since the last biennial report of this department no material change has been made in the general scope or method of the instruction given. Pains have been taken to keep the work, as far as the means at our disposal would allow, fully abreast of the best work done in any similar institution, and, thanks to the earnest co-operation of all the teachers, very gratifying results have been secured.

The work of the class in piano tuning has been made more systematic and thorough. The playing of the band has been much improved. Ample provision is made for training in vocal music by our four graded singing classes and special lessons in voice culture to individual pupils. In addition, systematic instruction is given in piano playing, musical notation, history, form, harmony, acoustics and other branches of music study, our aim being to make as many as possible of our pupils self-supporting.

Music teaching, piano tuning, public recitals, etc., are the most profitable employments open to the blind, and a good proportion of our graduates succeed in earning a livelihood by one or more of these. It should be understood, however, that our graduates are in no way exempt from the merciless competition of the times, and that their only chance of success lies in the thoroughness of their training and in the possession of unusual powers of application and endurance.

While our means of giving the necessary training have steadily improved from year to year, still for a number of

years we have lacked one very important appliance, namely, a good pipe-organ. Indeed, we have never had an instrument of this kind adequate to our needs. The position of church organist is a very desirable one for a blind musician—one which he can fill most acceptably, as such men as Wood of Philadelphia, Bischof of Washington City, Hollins of Edinburgh, and others, have fully demonstrated. It affords him an assured income, brings him into contact with the best people of the community and gives constant public evidence of his musical ability. The demand for competent organists is rapidly growing in the State, and it is important that we prepare our pupils to profit by the demand.

An organ of adequate size and quality would cost about three thousand dollars. I shall be glad to draw up a detailed scheme of such an instrument whenever desired.

Respectfully submitted,

JOHN A. SIMPSON,
*Director of Music.*

---

RALEIGH, N. C., November 10, 1904.

*Mr. John E. Ray, Principal:*

DEAR SIR:—I am glad to report that the progress made by the pupils in the music department during the past two years has been very satisfactory. We now have in the Music Department forty-two pupils, who receive lessons on the piano, organ and violin. Instruction is also given in musical history and general musical information and harmony. Every pupil in the blind department is taught class singing every day, and our chorus work has been a special feature of the school and has received much favorable comment by the public.

As a rule, our pupils make good progress in music, and many are supporting themselves by their music, both teaching

and playing, and quite a number are playing the organ in the various churches throughout the State.

We teach both modern and classic music. Our motto is to keep up with the spirit of the times, while at the same time not neglecting the classics.

Respectfully submitted,

GEORGE D. MEARES,
*Musical Director Colored Department.*

# REPORT OF OPHTHALMOLOGISTS.

RALEIGH, N. C., November 26, 1904.

*The Board of Directors, School for the Deaf and Blind:*

GENTLEMEN:—During the past biennial period we have rendered service in the line of our specialty to the pupils of the school whenever called upon. These services have consisted in:

1. The examination of the eyes of all new pupils, testing the vision of those with sight enough to justify it and correcting the errors in refraction with glasses in those requiring it. A few were found to possess perfect sight, while quite a large number were found to have, with the aid of glasses, sufficient vision to enable them to obtain a common school education with very much more ease by the sense of sight than by the sense of touch. In this way the school has been relieved of the care of many children.

2. Medical treatment for inflamed and painful eyes.

3. Surgical operations for the relief of suffering by the removal of totally lost and painful eyes, and for the restoration of sight. The results from the operations for cataract and for making an artificial pupil have varied from a very decided improvement in vision to almost perfect sight.

In a few instances we have found pupils suffering from trachoma, or granular lids, a highly contagious, quite painful and most obstinate chronic disease, and have advised their return home to prevent the infection of the other pupils.

According to our observation the number coming to the school with sight too good to be entitled to its benefits, thereby putting the State to unnecessary traveling expenses, is increasing. To avoid this we would respectfully suggest that

an arrangement be made by which some test of vision can be made before they leave home and that the results of this test be sent up with their application.

We desire to acknowledge the unvarying courtesy and assistance of the Principal and the matrons.

Respectfully submitted,

LEWIS & BATTLE,
*Ophthalmologists.*

# STEWARD'S REPORT.

*To the Honorable Board of Directors of the North Carolina Institution for the Education of the Deaf and Dumb and the Blind:*

GENTLEMEN:—I have the honor of submitting my report of receipts and expenditures for the Deaf and Dumb and the Blind Institution for the two years ending November 30, 1904.

1902.

| | | |
|---|---|---|
| Dec. 1. To | Balance on hand | $ 32.91 |
| | Total appropriation for the two years | 130,100.00 |
| | Indigent pupils | 8,449.67 |
| | Earnings and other receipts | 5,117.52 |
| | Total | $143,700.10 |
| | Vouchers paid for the two years | 143,691.06 |
| | Balance December 1, 1904 | $ 9.04 |
| | Difference between Treasurer's and Steward's balance | 1.55 |
| | | $ 10.59 |

OPERATION OF SHOE SHOP FOR THE TWO YEARS.

| | |
|---|---|
| Expenditures | $ 1,247.18 |
| Receipts and material on hand December 1st | 1,143.60 |
| Loss | $ 103.58 |

OPERATIONS OF BROOM AND MATTRESS SHOPS FOR THE TWO YEARS.

| | |
|---|---|
| Receipts and material on hand and outstanding accounts | $ 4,780.66 |
| Expenditures for the two years | 4,433.65 |
| Loss | $ 347.01 |

OPERATIONS OF GARDEN FOR THE TWO YEARS.

| | |
|---|---|
| Receipts | $ 1,295.23 |
| Expenses cultivating, etc | 833.50 |
| Profit | $ 461.73 |

Besides the above, there are good crops of collards and turnips now being used daily, whose value is not included in this statement.

Respectfully,

W. H. RAND,
*Steward.*

## STATEMENT OF TREASURER EX OFFICIO.

Showing receipts and disbursements of the North Carolina Institution for the Deaf and Dumb and the Blind, Raleigh, for the fiscal years ending November 30, 1903, and November 30, 1904.

RECEIPTS.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. 1. | By Balance | $ 60.02 | |
| 1903. | | | |
| Nov. 30. | By Appropriation for 1903 | 70,050.00 | |
| 1904. | | | |
| Nov. 30. | By Appropriation for 1904 | 60,050.00 | |
| | Earnings for two years | 5,117.52 | |
| | Indigent pupils for two years | 8,449.67 | |
| | Total receipts | | $143,727.21 |

DISBURSEMENTS.

| | | | |
|---|---|---|---|
| 1904. | | | |
| Nov. 30. | To vouchers paid for two years | | $143,561.24 |
| | Cash in hands of Treasurer | | 165.97 |
| | Less outstanding vouchers | | 155.38 |
| | Leaves available balance Dec. 1, 1904 | | $ 10.59 |

Approved,

B. R. LACY,
*Treasurer ex officio.*

Examined:

W. F. MOODY,
*Chief Clerk.*

# LIST OF PUPILS

IN ATTENDANCE FROM DECEMBER 1, 1902, TO DECEMBER 1, 1904.

## WHITE BLIND GIRLS.

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Adams, Fidelia | Raleigh | Wake. |
| Allen, Fannie J | Cane River | Yancey. |
| Allison, Nettie J | Biltmore | Buncombe. |
| Austin, Lela V | Whitley | Stanly. |
| Bailey, Sudie | Laurinburg | Scotland. |
| Baker, Pearl | Black Mountain | Buncombe. |
| Batton, Mamie | Selma | Johnston. |
| Beam, Annie | Gratz | Iredell. |
| Beasley, Flonnie I | Nelson | Durham. |
| Beck, Sadie B | Lexington | Davidson. |
| Bennett, Carrie M | Small | Beaufort. |
| Bennett, Eupha | Maxton | Robeson. |
| Branhan, R. Vivian | Raleigh | Wake. |
| Bryant, Laura M | Lenoir | Caldwell. |
| Burns, Elizabeth | Cronly | Columbus. |
| Burton, Dora | High Point | Guilford. |
| Butler, Anna Pearl | Clinton | Sampson. |
| Candler, Maggie | Barnard | Madison. |
| Carter, Amy Lee | Democrat | Buncombe. |
| Cates, Gary Etta | Teer | Orange. |
| Cockman, Doretta | Fayetteville | Cumberland. |
| Crawford, Dorothea | Waynesville | Haywood. |
| Crutchfield, Cynthia | Thomasville | Davidson. |
| Day, Lucy Belle | Oxford | Granville. |
| Dickson, Blanche | Gastonia | Gaston. |
| Duncan, Florence | Clinton | Sampson. |
| Duncan, Mary | Whiteville | Columbus. |
| Eure, Albena J | Eure | Gates. |
| Eury, Ollie Maud | Cherryville | Cleveland. |
| Fleming, Fannie Estelle | Hester | Granville. |
| Franklin, Luna | Burton | Yancey. |
| Godwin, Helen | Laurinburg | Scotland. |
| Goldsmith, Nolia | Gleninglis | Buncombe. |
| Green, Fannie | Durham, R. F. D. No. 3 | Durham. |
| Hamby, Cornelia | Rock Spring | Orange. |
| Harris, Sallie | Louisburg | Franklin. |
| Hart, Mary E | Oxford | Granville. |
| Heavener, Laura | Misenheimer | Stanly. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Holland, Sarah A | Clement | Sampson. |
| Hooks, Maud | Wadesboro | Anson. |
| Hussey, Alice E | Cool Spring | Iredell. |
| Hutchins, Rodenie T | Mount Airy | Surry. |
| Hyre, Minnie May | Winston-Salem | Forsyth. |
| Jones, Martha A. R | Grimesland | Beaufort. |
| Keith, Charlotte | Flat Creek | Buncombe. |
| Koontz, Guertha | Tyro Shops | Davidson. |
| Lee, Annie J | Catherine Lake | Onslow. |
| Lee, Lonie Cornelia | Turkey | Sampson. |
| McCall, Bertha Alice | Lenoir | Caldwell. |
| McLean, Florence Pearl | Lillington | Harnett. |
| McIntyre, Annie J | Hope Mills | Cumberland. |
| McMahan, Mary Luella | Dillsboro | Jackson. |
| Mainor, Josephine | Durham | Durham. |
| Moore, Corinna | Statesville | Iredell. |
| Murray, Fannie | Laurinburg | Scotland. |
| Nealy, Catherine | Bladenboro | Bladen. |
| Nolen, Inthia Byrd | Gastonia | Gaston. |
| Norman, Dora O | Tarboro | Edgecombe. |
| Norris, Iona Graham | Durham | Durham. |
| Norris, Nora | Whiteville | Columbus. |
| Owensby, Irene | Asheville | Buncombe. |
| Parham, Iola | Sanford | Moore. |
| Parker, Jessie Pearl | Fry | Anson. |
| Paschal, Eliza J | Norlina, R. F. D. No. 1 | Warren. |
| Perdue, Katie G | Louisburg, R. F. D. No. 2 | Franklin. |
| Phillips, Gertrude | Asheville | Buncombe. |
| Phillips, Iola | Peck | Madison. |
| Phillips, Mary Jane | Idlewild | Ashe. |
| Phillips, Suwannie | Whitehead | Ashe. |
| Pierce, Annie May | Asheville | Buncombe. |
| Pleasants, Margaret | Aberdeen | Moore. |
| Plemmons, Georgia | Luck | Madison. |
| Pool, Annie | Youngsville | Franklin. |
| Rainey, Frances | Concord | Cabarrus. |
| Raker, Ada | Lexington | Davidson. |
| Robinson, Belle | Winston-Salem | Forsyth. |
| Royall, Margaret | Latie | Sampson. |
| Royall, Ollie | Cotton | Cumberland. |
| Sauls, Susan | Goldsboro | Wayne. |
| Sellers, Mollie | Whiteville | Columbus. |
| Shoemaker, Nettie | Thomasville | Davidson. |
| Shulenbarrier, Gertrude | Enochville | Rowan. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Smith, Janie | Kinston | Lenoir. |
| Snead, Mattie | Laurinburg | Scotland. |
| Stephens, Grace Ella | Laurinburg | Scotland. |
| Summerlin, Jose | Dunn | Harnett. |
| Thacker, Helena | Ridgeway, Va. | Rockingham. |
| Thompson, Lina | Norwood | Stanly. |
| Thornburg, Ethel | Gastonia | Gaston. |
| Thaxton, Annie L | Trilby | Person. |
| Tomlinson, Minnie | Summit | Wilkes. |
| Trott, Katie R | Richlands | Onslow. |
| Truitt, Sarah | Arapahoe | Pamlico. |
| Trull, Elizabeth | Charlotte, R. F. D. No. 6 | Mecklenburg. |
| Vick, Annie | Black Creek | Wilson. |
| Wade, Dora | Laurinburg | Scotland. |
| Wade, Sarah Ishma | Laurinburg | Scotland. |
| Warren, Eva Pearl | Dunn | Harnett. |
| Watkins, Jessie F | Faison | Duplin. |
| Weaver, Minnie | Kittrell | Vance. |
| Wellborn, Ora | Stony Fork | Wilkes. |
| Wells, Elizabeth | Cunningham | Person. |
| West, Valley May | West's Mill | Macon. |
| Whaley, Annie S | Flox | Onslow. |
| Whaley, Mana T | Flox | Onslow. |
| Willis, Elizabeth | Fitch | Caswell. |
| Winfree, Mattie | Neuse | Wake. |
| Woodard, Margaret | Raleigh | Wake. |
| Woodard, Valerian | Raleigh | Wake. |
| Wright, Hannie | Southern Pines | Moore. |
| Wright, Cora | Asheville | Buncombe. |
| Yates, Lucy Jane | Rockingham, R. F. D. No. 1 | Richmond. |
| Zachary, Calphurnia | Sprinkle | Yadkin. |

WHITE BLIND BOYS.

| | | |
|---|---|---|
| Alexander, Clayton | Matthews, R. F. D. No. 17 | Mecklenburg. |
| Allen, Bradley | Waynesville | Haywood. |
| Allen, Horace L | Collettsville | Caldwell. |
| Allen, Josiah Y | Cane River | Yancey. |
| Bell, William | Mt. Mourne | Iredell. |
| Bradley, Theodore | Scotland Neck | Halifax. |
| Brady, Luther | Laurinburg | Scotland. |
| Butler, William J | Clinton, R. F. D. No. 1 | Sampson. |
| Carter, Alonzo E | Kinston | Lenoir. |
| Carter, William J | Kinston | Lenoir. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Cates, Albert | Teer | Orange. |
| Chandler, Dauphin D | Gale | Ashe. |
| Cheatham, Roy | Oxford, R. F. D. No. 3 | Granville. |
| Clark, Wesley Swain | Wise | Warren. |
| Crook, William | Sanford | Moore. |
| Crowell, Karl | New London | Stanly. |
| Dever, Cade F | Bladenboro | Bladen. |
| Dickens, Buck | Ringwood | Halifax. |
| Easley, Henry | Greensboro | Guilford. |
| Edwards, Paul | Durham, R. F. D. No. 3 | Durham. |
| Ezzell, Wyatt | Clinton | Sampson. |
| Farmer, James, Jr | Fayetteville | Cumberland. |
| Fields, F. Edward | Red Springs | Robeson. |
| Fink, William | Concord | Cabarrus. |
| Finke, Robert | Long Creek | Pender. |
| Fisher, A. Burton | Lena | Cumberland. |
| Fisher, Norman F | Parkton | Cumberland. |
| Frazier, Dennis | Thomasville | Davidson. |
| Garges, Milton | Raleigh | Wake. |
| Garett, Walter | Hillsboro | Orange. |
| Gentry, George | White Rock | Madison. |
| Gentry, Louis | White Rock | Madison. |
| Glass, George | Cedar Falls | Randolph. |
| Godwin, Hubert | Starlight | Wayne. |
| Godwin, W. Monroe | Dunn | Harnett. |
| Gray, Henry J | Greenville | Pitt. |
| Green, John, Jr | Rocky Mount | Nash. |
| Grindstaff, Augustus | Celo | Yancey. |
| Guerard, Martin | Asheville | Buncombe. |
| Hall, Decatur | Belva | Madison. |
| Hamby, William | Rock Spring | Orange. |
| Hammons, Colman | Winston-Salem | Forsyth. |
| Hardy, Levi Jesse | Lukens | Beaufort. |
| Harris, Archie C | Starsburg | Cumberland. |
| Harris, Leon | Margaret | Franklin. |
| Hayes, John Riley | Small | Beaufort. |
| Hill, Clyde | Asheville | Buncombe. |
| Hill, Spurgeon | Greensboro | Guilford. |
| Holmes, Jefferson | Rockfish | Cumberland. |
| Holt, G. Eugene | Burlington | Alamance. |
| Huffman, Macon | Brookford | Catawba. |
| Hughes, Louis | Herrell | Mitchell. |
| Jackson, Albert Green | Hallsville | Duplin. |
| Jackson, Joel Lane | Hallsville | Duplin. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Johnson, Chester | Jamestown | Guilford. |
| Johnson, Robert | Jamestown | Guilford. |
| Johnson, William | Jamestown | Guilford. |
| Jones, Marshall | Rusk | Surry. |
| Jordan, Joseph Herman | Little River Academy | Cumberland. |
| Joyner, Edmund A | Franklinton | Franklin. |
| Kiker, Fred. L | Diamond Hill | Anson. |
| Kiker, Ira T | Diamond Hill | Anson. |
| Lanier, Virgil | Yadkin College | Davidson. |
| Lankford, Joseph R | Flat Creek | Buncombe. |
| Lee, Alonzo | Catherine Lake | Onslow. |
| Lee, John Allen | Goldsboro | Wayne. |
| Lee, Robert | Mix | Sampson. |
| McCall, Elam B | Lenoir | Caldwell. |
| McKnight, Evan | Winston-Salem | Forsyth. |
| Marion, Wm. Harmon | Pinnacle, R. F. D. No. 3 | Stokes. |
| Martin, Davis C | Arapahoe | Pamlico. |
| Mason, William L | East Wilmington | New Hanover. |
| Miller, Homer | Trust | Madison. |
| Millis, Oliver | Jamestown | Guilford. |
| Mills, Augustus | Monroe, R. F. D. No. 3 | Union. |
| Mitchell, James M | Apex | Wake. |
| Moore, Bryant | Pittsboro | Chatham. |
| Moseley, Nathan | Raleigh | Wake. |
| Muselwhite, Farris | Parkton | Cumberland. |
| Nance, Bunyan | Olive Branch, R. F. D. 1 | Union. |
| Norman, George C | Tarboro | Edgecombe. |
| Page, Sterling | Eldorado | Montgomery. |
| Parker, Wm. Lindley | Holly | Randolph. |
| Paschal, Albert | Norlina, R. F. D. No. 1 | Warren. |
| Patterson, Gurney A | Hoffman | Richmond. |
| Penland, James | Shooting Creek | Clay. |
| Phillips, Kinnon | Hope Mills | Cumberland. |
| Pigford, Frederick | Bland | Sampson. |
| Piner, Jesse | Willard | Pender. |
| Pool, George | Youngsville | Franklin. |
| Pratt, George | Spray | Rockingham. |
| Price, John W | Price | Rockingham. |
| Rasberry, William | Snow Hill | Greene. |
| Roberts, Jonah | Trail Branch | Madison. |
| Royall, Fred. C | Clinton, R. F. D. No. 1 | Sampson. |
| Ruffin, Cordon | Wilson | Wilson. |
| Rushing, Luther | Albans | Union. |
| Sandy, Lee L | Garner | Wake. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Sellers, Luther | Vineland | Columbus. |
| Setzer, Albert | Gamewell | Caldwell. |
| Setzer, William | Gamewell | Caldwell. |
| Sheets, Charles Lee | Bower, R. F. D. No. 1 | Forsyth. |
| Slagle, Arnold | Andrews | Cherokee. |
| Smith, George | Greensboro | Guilford. |
| Smith, Rowland A | Laurinburg | Scotland. |
| Stephenson, Herbert | Smithfield | Johnston. |
| Swain, Crowell | Charlotte | Mecklenburg. |
| Thomas, W. Russell | Elm City, R. F. D. No. 3 | Wilson. |
| Thomason, W. Earnest | Lexington | Davidson. |
| Thompson, H. L. | Sanford | Moore. |
| Troutman, David | Magnetic City | Mitchell. |
| Truitt, George | Arapahoe | Pamlico. |
| Vaughan, Louis B | Rehoboth | Northampton. |
| Vestal, Montgomery | Mt. Nebo | Yadkin. |
| Waterfield, Garland | Knott's Island | Currituck. |
| Watson, Albert | Statesville | Iredell. |
| Watts, John P. | Morganton | Burke. |
| Weathers, Junius | Shelby | Cleveland. |
| Weeks, George | Bolton | Columbus. |
| Wells, Luther | Kenly, R. F. D. No. 3 | Johnston. |
| Williams, Benjamin F. | Nashville | Nash. |
| Williams, Bernard | Wilmington | New Hanover. |
| Wilson, William | Oneco | Florida. |
| Woody, John Gordon | Luck | Madison. |
| York, James | Lemon Springs | Moore. |

DEAF GIRLS.

| | | |
|---|---|---|
| Adams, Eliza | Statesville | Iredell. |
| Alston, Stearlina | Durham | Durham. |
| Andrews, Carrie | Charlotte | Mecklenburg. |
| Austin, Mary | Advance, R. F. D. No. 1 | Forsyth. |
| Blue, Mary Belle | Hope Mills | Cumberland. |
| Boykin, Mittie Jane | Cypress Creek | Bladen. |
| Brown, Penny C | Councils | Columbus. |
| Cephas, Louvena | New Bern | Craven. |
| Colvin, Margaret | Wilmington | New Hanover. |
| Dula, Ella | Asheville | Buncombe. |
| Dula, Maud | Lenoir | Caldwell. |
| Dunston, Lucy | Raleigh | Wake. |
| Evans, Glendora | Morrisville | Wake. |
| Faggott, Bertha | Eastfield | Cabarrus. |
| Fisher, Ursula | Blades | Craven. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Frazier, Miriam | Monroe | Union. |
| Freeman, Peggy | Bolton | Columbus. |
| Gales, Thorna | Henderson | Vance. |
| Griggs, Florence | Lawndale | Cleveland. |
| Hawkins, Anna M | Raleigh | Wake. |
| Hawkins, Elizabeth | Raleigh | Wake. |
| Hobson, Lena | Asheville | Buncombe. |
| Holder, Christiana E | Raleigh | Wake. |
| Johnson, Amanda Jane | Grover | Cleveland. |
| Johnson, Harriet Jane | Tarboro | Edgecombe. |
| Leach, Esther | McCullers | Wake. |
| Long, Viola | Youngsville | Franklin. |
| Lyon, Harriet Lee | Creedmoor | Granville. |
| McCall, Isaac Ora | Amity | Iredell. |
| McClellan, Laura | Chadbourn | Columbus. |
| McDowell, Jane | Asheville | Buncombe. |
| McLendon, Cornelia | Ansonville | Anson. |
| McLendon, Leslie | Ansonville | Anson. |
| Mallory, Lula F | Monroe | Union. |
| Middleton, Minnie E | Bowden | Duplin. |
| Minor, Lassie | Goldsboro | Wayne. |
| Minor, Mary | Goldsboro | Wayne. |
| Moore, Cynthia | Washington | Beaufort. |
| Moye, Jane | Kinston | Lenoir. |
| Moye, Sarah | Greenville | Pitt. |
| Nevitte, Burdelia | Milton | Caswell. |
| Nicholson, Willie | Alston | Warren. |
| Nobles, Elizabeth | Ayden | Pitt. |
| Reed, Janie | Quitsna | Bertie. |
| Rogers, Lily May | Magnolia | Duplin. |
| Smith, Elizabeth | Winston-Salem | Forsyth. |
| Smith, Margaret | Pittsboro | Chatham. |
| Spencer, Caroline | Trinity | Randolph. |
| Thompson, Ida | Wilson | Wilson. |
| Watt, Annie | Forshee | Rockingham. |
| White, Ivey | Durham | Durham. |
| Williamson, Rosa Belle | Quick | Caswell. |
| Young, Mary Ella | Asheville | Buncombe. |

## COLORED DEPARTMENT.

### DEAF BOYS.

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Bailey, James | Lillington | Harnett. |
| Barrington, Talmage | Gibson | Scotland. |
| Beckwith, Omega | Selma | Jonnston. |
| Bell, Oscar | Southport | Brunswick. |
| Bowman, Jesse | Smith Grove | Davie. |
| Bryant, William Henry | Conoho | Martin. |
| Burroughs, Hezekiah | Charlotte | Mecklenburg. |
| Burwell, Alexander | Snowden | Currituck. |
| Chatman, Alonzo | Elk Park | Mitchell. |
| Cobb, Joseph | Goldsboro | Wayne. |
| Connor, Charles | Lowesville | Lincoln. |
| Faison, John | Warsaw | Duplin. |
| Forbes, John | Greenville | Pitt. |
| Freeman, J. W | Bolton | Columbus. |
| Gaston, William | Morganton | Burke. |
| Graham, Ashford | Zora | Bladen. |
| Grandy, George | Seven Springs | Lenoir. |
| Green, Herman | Brown | Randolph. |
| Green, Lawrence | Maxton | Robeson. |
| Harrell, Henry | Conoho | Martin. |
| Hawes, Eddie | Garland | Sampson. |
| Hawfield, John | Charlotte | Mecklenburg. |
| Hawkins, Robert | Raleigh | Wake. |
| Henderson, Theodore | Salisbury | Rowan. |
| Henry, Edward | Beaufort | Carteret. |
| Henry, Wade | Asheville | Buncombe. |
| Hill, Clarence | Statesville | Iredell. |
| Hill, William | Statesville | Iredell. |
| Houston, Josepn | Charlotte | Mecklenburg. |
| Humphrey, Joseph H | Greenville | Pitt. |
| Hunter, Jack | Burlington | Alamance. |
| Jacobs, John W | Rico | Columbus. |
| James, James Henry | Maple Hill | Pender. |
| Johnson, Beverly M | Shelby | Cleveland. |
| Jones, Arthur | Lawrence | Edgecombe. |
| Jones, Malachi | Clayton | Johnston. |
| Jones, William E | Vineland | Columbus. |
| Jones, Willie | Whitford | Jones. |
| Kea, Charles D | Princeville | Edgecombe. |
| King, Nathaniel | East Arcadia | Columbus. |
| Lewis, Clark | Tarboro | Edgecombe. |
| McKay, William | John Station | Scotland. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| McLendon, Charles B. | Ansonville | Anson. |
| Massey, Claud | Waxhaw | Union. |
| Minor, Luther | Chapel Hill | Orange. |
| Moore, Charles B. | Stem | Granville. |
| Moye, Otey | Kinston | Lenoir. |
| Newby, Paul | Elizabeth City | Pasquotank. |
| Parker, Norman | Branchville, Va. | Northampton. |
| Pigford, W. Stacy | Warsaw | Duplin. |
| Price, Walter | Archdale | Guilford. |
| Quick, David | Fayetteville | Cumberland. |
| Quick, Jasper | Fayetteville | Cumberland. |
| Sanders, John H. | Dover | Craven. |
| Snipes, Anderson | Roxboro | Person. |
| Stoakes, Henry | Teacheys | Duplin. |
| Streeter, Chester | Rockingham | Richmond. |
| Taylor, Rowland | Madison | Rockingham. |
| Thompson, James | Grady | Robeson. |
| Turner, Dorsey | Princeville | Edgecombe. |
| Waddell, Frederick | Elmwood | Iredell. |
| Wallace, Henry C. | Strieby | Randolph. |
| Wiggs, George C. | Pikeville | Wayne. |
| Williams, Benjamin | King's Mountain | Cleveland. |

BLIND GIRLS.

| | | |
|---|---|---|
| Alexander, Beulah | Greensboro | Guilford. |
| Alston, Bertha | Durham | Durham. |
| Bitting, Caroline | Winston-Salem | Forsyth. |
| Brown, Laura | Thomasville | Davidson. |
| Brown, Zula | Greensboro | Guilford. |
| Burnette, Burdelia | Wilmington | New Hanover. |
| Campbell, Addie | Lawrence | Edgecombe. |
| Chambers, Harriet | West Raleigh | Wake. |
| Christian, Blanche | Salisbury | Rowan. |
| Cohen, Eva | Greensboro | Guilford. |
| Crenshaw, Belle | Raleigh | Wake. |
| Cuthbertson, Dora | Unionville | Union. |
| Deloatch, Margaret | Creeksville | Northampton. |
| Derr, Annie | Machpelah | Lincoln. |
| Friday, Lelia | Dallas | Gaston. |
| Gillespie, Sarah | Red Spring | Robeson. |
| Graves, Cora | Quick | Caswell. |
| Hammons, Rosa Lee | Lumberton | Robeson. |
| Hardin, Leah | Shelby | Cleveland. |
| Harris, Florence | Huntersville | Mecklenburg. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Haywood, Alma | Durham | Durham. |
| Hendricks, Mary | Drew | Bertie. |
| Hill, Anna | Winston-Salem | Forsyth. |
| Holmes, Edna | Clinton | Sampson. |
| Horton, Nora | Clayton | Johnston. |
| Huston, Cornelia | Sherrill's Ford | Catawba. |
| Johnson, Nora | Guilford College | Guilford. |
| Lindsay, Bertie Lee | Franklinville | Randolph. |
| Lockhart, Mana | Garysburg | Northampton. |
| Mackey, Laura | Washington | Beaufort. |
| Marrow, Almeta | Gillburg | Vance. |
| Mauney, Sallie | Fallston | Cleveland. |
| Mendenhall, Kate | Greensboro | Guilford. |
| Mendenhall, Pearl | Greensboro | Guilford. |
| Morehead, Esther | Pomona | Guilford. |
| Murphy, Margaret | Hamlet | Richmond. |
| Norwood, Gertrude | Bynum | Chatham. |
| Oliver, Henrietta | Burlington | Alamance. |
| Patterson, Lillie | Durham | Durham. |
| Patterson, Mamie | Greensboro | Guilford. |
| Payne, Sylvia | Greensboro | Guilford. |
| Perry, Lucile O. E | Weldon | Halifax. |
| Phifer, Ida | Charlotte | Mecklenburg. |
| Ragland, Lula | Scotland Neck | Halifax. |
| Read, Susie | Norlina, R. F. D. No. 1 | Warren. |
| Rogers, Martha P | Roxboro, R. F. D. No. 2 | Person. |
| Rowland, Mary | Monroe | Union. |
| Simmons, Bessie | Whiteville | Columbus. |
| Smith, Laura | Smithfield | Johnston. |
| Smith, Mary Lou | Scotland Neck | Halifax. |
| Smith, Mary Susan | Garland | Sampson. |
| Somerville, Harriet | Henderson | Vance. |
| Steele, Odessa | Rockingham | Richmond. |
| Sturdivant, Lovie M | Charlotte | Mecklenburg. |
| Swift, Beatrice | Greensboro | Guilford. |
| Tendall, Alla F | Rockingham | Richmond. |
| Turner, Trumilla | Selma | Johnston. |
| Urquhart, Julia | Agate | Hertford. |
| Vick, Elizabeth M | Battleboro, R. F. D. No. 2 | Nash. |
| Walden, Deborah | Rich Square | Northampton. |
| Walden, Pinkey | Rich Square | Northampton. |
| Washington, Trumilla | Raleigh | Wake. |
| West, Harriet | Vineland | Columbus. |
| Williams, Jugurtha | Sprinkle | Yadkin. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Williams, Louisa | Monroe | Union. |
| Wilson, Arline | Greensboro | Guilford. |
| Yancey, Maud | Roxboro | Person. |

BLIND BOYS.

| | | |
|---|---|---|
| Baker, Robert | Jerusalem | Davie. |
| Barge, James H | Fayetteville | Cumberland. |
| Bell, John | Clayton | Johnston. |
| Brodie, John | Jackson | Northampton. |
| Caldwell, Tod R | Denver | Lincoln. |
| Clay, Benjamin | Roxboro, R. F. D. No. 2 | Person. |
| Cooke, Jerry Lee | Wake Forest | Wake. |
| Derr, Rodney | Machpelah | Lincoln. |
| Ellis, Eugene | Greensboro | Guilford. |
| Fennel, George | New Bern | Craven. |
| Froneberger, Claud T | Bessemer City | Gaston. |
| Froneberger, Fred. D | Bessemer City | Gaston. |
| Galloway, Lovelace | Reidsville, R. F. D. No. 2 | Rockingham. |
| Hall, Robert | Winfall | Perquimans. |
| Hance, Henry C | Scotland Neck | Halifax. |
| Hanna, Wiley | Dallas | Gaston. |
| Hight, Julian M | Scotland Neck | Halifax. |
| Holmes, Doctor P | Clinton | Sampson. |
| Hoskins, Joseph P | Whitford | Jones. |
| Hull, J. Oscar | Stanley | Gaston. |
| Jones, Samuel | Winton | Hertford. |
| King, Robert | Grifton | Pitt. |
| Lesane, Lewis | Chadbourn | Columbus. |
| McKay, Isaac | Norval | Harnett. |
| Marrow, Daniel, Jr | Gillburg | Vance. |
| Miller, John T | Hallsboro | Columbus. |
| Murphy, William G | Concord | Cabarrus. |
| Parker, Augustus | Kinston | Lenoir. |
| Perry, Thomas | Franklinton | Franklin. |
| Ross, Charles L | Fallston | Cleveland. |
| Sears, James | Morrisville | Wake. |
| Simms, William | Durham | Durham. |
| Slade, Walter | Charlotte | Mecklenburg. |
| Smith, Henry | Resaca | Duplin. |
| Smith, Jerry Lee | Scotland Neck | Halifax. |
| Sneed, George W | Selma | Johnston. |
| Spearman, John E | Ingold | Sampson. |
| Stockton, William | Statesville | Iredell. |

| *Name.* | *Post-office.* | *County.* |
|---|---|---|
| Stroud, Walter | Chapel Hill | Orange. |
| Swaringen, Miles | Concord | Cabarrus. |
| Taylor, Lorenzo | Winston-Salem | Forsyth. |
| Taylor, Thomas | Raleigh | Wake. |
| Turner, Alex. L. | Scotland Neck | Halifax. |
| Weatherly, George | Greensboro | Guilford. |
| Whitt, William | Basin | Rockingham. |
| Yarborough, William | Franklinton | Franklin. |

# LIST OF STUDENTS, BY COUNTIES.

| *County.* | *White Students.* | *Colored Students.* | *Total.* |
|---|---|---|---|
| Alamance | 1 | 2 | 3 |
| Alexander | 0 | 0 | 0 |
| Alleghany | 0 | 0 | 0 |
| Anson | 4 | 3 | 7 |
| Ashe | 3 | 0 | 3 |
| Beaufort | 4 | 2 | 6 |
| Bertie | 0 | 2 | 2 |
| Bladen | 2 | 2 | 4 |
| Brunswick | 0 | 1 | 1 |
| Buncombe | 12 | 5 | 17 |
| Burke | 1 | 1 | 2 |
| Cabarrus | 2 | 3 | 5 |
| Caldwell | 6 | 1 | 7 |
| Camden | 0 | 0 | 0 |
| Carteret | 0 | 1 | 1 |
| Caswell | 1 | 3 | 4 |
| Catawba | 1 | 1 | 2 |
| Chatham | 1 | 2 | 3 |
| Cherokee | 1 | 0 | 1 |
| Clay | 1 | 0 | 1 |
| Cleveland | 2 | 7 | 9 |
| Columbus | 6 | 11 | 17 |
| Craven | 0 | 4 | 4 |
| Cumberland | 11 | 4 | 15 |
| Currituck | 1 | 1 | 2 |
| Dare | 0 | 0 | 0 |
| Davidson | 8 | 1 | 9 |
| Davie | 0 | 2 | 2 |
| Duplin | 3 | 6 | 9 |
| Durham | 5 | 6 | 11 |
| Edgecombe | 2 | 6 | 8 |
| Forsyth | 5 | 5 | 10 |
| Franklin | 6 | 3 | 9 |
| Gaston | 3 | 5 | 8 |
| Gates | 1 | 0 | 1 |
| Graham | 0 | 0 | 0 |
| Granville | 4 | 2 | 6 |
| Greene | 1 | 0 | 1 |
| Guilford | 8 | 14 | 22 |

| *County.* | *White Students.* | *Colored Students.* | *Total.* |
|---|---|---|---|
| Halifax | 2 | 7 | 9 |
| Harnett | 4 | 2 | 6 |
| Haywood | 2 | 0 | 2 |
| Henderson | 0 | 0 | 0 |
| Hertford | 0 | 2 | 2 |
| Hyde | 0 | 0 | 0 |
| Iredell | 5 | 6 | 11 |
| Jackson | 1 | 0 | 1 |
| Johnston | 3 | 7 | 10 |
| Jones | 0 | 2 | 2 |
| Lenoir | 3 | 4 | 7 |
| Lincoln | 0 | 4 | 4 |
| McDowell | 0 | 0 | 0 |
| Macon | 1 | 0 | 1 |
| Madison | 9 | 0 | 9 |
| Martin | 0 | 2 | 2 |
| Mecklenburg | 3 | 8 | 11 |
| Mitchell | 2 | 1 | 3 |
| Montgomery | 1 | 0 | 1 |
| Moore | 6 | 0 | 6 |
| Nash | 2 | 1 | 3 |
| New Hanover | 2 | 2 | 4 |
| Northampton | 1 | 6 | 7 |
| Onslow | 5 | 0 | 5 |
| Orange | 5 | 2 | 7 |
| Pamlico | 3 | 0 | 3 |
| Pasquotank | 0 | 1 | 1 |
| Pender | 2 | 1 | 3 |
| Perquimans | 0 | 1 | 1 |
| Person | 2 | 4 | 6 |
| Pitt | 1 | 5 | 6 |
| Polk | 0 | 0 | 0 |
| Randolph | 2 | 4 | 6 |
| Richmond | 2 | 4 | 6 |
| Robeson | 2 | 4 | 6 |
| Rockingham | 3 | 4 | 7 |
| Rowan | 1 | 2 | 3 |
| Rutherford | 0 | 0 | 0 |
| Sampson | 10 | 5 | 15 |
| Scotland | 9 | 2 | 11 |
| Stanly | 4 | 0 | 4 |
| Stokes | 1 | 0 | 1 |
| Surry | 2 | 0 | 2 |

| *County.* | *White Students.* | *Colored Students.* | *Total.* |
|---|---|---|---|
| Swain | 0 | 0 | 0 |
| Transylvania | 0 | 0 | 0 |
| Tyrrell | 0 | 0 | 0 |
| Union | 3 | 6 | 9 |
| Vance | 1 | 4 | 5 |
| Wake | 9 | 13 | 22 |
| Warren | 3 | 2 | 5 |
| Washington | 0 | 0 | 0 |
| Watauga | 0 | 0 | 0 |
| Wayne | 3 | 4 | 7 |
| Wilkes | 2 | 0 | 2 |
| Wilson | 3 | 1 | 4 |
| Yadkin | 2 | 1 | 3 |
| Yancey | 4 | 0 | 4 |
| Florida | 1 | 0 | 1 |
| | 236 | 230 | 468 |

## WHITE BLIND GIRLS.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Adams, F. | 1896 | N. C. | 4 days | cold | no | no | no |
| Allen, F. | 1882 | do | 5 years | scrofula | no | mother and brother | no |
| Allison, N. | 1885 | do | 11 years | cataract | no | no | no |
| Austin, L. | 1891 | do | | | no | no | no |
| Bailey, S. | 1896 | do | 8 years | measles | no | no | no |
| Baker, P. | 1885 | do | 11 months | | yes | no | no |
| Batton, M. | 1890 | do | 1 week | inflam. | no | mother | 1st cous. |
| Beam, A. | 1895 | do | | | yes | no | no |
| Beasley, F. | 1892 | do | | | no | brother | no |
| Beck, S. | 1888 | do | few days | inflam. | yes | no | unkn'wn |
| Bennett, C. | 1887 | do | at birth | | no | no | double 1st cous. |
| Bennett, E. | 1889 | S. C. | 13 years | | no | no | no |
| Branhan, V. | 1898 | N. C. | 1 week | inflam. | no | no | no |
| Bryant, L. | 1893 | do | at birth | | no | no | no |
| Burns, E. | 1879 | do | 6 months | | yes | no | no |
| Burton, D. | 1889 | do | | | no | no | no |
| Butler, A. | 1892 | do | | | no | brother | no |
| Candler, M. | 1889 | do | 4 years | inflam. | no | no | no |
| Carter, A. | 1893 | do | 3 years | ulcers | no | great uncle | 4th cous. |
| Cates, G. | 1889 | do | | | no | brother | no |
| Cockman, D. | 1880 | do | con. | | no | no | no |
| Crawford, D. | 1880 | do | 20 years | scrofula and cataract | no | no | 3d cous. |
| Crutchfield, C. | 1888 | do | | | no | | |
| Day, L. | 1895 | do | at birth | | no | no | no |
| Dickson, B. | 1890 | do | con | albino | no | no | 2d cous. |
| Duncan, F. | 1882 | do | 4 months | fever | no | no | no |
| Duncan, M. | 1871 | do | 24 years | neuralgia | no | no | no |
| Eure, A. | 1887 | do | | | no | no | cousin |
| Eury, O. | 1892 | do | been affic'td 5 years | sore eyes | no | no | no |
| Fleming, F | 1883 | do | con. | | no | no | no |
| Franklin, L. | 1878 | do | con. | | no | no | no |
| Godwin, H. | 1887 | do | con. | | no | no | no |
| Goldsmith, N. | 1888 | do | con. | | no | no | no |
| Green, F. | 1893 | do | | | no | no | no |
| Hamby, C. | 1883 | do | 2 years | | yes | brother | yes |

WHITE BLIND GIRLS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Harris, S. | 1880 | N. C. | con. | | yes | 1 brother | no |
| Hart, M. | 1887 | do | 5 years | | no | mother | |
| Heavener, L. | 1887 | do | 2 months | chol. in. | no | no | no |
| Holland, S. | 1895 | do | con. | | no | no | 3d cous. |
| Hooks, M. | 1893 | do | 6 years | cong. of brain. | no | no | no |
| Hussey, A. | 1879 | do | con. | | no | no | no |
| Hutchens, R. | 1889 | do | con. | | no | no | no |
| Hyre, M. | 1883 | do | 5 years | diphtheria | no | no | no |
| Jones, M. | 1895 | do | 3 days | inflam. | yes | no | no |
| Keith, K. | 1891 | do | 1 year | sore eyes | no | yes | no |
| Koontz, G. | 1885 | do | 3 months | fever | no | no | no |
| Lee, A. | 1885 | do | unknown | unknown | no | brother | 2d cous. |
| Lee, L. | 1891 | do | | | no | no | no |
| McCall, B. | 1891 | do | | | no | yes | no |
| McMahan, M. | 1893 | do | 15 months | inflam. | no | no | 1st cous. |
| McIntyre, A. | 1886 | do | 15 years | granular lids | no | yes | no |
| McLean, F. | 1894 | do | 7 years | accident | no | no | no |
| Mainor, J. | 1879 | do | 2 years | cold | no | no | no |
| Moore, C. | 1883 | do | 2 years | erysipelas | no | no | no |
| Murray, F. | 1892 | do | 4 years | | no | no | no |
| Nealy, C. | 1893 | do | | | no | no | no |
| Nolen, I. | | | | | yes | | |
| Norman, D. | 1890 | do | 9 years | | no | yes | no |
| Norris, I. | 1893 | do | | con. | no | yes | no |
| Norris, N. | 1887 | do | 3 weeks | oph. nerve | yes | no | no |
| Owensby, I. | 1886 | do | 5 years | wh'p.-cough | no | | |
| Parham, I. | 1887 | do | 6 years | | no | no | no |
| Parker, J. | 1892 | do | 5 years | measles | no | no | no |
| Paschal, E. | 1887 | do | con. | | no | yes | no |
| Perdue, K. | 1889 | do | | | no | no | no |
| Phillips, G. | 1888 | do | 4 years | scrofula | no | no | no |
| Phillips, I. | 1887 | do | | | no | yes | no |
| Phillips, M. | 1884 | do | | | no | no | no |
| Phillips, S. | | do | | | no | | |
| Pierce, A. | 1881 | do | 2 years | measles | no | no | |

WHITE BLIND GIRLS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Pleasants, M. | 1881 | N C. | 8 years | accident | no | yes 4 | ---------- |
| Plemmons, G. | 1889 | do | 5 years | ---------- | no | yes | no |
| Pool, A. | 1880 | do | 8 years | accident | no | yes 4 | no |
| Rainey, F. | 1876 | do | 2 months | sore eyes | yes | no | no |
| Raker, A. | 1883 | do | 4 months | scrofula | no | no | no |
| Robinson, B. | 1882 | do | con. | ---------- | yes | no | no |
| Royall, M. | 1893 | do | ---------- | ---------- | yes | yes | cousins |
| Royall, O. | 1886 | do | con. | ---------- | yes | yes | no |
| Sauls, S. | 1872 | do | 2 months | ---------- | yes | no | no |
| Sellers, M. | 1887 | do | ---------- | ---------- | no | yes | 1st cous. |
| Shoemaker, N. | 1889 | do | 5 months | catarrh of head | no | no | no |
| Shulenbarrier, G. | 1897 | do | 3 months | sore eyes | yes | no | no |
| Smith, J. | 1892 | do | con. | con. | no | no | no |
| Snead, M. | 1891 | do | 9 years | ---------- | no | no | 1st cous. |
| Stephens, G. | 1890 | do | 9 years | measles | no | no | no |
| Summerlin, J. | 1889 | do | con. | con. | no | no | no |
| Thacker, H. | 1899 | Va. | con. | con. | no | yes | 4th cous. |
| Thompson, L. | ------ | N. C. | ---------- | con. | yes | no | no |
| Thornburg, E. | 1884 | S. C. | ---------- | ---------- | yes | no | no |
| Thaxton, A. | 1891 | N. C. | con. | con. | no | no | no |
| Tomlinson, M. | 1882 | do | 10 years | pneumonia | yes | no | cousins |
| Trott, K. | 1886 | do | ---------- | ---------- | no | yes | no |
| Truitt, S. | 1886 | do | ---------- | inherited | no | yes | no |
| Trull, E. | 1895 | do | ---------- | ---------- | yes | yes | no |
| Vick, A. | 1889 | do | 10 years | spinal disease | yes | no | no |
| Wade, D. | 1883 | do | 2 years | sore eyes | no | yes | no |
| Wade, I. | 1890 | do | 10 years | measles | no | yes | no |
| Warren, E. | 1895 | do | infancy | ---------- | no | no | no |
| Watkins, J. | ------ | do | ---------- | ---------- | ------ | ---------- | ---------- |
| Weaver, M. | 1880 | do | 10 years | ---------- | yes | yes | distant |
| Wellborn, O. | 1888 | do | 8 years | accident | yes | no | no |
| Wells, E. | 1879 | do | con. | con. | no | brother and sister | yes |
| West, V. | 1888 | do | 1 month | cold | no | no | no |
| Whaley, A. | 1885 | do | 5 years | fever | no | yes | no |
| Whaley, M. | 1888 | do | infancy | ---------- | no | yes | no |

## WHITE BLIND GIRLS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Willis, E. | 1882 | N. C. | con. | con. | no | no | 1st cous. |
| Winfree, M. | 1891 | do | 1 year | ---------- | yes | no | no |
| Woodard, M. | 1886 | do | con. | ---------- | no | no | no |
| Woodard, V. | 1885 | do | 7 years | scrofula | no | yes | no |
| Wright, H. | 1890 | do | con. | ---------- | no | yes | no |
| Wright, C. | 1893 | do | ---------- | ---------- | no | ---------- | ---------- |
| Yates, L. | 1897 | do | 9 months | eczema | no | no | no |
| Zachary, C. | 1878 | do | 3 months | inflam. | no | no | no |

## WHITE BLIND BOYS.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Alexander, C. | 1888 | N. C. | 2½ years | ---------- | yes | 1 partly | no |
| Allen, B. | 1887 | do | con. | con. | yes | 1 brother | no |
| Allen, H. | 1880 | do | con. | con. | yes | yes | 2d cous. |
| Allen, J. | 1879 | do | 6 or 7 years | scrofula | no | mother and sister | no |
| Bell, W. | 1882 | do | 6 years | meningitis | yes | no | no |
| Bradley, T. | 1888 | do | 6 years | ---------- | yes | grandmother | no |
| Brady, L. | 1893 | do | 7 years | wh'p.-cough | no | yes | no |
| Butler, W. | 1890 | do | con. | con. | no | sister | no |
| Carter, A. | 1894 | do | con. | con. | no | 1 brother | 1st cous. |
| Carter, W. | 1891 | do | con. | con. | no | 1 brother | 1st cous. |
| Cates, A. | 1893 | do | ---------- | ---------- | no | sister | no |
| Chandler, D. | 1883 | do | 7 years | meningitis | yes | no | no |
| Cheatham, R. | 1890 | do | ---------- | spasms | no | no | no |
| Clark, W. | 1889 | do | 1 day | sore eyes | no | no | no |
| Crook, W. | 1885 | do | con. | con. | no | 1st cousin | no |
| Crowell, K. | 1889 | do | con. | con. | no | one | no |
| Dever, C. | 1895 | do | 1 month | sore eyes | no | no | 2d cous. |
| Dickens, B. | 1887 | do | ---------- | albino | no | no | ---------- |
| Easley, H. | 1884 | do | con. | con. | yes | no | no |
| Edwards, P. | 1893 | do | con. | con. | yes | no | no |
| Ezzell, W. | 1885 | do | ---------- | ---------- | ---------- | no | no |
| Farmer, J. | 1889 | do | 3 months | tumor | no | no | no |
| Fields, E. | 1873 | do | 2 weeks | jaundice | yes | no | no |
| Fink, W. | 1884 | do | con. | con. | yes | no | no |
| Finke, R. | 1892 | do | 3½ years | cataract | no | no | no |

WHITE BLIND BOYS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Fisher, B. | 1888 | N. C. | ---------- | ---------- | no | yes | no |
| Fisher, N. | 1887 | do | ---------- | ---------- | no | no | no |
| Frazier, D. | 1892 | do | con. | con. | no | father has weak eyes | ---------- |
| Garges, M. | 1890 | do | con. | con. | no | no | no |
| Garrett, W. | 1881 | do | con. | albino | no | 1 brother | no |
| Gentry, G. | 1889 | do | 6 months | ---------- | no | yes | yes |
| Gentry, L. | 1897 | do | con. | con. | no | yes | yes |
| Glass, G. | 1890 | do | 2 years | wh'p.-cough | yes | no | no |
| Godwin, H. | 1890 | do | ---------- | ---------- | no | no | 2d cous. |
| Gray, H. | 1891 | do | 10 years | accident | yes | yes | no |
| Green, J. | 1889 | do | 2 years | teething | no | no | no |
| Grindstaff, G. | 1887 | do | 17 years | scrofula | no | no | 2d cous. |
| Guerard, M. | 1887 | do | 7 years | acc. and sympathy | yes | no | no |
| Hall, D. | 1882 | do | con. | con. | no | no | yes |
| Hamby, W. | 1890 | Tenn. | con. | con. | yes | 1 sister | yes |
| Hammons, C. | 1889 | N. C. | 1 year | ---------- | yes | no | yes |
| Hardy, L. | ------ | do | ---------- | ---------- | ------ | ---------- | ---------- |
| Harris, A. | 1885 | do | ---------- | ---------- | no | no | no |
| Harris, L. | 1888 | do | con. | con. | yes | sister | no |
| Hayes, J. | 1889 | do | ---------- | near-sighted, cross-eyed | no | no | no |
| Hill, C. | 1888 | do | con. | con. | no | yes | no |
| Hill, S. | 1896 | do | 2 weeks | inflam. | yes | no | no |
| Holmes, J. | 1888 | do | con. | con. | no | no | no |
| Holt, E. | 1889 | N. C. | ---------- | ---------- | no | yes | no |
| Huffman, M. | 1886 | do | 2 weeks | sore eyes | yes | no | no |
| Hughes, L. | 1889 | do | 7 years | accident | no | no | cousins |
| Jackson, A. | 1895 | do | con. | con. | yes | yes | cousins |
| Jackson, J. | 1888 | do | con. | con. | yes | 1 brother | no |
| Johnson, C. | 1886 | do | con. | con. | yes | 2 brothers | no |
| Johnson, R. | 1888 | do | con. | con. | yes | 2 brothers | no |
| Johnson, W. | 1896 | do | con. | con. | yes | 2 brothers | no |
| Jones, M. | 1892 | do | ---------- | ---------- | yes | no | cousins |
| Jordan, H. | 1889 | do | con. | con. | no | yes | no |
| Joyner, E. | 1878 | do | ---------- | ---------- | no | no | no |
| Kiker, F. | 1893 | do | con. | unknown | no | yes | 3d cous. |

WHITE BLIND BOYS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Kiker, I. | 1891 | N. C. | con. | unknown | no | yes | 3d cous. |
| Lanier, V. | 1877 | do | con. | con. | no | 2 brothers | no |
| Lankford, R. | 1883 | do | | | no | no | no |
| Lee, A. | 1897 | do | 2 years | cong. of brain and inflam. | yes | yes | 2d cous. |
| Lee, J. | 1893 | do | 8 years | knife | no | no | no |
| Lee, R. | 1888 | do | 3 years | accident | no | no | 1st cous. |
| McCall, E. | 1891 | do | con. | con. | yes | yes | 3d cous. |
| McKnight, E. | 1875 | do | | | | | |
| Marion, H. | 1887 | do | con. | cataract | no | brother | no |
| Martin, D. | 1890 | do | infancy | | no | no | no |
| Mason, W. | 1892 | do | 18 months | meningitis | no | no | no |
| Miller, H. | 1888 | do | 2 months | wh'p.-cough | no | yes | no |
| Millis, O. | 1886 | do | 10 or 12 yrs. | | no | yes | no |
| Mills, A. | 1887 | do | 3 years | | no | no | no |
| Mitchell, J. | 1881 | do | con. | con. | no | no | no |
| Moore, B. | 1885 | do | 8 years | accident | yes | no | no |
| Moseley, N. | 1882 | do | con. | con. | no | no | no |
| Musselwhite, F. | 1886 | do | con. | con. | no | yes | no |
| Nance, B. | 1883 | do | con. | con. | no | no | no |
| Norman, G. | 1895 | do | 7 years | cataract | no | yes | |
| Page, S. | 1888 | do | con. | con. | yes | yes | no |
| Parker, W. | 1884 | do | | | no | no | no |
| Paschal, A. | 1889 | do | | | no | yes | no |
| Patterson, G. | 1890 | do | con. | con. | no | no | no |
| Penland, J. | 1888 | do | 12 years | accident | yes | no | no |
| Phillips, K. | 1892 | do | 3 years | | no | no | no |
| Pigford, F. | 1886 | do | con. | con. | no | no | no |
| Piner, J. | 1872 | do | 23 years | cataract | yes | no | 3d cous. |
| Pool, G. | 1891 | do | | inflam. | no | no | no |
| Pratt, G. | 1880 | do | 21 years | glaucoma | no | no | yes |
| Price, J. | 1885 | do | | | no | no | cousins |
| Rasberry, W. | 1896 | do | con. | con. | yes | no | no |
| Roberts, J. | 1886 | do | | | no | no | no |
| Royall, F. | 1891 | do | con. | con. | yes | yes | no |
| Ruffin, C. | 1887 | do | | hare-lip, etc. | no | no | no |

WHITE BLIND BOYS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Rushing, L. | 1877 | N. C. | 5 months | chicken-pox | no | no | 2d cous. |
| Sandy, L. | 1887 | do | 7 years | accident | no | no | no |
| Sellers, L. | 1892 | do | ---------- | ---------- | no | yes | 1st cous. |
| Setzer, A. | 1881 | do | con. | con. | yes | no | 1st cous. |
| Setzer, W. | 1883 | do | con. | con. | no | no | 1st cous. |
| Sheets, C. | 1887 | do | 3 years | cataract | no | no | no |
| Slagle, A. | 1894 | do | when young | cataract | no | no | no |
| Smith, G. | 1884 | do | 13 years | cranial nerve | yes | no | distant |
| Smith, R. | 1888 | do | 12 years | ---------- | no | no | no |
| Stephenson, H. | 1889 | do | 10 years | cranial nerve | yes | no | distant |
| Swain, C. | 1893 | do | from infa'cy | sore eyes | yes | no | no |
| Thomas, R. | 1896 | do | 1 week | sore eyes | no | no | no |
| Thomason, E. | 1889 | do | 3 months | sore eyes | yes | sister | no |
| Thompson, H. | 1884 | do | from birth | weak eyes | no | weak eyes | no |
| Troutman, D. | 1885 | do | 10 years | accident | no | no | no |
| Truitt, G. | 1894 | do | from birth | from burn | no | sister | no |
| Vaughan, L. | 1888 | do | ---------- | ---------- | ne | no | no |
| Vestal, M. | 1887 | do | con. | con. | yes | no | no |
| Waterfield, G. | 1892 | do | ---------- | no disease | yes | sister | cousins |
| Watson, A. | 1888 | do | 5 years | ---------- | no | yes | yes |
| Watts, J. | 1885 | do | 6 years | ---------- | yes | no | no |
| Weathers, J. | 1893 | do | 3 months | sore eyes | yes | no | no |
| Weeks, G. | 1882 | do | 3 years | liver compl't | no | no | no |
| Wells, L. | 1897 | do | 2 months | ---------- | no | no | no |
| Williams, B. | 1892 | do | con. | con. | yes | no | no |
| Williamson, B. | 1882 | do | con. | con. | no | no | no |
| Wilson, W. | 1884 | Fla. | 10 years | stuck wire in eye | yes | no | no |
| Woodly, J. | 1897 | N. C. | 1 month | cold | yes | no | no |
| York, J. | 1880 | do | con. | con. | no | father | no |

## COLORED DEAF GIRLS.

| Name. | Born. | Where. | When Deaf. | Cause. | Total. | Any Relatives Deaf. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Adams, E. | 1893 | N. C. | 9 years | rising in head | yes | no | no |
| Alston, S. | 1893 | do | 2 years | catarrh | no | no | no |
| Andrews, C. | 1896 | do | 2½ years | meningitis and fever | yes | no | no |
| Austin, M. | 1890 | do | | | yes | no | no |
| Blue, M. | 1892 | do | | | no | no | unknown |
| Boykins, M. | 1885 | do | | | no | no | no |
| Brown, P. | 1887 | do | con. | con. | yes | no | no |
| Cephas, L. | 1886 | do | con. | con. | no | no | no |
| Colvin, M. | | do | con. | con. | yes | no | no |
| Dula, E. | | do | | | | | |
| Dula, M. | 1890 | do | 1 year | rising in ear | no | no | no |
| Dunston, L. | 1892 | do | con. | con. | yes | parents | |
| Evans, G. | 1881 | do | | | no | yes | no |
| Faggott, B. | 1885 | do | | | yes | no | no |
| Fisher, U. | 1878 | do | | | yes | | |
| Frazier, M. | 1883 | do | 4 years | rheumatism | | | |
| Freeman, P. | 1895 | do | | | yes | yes | no |
| Gales, T. | | do | | | yes | | |
| Griggs, F. | 1887 | do | | | no | no | no |
| Hawkins, L. | 1887 | do | | | no | yes | no |
| Hawkins, A. | 1890 | do | | | no | yes | no |
| Hobson, L. | 1890 | do | 2 years | wh'p-cough | yes | no | no |
| Holder, C. | 1887 | S. A. | 7 years | | no | yes | no |
| Johnson, A. | 1890 | N. C. | | | yes | no | no |
| Johnson, H. | 1896 | do | | | yes | mother | no |
| Leach, E. | 1894 | do | 1 year | disease | yes | no | no |
| Long, V. | 1896 | do | con. | con. | yes | yes | no |
| Lyon, H. | 1890 | do | from birth | | no | yes | cousins |
| McCall, I. | 1893 | S. C. | con. | con. | yes | no | no |
| McClellan, L. | 1887 | N. C. | | | no | no | no |
| McDowell, J. | | do | | | | yes | |
| McLendon, C. | 1886 | do | con. | con. | yes | yes | no |
| McLendon, L. | 1886 | do | con. | con. | yes | yes | no |
| Mallory, L. | 1882 | S. C. | | | no | no | |
| Middleton, M. | | N. C. | | | | | |

COLORED DEAF GIRLS—CONTINUED.

| Name. | Born. | Where. | When Deaf. | Cause. | Total. | Any Relatives Deaf. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Minor, L. | 1894 | N. C. | | | no | yes | no |
| Minor, M. | 1882 | do | 2 years | | no | no | no |
| Moore, C. | 1883 | do | from birth | | yes | no | no |
| Moye, J. | 1882 | do | 5 years | sickness | no | yes | no |
| Moye, S. | 1892 | do | from birth | | no | no | no |
| Nevitte, B. | 1887 | do | 3 years | meningitis | no | no | no |
| Nicholson, W. | 1894 | do | con. | con. | yes | no | no |
| Nobles, E. | 1883 | do | con. | con. | yes | no | no |
| Reed, J. | 1888 | do | | | yes | no | no |
| Rogers, L. | 1895 | | | | | no | |
| Smith, E. | 1892 | N. C. | 6 years | meningitis | yes | no | no |
| Smith, M. | 1897 | do | 4 years | scrofula | no | yes | no |
| Spencer, C. | 1890 | do | 5 years | scrofula | no | no | no |
| Thompson, I. | 1881 | do | 2 years | sickness | no | no | |
| Watt, A. | 1882 | do | con. | con. | yes | yes | |
| White, Ivey | | | | | | | |
| Williamson, R. | 1889 | N. C. | 11 years | | no | no | no |
| Young, M. | 1884 | do | | | no | no | no |

COLORED DEAF BOYS.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Bailey, J. | 1886 | N. C. | 18 months | brain fever | no | no | no |
| Barrington, T. | 1893 | do | 18 months | | yes | yes | no |
| Beckwith, O. | 1895 | do | 6 years | wh'p.-cough | yes | no | no |
| Bell, O. | 1894 | do | from birth | | | no | no |
| Bowman, J. | 1890 | do | | | yes | no | no |
| Bryant, W. | 1889 | do | con. | con. | yes | no | no |
| Burroughs, H. | 1896 | do | 2 years | rising in head | no | no | no |
| Burwell, A. | 1887 | do | 5 years | scrofula | yes | no | no |
| Chatman, A | 1889 | Ga. | con. | con. | yes | no | no |
| Cobb, J. | 1891 | N. C. | con. | con. | no | no | no |
| Connor, C. | 1884 | do | 8 years | meningitis | no | yes | no |
| Faison, J. | 1884 | do | con. | con. | yes | no | |
| Forbes, J. | 1885 | do | con. | con. | yes | no | no |
| Freeman, J. | 1890 | do | 6 years | | yes | yes | no |

COLORED DEAF BOYS—CONTINUED.

| Name. | Born. | Where. | When Deaf. | Cause. | Total. | Any Relatives Deaf. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Gaston, W. | 1881 | N. C. | 3 years | scrofula | no | no | |
| Graham, A. | 1884 | do | | | yes | no | |
| Grandy, G. | 1886 | do | con. | con. | no | no | no |
| Green, H. | 1896 | do | con. | con. | yes | no | no |
| Green, L. | 1882 | do | 5 months | fever | yes | no | no |
| Harrell, H. | 1886 | do | con. | con. | yes | no | |
| Hawes, E. | 1887 | do | con. | con. | yes | yes | |
| Hawfield, J. | 1891 | do | con. | con. | yes | no | no |
| Hawkins, R. | 1890 | do | | | no | yes | no |
| Henderson, T. | 1884 | do | 11 years | catarrh | no | no | no |
| Henry, E. | 1890 | do | con. | con. | yes | no | no |
| Henry, W. | 1886 | do | 10 years | scrofula | no | no | no |
| Hill, C. | 1885 | do | 3 years | bronchitis | no | yes | no |
| Hill, W. | 1890 | do | 6 months | chills | no | no | no |
| Houston, J. | 1896 | do | 3 years | typhoid fever | yes | yes | no |
| Humphrey, J. | 1893 | do | | | no | no | |
| Hunter, J. | 1884 | do | 6 years | measles | yes | no | |
| Jacobs, J. | 1887 | do | 6 months | erysipelas | yes | no | no |
| James, J. | 1887 | do | con. | con. | yes | no | no |
| Johnson, B. | 1888 | do | 7 years | | no | no | no |
| Jones, A. | 1894 | do | | | yes | no | |
| Jones, M. | 1891 | do | from birth | | yes | no | no |
| Jones, W. E. | 1886 | do | 4 years | unknown | no | no | no |
| Jones, W. | 1892 | do | con. | con. | yes | no | no |
| Kea, C. | 1890 | do | con. | con. | yes | no | no |
| King, N. | 1892 | do | con. | con. | yes | no | no |
| Lewis C. | 1893 | do | born so | | no | | |
| McKay, W. | 1880 | do | 4 years | fever | yes | no | no |
| McLendon, C. | 1893 | do | | | yes | yes | no |
| Massey, C. | 1886 | do | con. | con. | yes | no | no |
| Minor, L. | 1886 | do | con. | con. | yes | no | no |
| Moore, C. B. | 1880 | do | | | yes | | no |
| Moye, O. | 1887 | do | | | no | sister | no |
| Newby, P. | 1893 | do | from birth | | yes | no | no |
| Parker, N. | 1883 | do | | | yes | no | no |

COLORED DEAF BOYS—CONTINUED.

| Name. | Born. | Where. | When Deaf. | Cause. | Total. | Any Relatives Deaf. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Pigford, W. | 1886 | N. C. | con. | con. | yes | no | no |
| Price, W. | 1890 | do | 18 months | rising in head | yes | no | no |
| Quick, D. | 1894 | do | | | yes | yes | no |
| Quick, J. | 1889 | do | | | yes | yes | no |
| Sanders, J. | | do | | | no | no | no |
| Snipes, A. | 1887 | do | | | yes | | no |
| Stoakes, H. | 1893 | do | | | yes | yes | no |
| Streeter, C. | 1884 | do | | | no | no | no |
| Taylor, R. | | do | con. | con. | yes | no | no |
| Thompson, J. | 1887 | do | | | yes | no | no |
| Turner, D. | 1888 | do | 2½ years | | yes | no | no |
| Waddell, F. | 1889 | do | 3 years | pneumonia | no | no | no |
| Wallace, H. | | do | con. | con. | yes | brother | no |
| Wiggs, G. | 1886 | do | con. | con. | yes | no | no |
| Williams, B. | 1888 | S. C. | 17 months | wh'p.-cough | yes | no | no |

## COLORED BLIND GIRLS.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Alexander, B. | 1894 | N. C. | 3 months | sore eyes | no | no | no |
| Alston, B. | 1896 | do | born so | | no | yes | |
| Bitting, C. | 1885 | do | 6 years | fever | yes | no | |
| Brown, L. | 1888 | do | 6 years | chicken-pox | no | no | no |
| Brown, Z. | 1894 | do | 6 years | scrofula | no | brother | no |
| Burnette, B. | | do | | | | | |
| Campbell, A. | 1891 | do | 4 weeks | | no | no | no |
| Chambers, H. | 1886 | Va. | 1 year | meningitis | yes | no | no |
| Christian, B. | 1894 | N. C. | born so | | no | | |
| Cohen, E. | | do | | | no | | |
| Crenshaw, B. | | do | | | | | |
| Cuthbertson, D. | 1889 | do | born so | | no | no | no |
| Deloatch, M. | 1882 | do | 8 years | sickness | yes | yes | cousins |
| Derr, A. | 1895 | do | | | no | brother | no |
| Friday, L. | 1890 | do | 2 years | tetter | no | no | |
| Gillespie, S. | 1882 | do | con. | con. | yes | mother | |
| Graves, C. | 1886 | do | 14 years | accident | no | no | no |
| Hammons, R. | 1889 | do | | | yes | no | no |
| Hardin, L. | | do | | | | | |
| Harris, F. | 1889 | do | born so | | no | yes | no |
| Haywood, A. | 1891 | do | 6 or 8 m'ths. | not any | no | no | no |
| Hendricks, M. | | do | | | | | |
| Hill, A. | 1883 | do | 12 years | scrofula | yes | no | no |
| Holmes, E. | 1889 | do | | | yes | yes | |
| Horton, N. | 1881 | do | 8 years | | no | no | no |
| Huston, C. | 1894 | do | 7 years | | yes | yes | no |
| Johnson, N. | 1891 | do | born so | | no | no | no |
| Lindsay, L. | 1883 | do | 14 years | eye trouble | yes | no | no |
| Lockhart, M. | 1882 | do | | | no | no | no |
| Mackey, L. | 1878 | do | 16 years | catarrh | no | no | 3d cous. |
| Marrow, A. | 1886 | do | | cataract | no | brother | no |
| Mauney, S. | 1894 | do | 3 years | measles | no | no | no |
| Mendenhall, K. | 1891 | do | 10 years | chicken-pox | no | sister | no |
| Mendenhall, P. | 1888 | do | | unknown | no | sister | no |
| Morehead, E. | 1893 | do | | | no | no | no |

COLORED BLIND GIRLS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Murphy, M. | 1895 | S. C. | 2 years | fever | no | no | no |
| Norwood, G. | 1885 | N. C. | 18 years | cataract | no | yes | no |
| Oliver H. | 1882 | do | 6 years | unknown | no | no | ---------- |
| Patterson, L. | 1882 | do | 9 years | ---------- | yes | yes | ---------- |
| Patterson, M. | 1883 | do | 16 years | fever | no | yes | no |
| Payne, S. | 1891 | do | ---------- | catarrh | no | no | no |
| Perry, L. | 1886 | Va. | 5 months | meningitis | yes | no | no |
| Phifer, I. | 1884 | N. C. | 9 years | measles | no | no | no |
| Ragland, L. | ------ | do | 12 years | scrofula | no | no | no |
| Read, S. | 1884 | do | 2 years | scrofula | no | no | no |
| Rogers, M. | 1887 | do | 13 years | cataract | yes | no | no |
| Rowland, M. | 1890 | do | 6 months | scrofula | no | yes | no |
| Simmons, B. | 1886 | do | 15 years | bad blood | no | no | no |
| Smith, L. | 1881 | do | 5 years | cataract | no | no | no |
| Smith, M. S. | 1887 | do | 4 years | scrofula | no | yes | no |
| Smith, M. L. | 1884 | do | 12 years | ---------- | no | no | no |
| Somerville, H. | 1895 | Va. | 6 years | measles | no | no | ---------- |
| Steele, O. | 1890 | N. C. | 1 year | ---------- | no | yes | no |
| Sturdivant, L. | 1891 | do | born so | ---------- | no | no | no |
| Swift, B. | 1889 | do | 7 years | ---------- | no | no | no |
| Tindall, A. | 1892 | do | ---------- | ---------- | no | yes | no |
| Turner, T. | 1896 | do | 32 days old | sore eyes | yes | no | no |
| Urquhart, J. | 1890 | do | 5 or 6 years | ---------- | no | no | no |
| Vick, E. M. | 1886 | do | 2 days | sore eyes | yes | no | ---------- |
| Walden, D. | 1888 | do | ---------- | ---------- | yes | yes | cousins |
| Walden, P. | 1886 | do | ---------- | ---------- | yes | yes | cousins |
| Washington, T. | 1887 | do | from birth | ---------- | no | no | no |
| West, H. | 1882 | do | 5 years | unknown | yes | no | no |
| Williams, J. | 1895 | do | 1 year | scrofula | no | no | no |
| Williams, L. | 1886 | do | 4 years | unknown | no | brother | no |
| Wilson, A. | ------ | do | 3 years | rickets | no | no | no |
| Yancey, M. | 1895 | do | 4 years | fever | yes | no | ---------- |

## COLORED BLIND BOYS.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relations Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Baker, R. | 1881 | N. C. | 19 years | smallpox | yes | no | no |
| Barge, J. | 1867 | do | 16 years | unknown | yes | sister | no |
| Bell, J. | 1889 | do | 13 years | rising in head | yes | yes | no |
| Brodie, J. | 1877 | do | 3 years | sore eyes | yes | no | no |
| Caldwell, T. | 1880 | do | 2 months | cataract | no | no | no |
| Clay, B. | 1887 | do | 14 years | not any | no | no | no |
| Cooke, J. | 1886 | do | | scrofula | no | no | no |
| Derr, R. | 1896 | do | 1 year | fever | no | sister | no |
| Ellis, E. | 1889 | do | 1 year | la grippe | yes | no | no |
| Fennel, G. | 1884 | do | from birth | | no | no | 1st cous. |
| Froneberger, C. | 1893 | do | from birth | | no | yes | no |
| Froneberger, F. | 1891 | do | from birth | | no | yes | no |
| Galloway, L. | 1882 | do | 3 years | | yes | no | |
| Hall, R. | 1886 | do | | | yes | | |
| Hanna, W. | 1883 | do | 3 months | sugar of lead | yes | no | no |
| Hance, H. | 1891 | do | 3 years | disease of head | no | no | no |
| Hight, J. | 1889 | do | 14 years | unknown | no | yes | no |
| Holmes, D. | 1883 | do | | | no | no | no |
| Hoskins, J. | 1894 | do | 2 years | unknown | yes | 1 partial | no |
| Hull, J. | 1884 | do | 13 years | | no | no | |
| Jones, S. | 1884 | do | 6 years | | yes | no | no |
| King, R. | 1894 | do | | revolver | yes | no | no |
| Lesane, L. | | do | | | | | |
| McKay, I. | 1895 | do | 3 years | | yes | no | no |
| Marrow, D. | 1884 | do | | | no | sister | no |
| Miller, J. | 1893 | do | | | yes | no | no |
| Murphy, W. | 1893 | do | | | yes | yes | no |
| Parker, A. | | do | | | | | |
| Perry, T. | 1894 | do | from birth | | yes | no | no |
| Ross, C. | 1897 | do | | | no | no | no |
| Sears, J. | 1874 | do | 20 years | inherited | no | no | |
| Simms, W. | 1895 | do | 4 years | scrofula | no | no | no |
| Slade, W. | | | | | | | |
| Smith, H. | 1884 | do | 16 years | fist blow | no | no | |
| Smith, J. | 1885 | do | 9 years | poison vine | no | no | no |

COLORED BLIND BOYS—CONTINUED.

| Name. | Born. | Where. | When Blind. | Cause. | Total. | Any Relatives Blind. | Parents Related. |
|---|---|---|---|---|---|---|---|
| Sneed, G. | 1888 | N. C. | | | no | no | no |
| Spearman, J. | 1884 | do | 16 years | cataract | no | no | no |
| Stockton, W. | 1887 | do | 14 years | eye trouble | no | no | no |
| Stroud, W. | 1896 | do | 2½ years | head affected | no | no | no |
| Swaringer, M. | | do | | | no | | |
| Taylor, L. | 1889 | do | 2 weeks | unknown | no | no | no |
| Taylor, T. | 1885 | do | 12 years | scrofula | no | no | no |
| Turner, A. | 1889 | do | 9 or 10 years | struck by a ball | no | no | no |
| Weatherly, G. | 1884 | do | 1 month | inflammation | no | no | no |
| Whitt, W. | | do | | | | | |
| Yarborough, W. | | do | | | | | |

# RULES AND REGULATIONS FOR THE ADMISSION OF STUDENTS.

The North Carolina Institution for the Education of the Deaf and Dumb and the Blind is located at Raleigh, the Capital of the State. It is strictly an educational institution, having for its object the moral, intellectual, industrial and physical training of the young blind and colored deaf of both sexes, residing in the State, and is, therefore, neither a house of refuge for the aged and helpless nor a hospital for the treatment of disease.

The Institution consists of two departments—the white and colored. The two classes are in separate buildings, situated a distance of a mile apart; still each enjoys equal privileges and advantages with the other, being, as they are, under the same Principal and Board of Directors.

The arrangement of the Institution is such as to secure the separation of the male and female pupils, except in the work of the school-rooms, where they are under the supervision of their teachers

The officers and teachers of the Institution recognize the fact that a high and holy responsibility is resting upon them, and at all times endeavor to exercise the same tender watch-care and kindness towards the pupils committed to them as they would wish their own children to have, if they were in the same condition. Special attention is paid to the cleanliness of their rooms and the wholesomeness of their food; and every pupil of the Institution is required to bathe at least once a week in rooms prepared and arranged expressly for that purpose.

Each pupil in the Institution is required to work three hours per day. The trades taught the males are mattress-making, broom-making, chair-seating, piano tuning and repairing; and shoe-making and mending, dairying and garden-

ing for the deaf. The girls are required to sew, knit and to do the mending necessary for themselves and the male pupils, and are also instructed in bead work and fancy work.

The school year commences in September in each year, and continues for ten school months, leaving the vacation during the warm season.

Applicants who are under six or over twenty-one years of age are not admitted.

No person of *imbecile or unsound mind,* of confirmed *immoral character;* or incapacitated by physical infirmity for useful instruction will be knowingly received into the Institution; and in case any pupil shall, after a fair trial, prove incompetent for useful instruction, or wilfully and persistently disobedient to the regulations of the Institution, such pupil will be thereupon discharged.

All are required to come provided with an adequate supply of good, comfortable clothing, embracing suitable articles for both summer and winter wear, in such quantities as to admit of the necessary change for washing and repairing, the whole to be neatly packed in a good trunk with a good lock and key.

Each article of clothing should be distinctly marked with the owner's name, in order to prevent confusion or loss, and must be sent in good order and condition, not only upon the entrance of the pupil, but also at each subsequent return from home after the vacation.

The course of study pursued at the Institution embraces all the English branches, consisting of spelling, reading, writing, arithmetic, higher mathematics, geography, grammar, the sciences, kindergarten training, and vocal and instrumental music.

Pupils from this State are admitted to all the privileges of the Institution, upon compliance with the rules, *free of charge,* being provided with board, washing, fuel, tuition, books, medical attendance and everything necessary except *clothing, shoes and traveling expenses.*

Where the parents are unable to furnish clothing and shoes, or where the child is without living parents, the county in which such child lives must do so, in which case twenty dollars will be the amount so required, payable invariably in advance. From this rule there will be no variation.

*All letters to pupils should be addressed to the care of the Principal of the Institution, in order to insure their prompt delivery.*

Persons desiring to procure the admission of pupils should apply, by letter or otherwise, to the Principal of the Institution for instructions as to the manner of procedure, and no pupil should be sent to the Institution until such instructions have been fully complied with. It is to the interest both of the pupils and the Institution that they should enter at the beginning of the session, and therefore such rule must be observed.

A special appeal is made to any one seeing this circular, and knowing the whereabouts of any blind or deaf colored person of the proper age to become a pupil of the Institution, to inform the Principal of the name and post-office address of the said person and his or her parent or guardian. This is requested, even though the parents may be unwilling to allow their children to attend school. *Pupils are not allowed to go home Christmas.*

The use of tobacco in any form, and of spirituous liquors as a beverage, by the pupils, is strictly prohibited. Parents are urged to use their utmost endeavors to prevent the formation of these habits by their children before they come to school and their practice during the vacation.

Parents and friends of the pupils cannot be entertained at the Institution over night.

We have an arrangement by which we can obtain railroad tickets for pupils at reduced rates.

For further information, address the Principal of the Institution.

# BIENNIAL REPORT

OF

# SAMUEL L. PATTERSON,

## COMMISSIONER OF AGRICULTURE,

RALEIGH, N. C., JANUARY 4, 1905.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1904.

## LETTER OF TRANSMITTAL.

*His Excellency,* CHARLES B. AYCOCK, *Governor.*

SIR:—I herewith present my biennial report of the work of the Department of Agriculture, and respectfully request that you have it transmitted to the General Assembly.

Very respectfully,

S. L. PATTERSON,
*Commissioner.*

Raleigh, N. C., January 4, 1905.

# REPORT OF THE COMMISSIONER OF AGRICULTURE.

*His Excellency,* Charles B. Aycock, *Governor.*

Sir:—The Constitution of North Carolina provides: Article 3, section 17, that "The General Assembly shall establish a Department of Agriculture, Immigration and Statistics, under such regulations as may best promote the agricultural interests of the State, and shall enact laws for the adequate protection and encouragement of sheep husbandry"—(Amended Constitution, 1875).

In obedience to this requirement the Legislature first succeeding, in 1877, in the beginning of Governor Vance's administration, established the Department of Agriculture, placing it under control and supervision of a Board comprised of the Governor, who was *ex officio* chairman, the State Geologist, the Master of the State Grange Patrons of Husbandry, the President of the State Agricultural Society, the President of the Agricultural College of the State, then a department of the University, and two agriculturists (appointed by the Board, so as to keep the representation of the different sections of the State as nearly equal as might be).

The first meeting of the Board for the organization of the Department of Agriculture was held in the Governor's office, March 21, 1877. There were present

Gov. Z. B. Vance, Chairman.

Prof. W. C. Kerr, State Geologist.

Hon. S. B. Alexander, President State Grange.

Hon. T. M. Holt, President State Agricultural Society.

Hon. K. P. Battle, President of the University.

At this meeting Messrs. I. R. Thigpen, of Edgecombe, and Jonathan Evans, of Cumberland, were elected the farmer members called for in the law.

Professor Kerr was temporary Secretary. On the 29th of March the Board elected Col. L. L. Polk, of Anson, Commissioner, and Dr. A. R. Ledoux, then at the State University, State Chemist. The salary of each was fixed at $2,000. On April 11th Capt. T. J. Roberson, of Fayetteville, was elected Secretary.

Captain Roberson died in office in November, 1879, and on January 20, 1880, Governor Jarvis in the chair, Mr. Peter M. Wilson was elected Secretary and placed in charge also of the State immigration work. Colonel Polk resigned as Commissioner in July, 1880, and Capt. S. B. Alexander, of Mecklenburg, was elected his successor, but declined.

In October of the same year Dr. C. W. Dabney, of Virginia, now the distinguished President of the University of Cincinnati, was elected State Chemist and Director of the Experiment Station, and the Hon. Montford McGehee, of Person, was elected Commissioner. He in turn was followed by others, whose names are elsewhere given.

The Geological Survey, Department of Agriculture and Experiment Station have always been so closely allied, perhaps a few notes of their earlier history and struggles may not be uninteresting.

The prime mover in the establishment of the State Experiment Station, from which afterwards sprung the Department, was Dr. Kemp P. Battle, than whom North Carolina has had no more useful and patriotic citizen. At that time Dr. Battle was President of the University, which controlled the land grant fund, amounting to $7,500 per annum, and the Agricultural College was a part of the University.

This was before the Hatch Act was passed by Congress. About the year 1875 Dr. Battle visited other States and colleges, and was so pleased with the Station in Connecticut, he began at once to arouse public opinion at home to the advantages of such an institution. In this work he was materially aided by the Grange, or Patrons of Husbandry, a use-

ful farmers' organization existing at that day. Dr. W. C. Kerr, another eminent and most useful citizen, was State Geologist. Joining forces with Dr. Battle and the Grange, the Department of Agriculture was established, and connected therewith were the State Geologist and Museum (a small affair then), located in Raleigh, and the Agricultural Experiment and Fertilizer Control Station located at Chapel Hill.

For some years previous the State Geologist had been conducting the Geological Survey, Volume I of which was issued by Professor Kerr in 1875. Dr. Emmons immediately preceded Professor Kerr.

The laboratory and offices of the Survey and the Museum were located near the corner of Fayetteville and Morgan streets, in bare, cramped quarters, entered by outside wooden stairsteps, the principal feature of the Museum being a huge map of North Carolina that covered a whole side of the long hall, probably painted by Mrs. C. P. Spencer. Subsequently the Museum and office were moved to the second story of the Briggs Building on Fayetteville street.

The Station remained at Chapel Hill until 1881, when the Board of Agriculture, under the advice and influence of Governor Jarvis, chairman of the Board, decided to bring together all divisions of the Department, and for that purpose bought the old National Hotel property for $13,000, a most fortunate purchase. The old building has been greatly enlarged, and remains still the home of the Department.

Among some of the notably useful and profitable enterprises of the Department were its exhibits and illustrations of the State's resources at the great expositions. The first exhibit made was through the energy and instrumentality of Professor Kerr at the great World's Fair at Vienna, about the year 1873. This was followed by exhibits of the Department at great fairs at home, Atlanta in 1881, Boston in 1883, New Orleans in 1884, Chicago in 1893, Paris in 1900, Charleston in 1901, St. Louis in 1904. These exhibits have

not only had the effect of attracting attention and capital to such rich natural resources as our forests and minerals, but, aided by the publications of the Department, have provoked inquiries and investigation on the part of outsiders, and have presented the State in altogether a new light to the eyes of the world, and, perhaps, what is better, to our own people also.

Various changes in the composition of the Board of Agriculture and in the methods of appointing or electing its members have taken place. At present the Board consists of eleven members, one from each of the ten Congressional Districts, appointed by the Governor and confirmed by the Senate for terms of six years, and of the Commissioner of Agriculture, who is, *ex officio,* chairman of the Board.

The terms of the members of the Board are so arranged that for each of two biennial periods three appointments are made, and for the third biennial period four appointments are made.

In this order, therefore, at least six members hold over. The terms of the members begin March 9th. The vacancies next occurring on that date, to which his Excellency the Governor will make appointments, are for the Third, Sixth and Ninth Congressional Districts, now represented respectively by Messrs. William Dunn and A. T. McCallum; and, until his resignation to become a member of the Legislature, W. A. Graham.

The Commissioner of Agriculture, who is the chief executive officer of the Department, was elected by the Board of Agriculture from the beginning up to 1899, when the Legislature of that year, in order to bring the Department in closer touch with the people, especially the farmers, of the State, so changed the law as to require the election of the Commissioner to be made in general election with other State officers for a term of four years, the Legislature itself elect-

ing for a short term, beginning June 14, 1899, until after the general election of 1900.

The Commissioners in the order of their terms have been:

L. L. Polk of Anson County, elected March 29, 1877.

Montford McGehee of Caswell County, elected October 20, 1880.

John Robinson of Anson County, elected April, 1887.

T. K. Bruner, acting, elected February, 1895.

S. L. Patterson of Caldwell County, elected June, 1895.

J. M. Mewborn of Lenoir County, elected June, 1897.

J. R. Smith of Wayne County, elected January, 1898.

S. L. Patterson of Caldwell County, elected June, 1899.

The Secretaries have been:

T. J. Robinson (died in office), April, 1877.

P. M. Wilson of Wake County, January, 1880.

T. K. Bruner of Rowan County, December, 1886.

J. L. Ramsey of Wake County, June, 1897.

T. K. Bruner (Rowan) of Wake County, June, 1899.

The State Chemists have been:

A. R. Ledoux, March, 1877.

C. W. Dabney, October, 1880.

H. B. Battle, October, 1887.

W. A. Withers, acting, 1897.

A. W. Blair, 1897.

B. W. Kilgore, June, 1899.

Originally, and for most of the time subsequent, the State Chemist has been also Director of the Experiment Station.

The wise men who originated and developed the plan of establishing a Department devoted to the betterment of the agriculture of the State and to the general advancement of the State's interests, and the Legislature which enacted it into law, looking forward to the future, manifested a broad comprehension of the State's needs. Surely they builded wiser than they knew. It is remarkable that during all the changes of the years nearly all of the essential features of

the original law, and couched in almost identical language, are still retained, with such modifications only and additions as have become necessary from experience or changed conditions.

Among the duties originally imposed on the Department, and still retained, somewhat amplified, are the following:

The Commissioner of Agriculture (formerly the Board), by and with the consent and advice of the Board, shall investigate and promote such subjects relating to the improvement of agriculture, the beneficial use of commercial fertilizers and composts, and for the inducement of immigration and capital, as he may think proper; but he is especially charged with investigations adapted to promote the improvement of milk and beef cattle, and, especially, investigations relating to the diseases of cattle and other domestic animals, and shall publish and distribute from time to time information relative to any contagious diseases of stock, and suggest remedies therefor, and shall have power in such cases to quarantine the infected animals, and to regulate the transportation of stock in this State, or from one section of it to another; and may co-operate with the United States Department of Agriculture in establishing and maintaining cattle districts, or quarantine lines, to prevent the infection of cattle from Splenic or Spanish fever. Any person wilfully violating such regulations shall be guilty of a misdemeanor. (Liable also in a civil action).

With investigations relative to the ravages of insects and with the dissemination of such information as may be deemed essential for their abatement, and shall make regulations for the destruction of such insects (violation of which is a misdemeanor).

With investigations and experiments directed to the introduction and fostering of new agricultural industries, adapted to the various climates and soils of the State, especially the culture of truck market gardens, the grape and other fruits.

With the investigation of the subject of drainage and irrigation, and shall publish information as to the best methods of both, and what surfaces, soils and locations may be most benefited by such improvements; also, with the collection and publication of information in regard to localities, character, accessibility, costs and modes of utilization of native mineral and domestic sources of fertilizer, including formulæ for composting, adapted to the different crops, soils and materials.

With the collection of statistics relating to the subject of farm fences, with suggestions for diminishing their cost, and the conditions under which they may be dispensed with altogether.

With supervision of all measures for the propagation and culture of fish in the rivers and inland waters of the State (provides also for accepting such aid as the United States Fish Commission may be induced to extend, and to encourage said Commission to establish a fish hatchery in the State)—provides also for inquiring into the praticability of construction of fish-ways over the dams and other obstructions in the rivers of the State, so as to secure the free passage of fish.

The Commissioner of Agriculture (formerly the Board), shall transmit to the General Assembly at each session, a report of the operations of said Department, together with suggestions of such legislation as may be needful.

With the enforcement and supervision of the laws which are, or may be, enacted in this State for the sale of commercial fertilizers, seeds and food products, and with authority to make regulations concerning the same. (The willful violation of such shall be a misdemeanor).

The act provided also for co-operation between the Geological Survey and the Department of Agriculture in maintaining the Geological Museum already begun, and for enlarging its scope and increasing its collections.

Among the duties originally enjoined upon the Board, but which, in the passing years, have dropped out, were the collection of crop statistics, and investigations which seemed best adapted to promote the extension and improvement of sheep husbandry, and with the collection and publishing of statistics on the subject, and suggestions to the Legislature of measures for the encouragement of this industry, and more particularly for the suppression of the ravages of dogs. While this provision has been omitted from the duties enjoined on the Department of Agriculture it remains in imperative force and effect in the Constitution of North Carolina.

Let me dispose of this subject here and now by calling the attention of the Legislature to the constantly decreasing interest in sheep husbandry, the decrease between the census of 1890 and 1900 alone being 25 per cent. At the rate of decrease still going on sheep husbandry, one of the most needful branches of animal industry for North Carolina, will soon be wiped out of existence.

But the *Constitution* says emphatically that the General Assembly "*Shall* enact laws for the adequate protection and encouragement of sheep husbandry."

My recommendation of the first needful step to comply with this requirement of the Constitution is to place a substantial tax on all female dogs, and to authorize the killing by any one of all other dogs caught in the act of chasing sheep.

In my judgment a few years would mark a much-to-be desired decline in the canine and a corresponding increase in the sheep industry. It would be time then to consider other measures "for the adequate protection and encouragement of sheep husbandry."

I shall later on in this report refer again to the collection of crop statistics.

In addition to the foregoing provisions, enacted by the Legislature of 1877, certain rules and regulations were also established for the control of the fertilizer traffic in the State, then in its infancy, and so wisely drawn that most of them remain to the present time.

1879.

Some immaterial changes in and additions to the laws were made by the Legislature of 1879, such as authorizing the State Geologist to deliver at the University a course of free lectures on the geology and mineralogy of the State; and authorizing the Board of Agriculture to "pay the rent and other necessary expenses of the Geological Museum." Instead, however, of a continuous payment of rent in cramped and unattractive quarters unsuited for the Department, and unsuited for the Museum, acting under the advice of our great statesman, whom North Carolina is so justly proud of, then Governor Thomas J. Jarvis, the property was purchased, since greatly enlarged, where the Department now has its home. (This was probably in 1881).

The Museum has grown in size, variety and value. No other in the South is comparable with ours, and very few in the United States surpass it. Recently an additional feature of inestimable value has been added to the Museum. The "Hall of History," established through the indefatigable industry and unselfish perseverance of Col. Fred A. Olds, is going to quicken a new interest in our dormant State history and add immensely to its importance.

1881.

An act was passed requesting the Board of Agriculture, through the Commissioner and State Chemist, to report upon the "feasibility of establishing a State guano works or fertilizer manufacturing establishment" for the manufacture

of fertilizers to be supplied to farmers and truckers at prime cost. But this seems to have been considered impracticable and abandoned.

1883.

The membership of the Board was changed by act of the Legislature of 1883, by providing for the election of members, one from each Congressional District, "who shall be so chosen as to secure as nearly as may be a representation of all the leading industries of the State."

A few changes were made also affecting the compensation allowed and time of holding meetings, bequests for special purposes, etc.

1885.

In 1885 the Legislature established the State Board of Health and directed that analysis for the purposes connected with the hygienic duties of the Superintendent of Health shall be made by the Chemist of the Agricultural Station. (Such analyses to include soils, drinking waters, articles of food, etc.)

In this year also appears the dawning idea of an Industrial School, which the Board of Agriculture is authorized and directed to establish, from which has been evolved in successive stages of growth the Agricultural and Mechanical College, which is doing its great and beneficent work for the State. The Industrial School referred to was not established but was afterwards merged into the college provided for by the Legislature of 1887.

A survey of the oyster beds and an examination of the waters of the State with reference to their possibilities for the culture of shell-fish were enjoined upon the Board, and executed under direction of Lieutenant Winslow of the United States Naval Service.

## 1887.

The Legislature of 1887 made quite a number of changes and additions. Most of the changes are not of especial interest, nor material to the main purpose of this report. The additions are for the most part obligations imposed upon the Board in continuation of the duties enjoined in the original act, and are as follows:

The Board is charged with such investigations as will best promote the improvement and extension of diversified farming, including the general rotation of crops, the raising of home supplies, vegetables, fruits, stock, grasses, etc.

The said Board shall co-operate and aid in the formation of Farmers' Institutes in all the counties of the State, and shall send the Commissioner of Agriculture, the Director of the Experiment Station, the teachers in the Agricultural College, or some other representative from their body, to assist in holding these institutes, at least once in every two years, in every county in this State, in order to instruct the people in improved methods of farming and to ascertain the wants and necessities of the various farming communities.

They shall publish a monthly bulletin, or report of their current work and expenses, which shall not contain any advertisements or any other matter which would injuriously affect the newspapers of the State; but shall contain reports of analyses and other work, of experiments at the Experiment Station and Agricultural and Mechanical College, the dates of meeting and records of Farmers' Institutes and similar societies, reports on farm dwellings and buildings suited to our climate and needs, a list of Agricultural Fairs to be held in the State, reports of experiments and experiences of farmers, and upon such other matters as are named in the law.

They may employ a Geologist, Surveyor or Engineer for such specific work as may be necessary in the performance of their duty under this law.

They shall keep a Museum, or collection, to illustrate the agricultural and other resources and the natural history of the State.

This session of the General Assembly enacted, "That the Industrial School provided for in chapter 308, Laws of 1885, shall be denominated 'The North Carolina College of Agriculture and Mechanic Arts.'" Provision was made for building, equipping, conducting and managing the college. The Board of Trustees was composed of the Board of Agriculture and five other persons to be appointed by the Governor.

The Directors of the Penitentiary were required to furnish, free of charge, the brick and stone necessary for the buildings, and labor in clearing up the grounds, digging foundations, etc. The Board of Agriculture was directed to aid in the buildings with a portion of its funds.

The relation between the Department of Agriculture and the college has undergone various changes, but has revolved until now it has nearly reached its starting point. At another part of this report the college will be referred to, I am endeavoring now to trace what may be termed the statutory history of the Department.

1889.

No legislation was enacted affecting the operations of the Department, excepting that the Governor, who had been up to this time *ex officio* chairman of the Board, was relieved of that duty, and the Board afterwards elected its own chairman.

From the beginning and up to this time the revenue of the Department had been derived from licenses imposed upon the sales of commercial fertilizers; "for which shall be paid a privilege tax of five hundred dollars per annum for each separate brand or quality."

The constitutionality of this privilege, or brand tax, was contested by the fertilizer companies and declared by the United States Supreme Court to be unconstitutional. This

decision of the Court left the Department in some straits. Either its valuable work must be abandoned and the trade in fertilizers become utterly demoralized, or some other method of collecting a protecting tax be devised.

The Legislature of 1891 adopted the tonnage system, imposing a tax of twenty-five cents on every ton of fertilizer sold within the State. The constitutionality of this tax was also tested in the Supreme Court, but was sustained on the ground of its being a State police regulation.

In March, 1887, what is known as the "Hatch Act" was passed by Congress, carrying with it an annual appropriation to all the States of fifteen thousand dollars for scientific and experimental purposes. The act went into effect in 1888.

The Act of the Legislature of 1877 provided for the establishment of an Experiment Station for the analysis of soils, marls, fertilizers, etc., and for conducting experiments upon the growth and nutrition of plants, to ascertain what fertilizers were best suited to the various crops of the State, and what other crops may be grown to advantage.

It will be of interest to note that the State Experiment Station was the second Station established in the United States, that of Connecticut alone preceding it. This Station was, after the passage of the "Hatch Act," consolidated with the United States Experiment Station provided for in that act, and the Experiment Station was made a department of the college and placed under the management of the Board of Trustees.

The adoption of the "tonnage" tax in place of the "brand" tax necessitated some corresponding changes in the fertilizer laws by the Legislature of 1891.

The same Legislature abolished the Bureau of Immigration and the duties of the Commissioner of Immigration were imposed on the Commissioner of Agriculture, who afterwards was known as the Commissioner of Agriculture and

Immigration, and the Commissioner of Agriculture was allowed for said additional service one hundred and fifty dollars per annum, to be paid out of the State Treasury. The operations of the Bureau had not been successful.

At this session the State Geological Survey was established, "which Survey shall have as its object the thorough examination of the nature and extent of the mineral and timber resources of the State."

1893.

No changes of the laws governing the Department of Agriculture were made at the session of 1893. "For the support, maintenance and extension of the college" ten thousand dollars out of the State Treasury was appropriated.

1895.

In 1895 a different political party was in control of the Legislature, which endeavored to plow deep furrows through the organizations of both Department and college. They proved to be, however, untrained hands, their work being quickly healed over by the Supreme Court, no change remaining except an increase in the membership of the Board, and certain appropriations for additional buildings at the college and for equipment.

But in 1897 a complete change of control and management was effected, and new men conducted Department and college affairs, the governing Board being separated and made two and increased in numbers.

The Legislature of 1899 found it necessary to adopt somewhat unusual and heroic measures. In order to secure control of the Department the membership was largely increased and all new members were elected by the Legislature. Provision was also made for a gradual reduction of members to the number existing at this present, that is, one from each

Congressional District, to which has been added the Commissioner of Agriculture *ex officio.*

It was further made the duty of the Board to "proceed to reorganize the said Department in the interest of the taxpayers of the State to the extent allowed by law."

1901.

The office of Commissioner having been raised to the dignity of a State office, and filled by direct vote of the people, the Legislature of 1901 increased correspondingly his duties and responsibilities, laying upon him the burden of directing the affairs of the Department by and with the advice and consent of the Board of Agriculture. He was made a member of the Board and, *ex officio,* its chairman.

The A. & M. College was once more placed in charge of the Board of Agriculture, a Board of Visitors being provided to give counsel and make suggestions to the Board of Agriculture, acting as Board of Trustees. An act was passed making farmers only eligible to membership.

The study of agriculture had languished and the obligation devolved upon the Board of Agriculture to revive it. They found less than a score of boys taking the Agricultural course. The Chair of Agriculture had been declared vacant. Their first step was to secure the services of an experienced, attractive and practical professor. The man for the place was found in Prof. C. W. Burkett; a man, broad-minded, magnetic, enthusiastic, and thoroughly in earnest. The School of Agriculture now numbers 102 students, and this number does not include the special students taking the "short course" of ten weeks during the winter months.

The College has grown from 265 students in 1901 to 427 in 1904. This is the full number the College can accommodate. There is pressing need for more dormitory room.

In the fall of 1901 the principal dormitory building was burned. This building contained also the kitchen and dining-

room. An emergency was upon the Board, in meeting which they acted as wisdom prompted: built a larger building on the site of the burned building, devoted wholly to dormitory rooms, and began the erecting of another building, containing dining-hall in basement, with kitchen attached, lecture rooms and library on first floor, and auditorium on second floor, all of which were of commanding importance.

Insurance money on the burned building and other money, borrowed with the advice and consent of the Governor and his Council of State, were used for meeting the expenses of the work as far as it had progressed. Watauga Hall was practically complete, but the new "Pullen" Building had advanced but little beyond the bare brick walls and roofing.

This was the condition which confronted the Legislature of 1903.

I have begun to introduce into my report these College affairs, because of the close relationship, under one management, of the College and Department. And I have given this sketch of history concerning the Department with two objects in mind. First to show to the Legislature how nearly the Department of Agriculture in its successive stages of development has endeavored to track the requirements imposed upon the Board by successive Legislatures, and to declare to the Legislature that the work of the Department, as now conducted, is useful and necessary to the State, and cannot be abandoned without serious loss. The Department is now more nearly fulfilling all its obligations than has ever before in its history been possible. And secondly, to show also that all work undertaken by the Department, not explicitly set forth in the laws, such as its co-operative work with the State Board of Health, analysis of water and soils, its connection with the geological work and soil survey, its exhibits at international fairs and the like—all these useful undertakings are so much akin to the general purposes and

objects laid out for the Department as to be more than warranted in their performance.

The Board of Agriculture, composed of practical, sensible and honest men, aided by wise legal counsel, are doing their duty as required by law. They are not extravagant or wasteful of the funds of the Department, and I respectfully ask the Legislature to allow them continued latitude in their work.

Definite and valuable results have already been gained from the Test Farms, and other farms should be established in sections of different soils and products.

All the transmontane counties and several east of the Blue Ridge have been cleared of the deadly and destructive cattle tick, under direction of our expert Veterinarian, Dr. Butler. This work is now progressing eastward and in a few years will cover practically the entire State, adding incalculably to the value of our cattle industry.

Dr. Butler has answered many calls from all sections of the State for treatment of sick cattle, horses and hogs. His lectures at the Farmers' Institutes on the care, feeding and breeding of farm stock, and the information given to farmers are of great practical value. Outside of the work above named the animal industry of the State is entirely too important and valuable not to have a competent veterinarian who may be consulted in cases of serious outbreaks of disease and epidemics. According to the census of 1890 the loss of hogs alone was 25 per cent. of the whole number, most of which doubtless died from hog cholera. At that time farmers knew comparatively little of the disease. Since then veterinary science has come to their aid, mostly by way of preventive measures, and for years past losses have been at a minimum.

Mr. Sherman, Entomologist, has sent out many thousands of letters and circulars relative to dangerous insect pests, and as to the best known methods of treating and destroying them.

While there can be no certain way of measuring results, his services must prove of great value and importance to all the fruits and market gardening crops.

In view of the rapidly enlarging area devoted to the trucking industry and of the large investments being made in that important field, an experienced Horticulturist has been secured, who, while caring for horticultural interests throughout the entire State, will devote especial attention to trucking in the east.

The Board of Agriculture contemplates the establishing of a Test Station at an early day, if funds are available, at some convenient point in the trucking region, in order that tests of soils, truck crops and fertilizers may be made under the intelligent superintendence of Mr. Hume, the Horticulturist.

The work of Mr. McCarthy, the Botanist and Bacteriologist of the Department is constantly increasing. Many demands for information come to him from all over the State on many subjects. His most important work is probably in the detection of disease germs in waters, sputa and blood.

For fuller and detailed information concerning the duties of the various officers in charge of the different divisions of the Department of Agriculture, and for the results and progress of their work, I beg to refer to their reports herewith submitted, and made a part of this report, viz.:

B. W. Kilgore, Chemist.

Gerald McCarthy, Bacteriologist.

Dr. Tait Butler, Veterinarian.

Franklin Sherman, Jr., Entomologist.

H. Harold Hume, Horticulturist.

H. H. Brimley, Curator of Museum.

I can say truthfully of these men that all have been capable, industrious and faithful in the performance of their respective duties. I deem the Department especially fortunate in having such a corps of intelligent and useful workers.

## FARMERS' INSTITUTES.

I have already referred to provision by the Legislature of 1887 for holding Farmers' Institutes in all the counties of the State. For years this work was more or less hampered for lack of force on the part of the Department, and for lack of interest on the part of the farmers. It is very gratifying to be able to say now that since the Department has increased its regular force the institute system has been organized more fully and a corresponding interest among the farmers is manifested. The institutes are perhaps the chief point of contact between the Department and the farmers, and the beneficial results are self-evident. Dr. Butler has been mainly in charge of this work for the year past, and his report deals more fully with its details.

## THE BULLETIN.

The circulation of the monthly BULLETIN grows apace. When this writer first came to the Department less than 5,000 copies were distributed. The mailing list now contains some 27,000 names to whom THE BULLETIN is sent every month. THE BULLETIN gives life to the Department work; without it the results obtained from analyses of all sorts and experiments would be of little value, and information sought by farmers on many subjects could scarcely be given. Its publication is a necessity, but costly. The paper, printing, pictures and postage of 27,000 copies sent out each month amount to a large yearly sum, which is shown in the financial statement elsewhere in this report. When THE BULLETIN was established its cost was limited to $50 per month. This sum hardly pays postage on THE BULLETIN issue of to-day.

It may be asked what evidence can be presented to show that the efforts put forth by the Department have borne fruit commensurate with its expenditures. While I may not answer such an inquiry adequately, I can point with certainty

to the thousands of letters annually sent in answer to letters of farmers and others, asking for information on all sorts of subjects, to the wide-awake interest in the results gathered at the Test Farms, to the requests from other sections of the State for the establishment of such farms, to the more intelligent use of fertilizers, to the raising of home supplies, to the conspicuously evident improvement in farm methods, to renewed interest in farming. I might justly claim for the Department a share at least in the greater prosperity of farmers all over the State. I might refer to the current and generally accepted saying that North Carolina is far ahead of Virginia, where no Department of Agriculture has existed until in very recent years; and in South Carolina, where the so-called department has been swallowed up by the Clemson A. & M. College. But to one who will come and acquaint himself with the work done, it will not be necessary to refer to any of these things.

## STATE EXHIBIT AT ST. LOUIS.

By joint resolution of the last Legislature an appropriation of $10,000 was made of funds in the Treasury, available only under certain prescribed conditions, for providing an exhibit of the State's resources at the great St. Louis Exposition, now just closed, the exhibit to be made under the direction of the Governor and his Council of State. The Governor and his Council called into service the Department of Agriculture for making the exhibit, both on account of the use of the Museum, from which the exhibit would be largely drawn, and for the services of the experienced men connected with the Department.

The appropriation was not available, however, until an equal amount had been raised and placed in the Treasury by private subscription. This became a difficult and disagreeable task, and without the personal appeals made by the Governor to the people the subscription could not have

been secured. As it was, the Department of Agriculture had to subscribe several hundred dollars ($708.11) at the last to make up the amount necessary to secure the full $10,000 State appropriation, and it is yet doubtful whether there may not be a deficit before all the exhibit is reinstalled in the Museum, from which most of it was taken.

To make a creditable display of the State's vast resources with $20,000, side by side with other States whose appropriations ran from $50,000 and up, was no light task.

The installing of our different resources was comparatively very modest, but I have good reason for saying that when the awards of true merit are made North Carolina will be, as usual, well to the front in every line in which her exhibit competed.

The State was extremely fortunate in having such a manager as Mr. H. H. Brimley and such able and expert officials connected with the Exposition as Professor Holmes and Mr. Bruner.

A committee of the Board visited the Fair and made an examination of all accounts to the date of their visit. Later the committee will report fully.

The Department is named in the Constitution "Department of Agriculture, Immigration and Statistics." No kind of statistics is particularized, but the Legislature of 1877 provided for taking crop statistics, under direction of the Board of Agriculture, by the tax-listers of each township. The system provided was cumbrous, unsatisfactory and unnecessary in tedious detail. It accomplished no practical result, and was repealed by the next Legislature. A like effort was made in 1889 with a like result in 1891. Correct statistics of leading crops would be valuable. I earnestly recommend to the Legislature the passage of a law requiring a report of every farmer to the tax-lister of the acreage of his leading crops of the year preceding, and of the yield of each, and of present acreage. I would confine the reports to such crops

only as cotton, corn, tobacco, wheat and peanuts. I do not see why such a system should provoke opposition, for the infinite details of the former laws would be eliminated, and the results would prove a reliable basis for computing by comparison the results of growing crops, which would be of great service. Frequent requests are made of the Department in the interests of farmers for estimates of crop yields.

As it is, I have only crude methods for making estimates, which are at best unsatisfactory.

I think it will require no argument to convince the intelligence of the Legislature that reliable crop statistics would be of great value.

Other statistics are sometimes called for, which can be usually supplied either from publications from this Department or from the Bureau of Labor Statistics or by resort to the Auditor's reports.

## IMMIGRATION.

I have already stated that the Legislature of 1891 abolished the office of Commissioner of Immigration, which carried with it the Bureau of Immigration, and imposed upon the Commissioner of Agriculture the duties of the Commissioner of Immigration. Evidently the Legislature did not consider the Bureau a paying institution to the State. But this was not for lack of energy, enterprise or fidelity to his work on the part of the very capable gentleman then in charge.

The writer, whose office inherited the labor of the Immigration Bureau and a small part of the compensation, has labored pretty hard with this knotty problem of securing an influx of desirable settlers into North Carolina. Some results have been accomplished, but these are hardly commensurate with the efforts put forth, nor with the opportunities which would open both to the State and to the settlers upon a successful solution. North Carolina has the farm lands to offer, and there are plenty of home-seekers who would do well

with the lands. The problem is to bring them together, and it is a much more difficult one than may at first appear.

Without going here into a discussion of the difficulties, or of the subject generally, I will merely state that I co-operate with the land and industrial agents of the different railroad systems and with real estate agents; I answer many letters giving in detail information of the character of land in different sections of the State, prices, products, etc., and I send out many publications descriptive of the State and its resources.

But while we are waiting for immigrants to come and make our good old State "blossom as the rose," I beg to submit the opinion that it is more to the point, more rational, more practical to aid our own farmers already in the field to the best of our ability by strict attention to the obligations and duties imposed on the Department of Agriculture, making investigations and experiments, fostering new enterprises, seeking to promote the animal industry, to use profitably commercial fertilizers, to seek to promote the extension and improvement of diversified farming, including the rotation of crops, the raising of home supplies, vegetables, fruits, stock, grasses, etc., in other words, to do all those things so wisely set forth in the law from the beginning. Our farmers need and ought to have the results of the experiments made at the Test Farms, these farms ought to be increased in number, and they will increase in efficiency. The farmers need and deserve all the protection that can be thrown around the trade in commercial fertilizers and feed stuffs; they need and deserve to have all the aid this Department can give in every line of their work. There are many who entertain the opinion that our own people, already the most homogeneous in the United States, are capable of intelligence and progress beyond any degree to be obtained in an influx of immigration from elsewhere. At the same time, the honest capitalist who is seeking safe and profitable investments,

and the worthy, industrious settler, whether laborer, mechanic or farmer, wishing to partake of the advantages of our unsurpassed climate and of our natural resources, will alike find an open door and a cordial welcome.

RECEIPTS AND EXPENDITURES OF THE DEPARTMENT.

The receipts for the past five years have been as follows:

| | |
|---|---|
| For 1900 | $55,247.69 |
| For 1901 | 67,988.24 |
| For 1902 | 66,142.97 |
| For 1903 | 80,048.88 |
| For 1904 | 97,800.19 |

A statement of the disbursements for the last two fiscal years is appended.

The marked increase in the sale of fertilizer tags indicates a continued purpose of the farmers to rely more and more upon the use of commercial fertilizers for raising their crops. Not only is the territory broadening, but heavier applications are resorted to. During the fiscal year just closed (November 30), there were bought by the farmers of the State something like 450,000 tons of all sorts, involving an expenditure, an investment, as it were, and before the crops were even planted, of the enormous sum of $8,000,000. Surely this is too much, and surely much of this is used injudiciously, ignorantly and wastefully. Herein is the need emphasized of farms to test the value of different kinds of fertilizers to different kinds of crops and on different kinds of soils; of Farmers' Institutes, where competent, experienced men may instruct the farmers upon the use of fertilizers and kindred subjects; of the publication of THE BULLETIN, to advise the farmers of the chemical values of different brands of fertilizers, and of every agency to aid them in their arduous labors. Herein is a pointer to the meaning of the law which charges

the Department of Agriculture with the collection and publication of information of the cost and modes of utilizing native and domestic sources of fertilizer, including formulas for composting adapted to the different crops and soils; to the rotation of crops, and to soil-improving crops.

Such vast interests as the fertilizer trade involves require the most constant care and closest attention.

The law makes it the duty of the Commissioner to "report to solicitors and to the General Assembly information as to the existence or formation of trusts or combinations in fertilizers or fertilizing materials which are, or may be, offered for sale in this State, whereby the interests of the farmer may be injuriously affected, and shall publish such information in THE BULLETIN of the Department."

Undoubtedly there are several combinations of large fertilizer companies, chief of which is the Virginia-Carolina Chemical Company, which comprise a large number of companies throughout the South, thereby weakening competition. It is a fact also that the price of fertilizers has advanced; but I have not discovered that this advance is any greater than the average advance in prices of all kinds of materials and labor. The companies composing these combinations, with few exceptions, manifest a willingness and purpose to obey our laws and regulations, and, as a rule, have given little trouble in the control of their business in the State. Indeed, it is very gratifying to say that nearly all of the companies do this, and that this great traffic is in satisfactory condition.

## INSPECTION OF COTTON-SEED MEAL AND STOCK FEEDS.

For the same reasons that a system of fertilizer inspection was inaugurated, it became necessary to provide against frauds in cotton-seed meal and stock feeds. The former was placed on the "tax list" in 1901 and the latter in 1903.

Not any great difficulty has been experienced in bringing under control the cotton-seed meal trade. The main necessity has consisted in impressing upon manufacturers and dealers the determination of the Department to execute the law.

With the stock feeds the problem has been somewhat different. It is hardly necessary to enumerate all the difficulties encountered in enforcing this law. But when it is considered that the law was a new thing, that these concentrated feeds consist of a great variety of mixtures, that the people have not understood the terms which measure the value of stock food, I think no surprise need be felt that time and patience are necessary to put the law into successful and satisfactory operation. It has already worked beneficent results, for shameful frauds had been practiced upon our brute friends, who had no voice to protest against them. If they had, I am sure they would cry out against their rations being imported from St. Louis, Chicago, Memphis, Texas and intermediate points, and sold in competition with the North Carolina ground and mixed feeds. I shall present a few amendments to the Legislature to strengthen the execution of the law which I respectfully ask to be acted upon favorably.

The Pure Food Law passed in 1899 has continued to work out results affecting the health of the people. Many of the adulterated articles of food, found in every corner grocery and country store, have been driven from the market by the exposure of their unfitness, their numbers showing a steady decrease with each recurring season.

Dr. Kilgore's report will discuss this work of the Department in fuller detail.

### DEPARTMENT OF AGRICULTURE AND A. & M. COLLEGE.

Ever since the Board of Agriculture took charge of the College in 1901, and the number of agricultural students began

rapidly to increase, the need of an Agricultural Building, designed and arranged especially for the study and illustration of soil analysis, plant growth, veterinary science and practice and the like, has been sorely felt. Two years ago the Board of Agriculture thought it not amiss to ask the Legislature for an appropriation of $50,000 for the erection of such a building, to be paid out of the State Treasury, as other State college appropriations are paid, of which the farmers pay their just proportion in taxes. No other expenditure had been made at the College, especially in the interest of agriculture, except for the erection of a little wooden dairy building, now old and dwarfed by the side of the big buildings surrounding it. The Board presented a memorial to the Legislature setting forth the need of an Agricultural Building, and respectfully asking for the appropriation. The bill came up for action in the closing days of the session, when the overworked and weary members had not time nor patience to consider important new measures, especially such as involve the expenditure of large sums of money, and was defeated. But the Legislature did not stop here. An act was passed requiring the Board to complete the Pullen Building, to purchase twenty-five or thirty lots, containing several dwellings, both as a site for the Agricultural Building and on account of their objectionable proximity to the College, and to erect the Agricultural Building, borrowing the money if need be, but denying to the Board the faith and credit of the State, and the further requirement of the payment by the Board of Agriculture of $10,000 per annum for current expenses, beginning after the first year.

I can see no more reason in using the money derived from the taxes on the farmers' fertilizers to bear the current expenses of the College, which include all departments of the College, than to use it for the support of the University or the department for the dangerous insane. Let us spend it then in such useful channels as are at least akin to agricul-

ture, and to the purpose for which the tax is levied. I ask the Legislature most earnestly to relieve the Board of the payment of this $10,000 to the College's current expenses.

Pullen Hall has been completed. The lots referred to have all been purchased, and all paid for except two, the titles to which are in the names of minor heirs and which are now being adjusted by the courts. These draughts upon the resources of the Department have been a heavy drain and have crippled our operations. They would have been impossible but for the heavy increase in the tax receipts during the past two years.

It was impracticable to begin the work on the Agricultural Building as early as contemplated by the Legislature, and to complete the building within two years. It is gratifying to say the work is now well under way, and the building will be a credit to the State. The contract price for the completed building is $41,348. The Board has borrowed $35,000. With this amount, and with such surplus as we may reasonably anticipate from the receipts of tags sales, I believe the work can be done. The building will be devoted to the State's greatest industry, and will, I believe, incite a new interest and greater pride in the noble occupation of agriculture.

## INCREASED RECEIPTS.

It will be observed from the receipts of the Department heretofore given, that they have increased nearly 50 per cent. within the past four years. The conditions under which this increase has occurred have been unusual, and are not likely to be repeated. Indeed we can hardly expect the sales of tax tags to be at all larger during the incoming year than for the year past. The prevailing high prices of farm products have stimulated increased purchasing of fertilizers. The recent disastrous slump in the price of cotton will tend to check both the acreage of this, the most important of all

crops, and will give pause to investment in large quantities of expensive fertilizers.

I trust the Legislature will not consider the abormal increase of the past four years as a guide to mark the ability of this Department to bear any greater obligations than have been already incurred.

## THE HIGHWAY COMMISSION.

The Legislature of 1901 established a State Highway Commission, naming, as members of the Commission, the State Geologist and Commissioner of Agriculture and the Secretary of the Board, as Secretary of the Commission. It has been impossible for the Commission to carry out the full purpose of the Legislature in its establishment, both for lack of means and lack of time. But the Commission has endeavored to meet and foster the spirit of road improvement that possesses many counties in the State. Hundreds, perhaps thousands, of the "Mecklenburg" road law, of the "Holmes" road law, of the "Old" road law, have been distributed upon application. I have recently compiled the general road legislation existing in the statute books, and have this compilation published in pamphlet form, which may be of some service to the members of the Legislature. The subject of road improvement is full of interest, and is of the highest importance to the material welfare of the people. Many of the counties have special road laws. In my judgment this is to be discouraged. A few general laws, applicable to varying conditions of soil, road material and available funds in the different sections of the State, would be far better. The importance of the subject demands of the Legislature full consideration and wise action.

## CONCLUSION.

In endeavoring to present clearly to the Legislature the work of the Department, its history, its purposes and its obligations, I fear this report is already too long-drawn-out and I hesitate to say more. But I hope it will not be transgressing the proprieties to call attention to the amount of additional labor and responsibility which has been imposed from time to time upon this office. In the nature of things, as now existing, the Commissioner must be held responsible to a large degree for the success or failure of the work in every division—chemical, veterinary, entomological, bacteriological and horticultural. He must direct the Farmers' Institute work, the publication of THE BULLETIN, the inspection of the fertilizer and feed trade; he must conduct the correspondence and do all necessary things pertaining to immigration and Highway Commission duties. He must give the best information obtainable in answer to many inquiries on many subjects. Besides all these his duties as chairman of the Board of Trustees of the A. & M. College are onerous and exacting. Without such an able corps of assistants and the counsel of a wise and practical Board of Agriculture, the task would be impossible.

I do not desire credit for myself, my associates, or the Board, further than to claim for all a sincere desire to do efficiently the work devolving upon us, and a patriotic purpose to serve the State. I do not claim that mistakes have not been made. Who of us does not see what might have been with clearer vision than what is to be? But, guided by the lamp of experience, growing constantly in knowledge of the things pertaining to our manifold duties, we will go forward with renewed energy, and with the earnest hope of acquiring greater efficiency in their performance.

Without embarrassment, without fear of just censure, but with reasonable confidence of approval, I present the work

of the Department of Agriculture to your Excellency, to the Legislature and to the State.

To your Excellency, whose cordial interest has at all times been manifested in the work of the Department, and whose substantial aid and wise counsel have been freely given in all times of our need, I return my most grateful acknowledgment.

Respectfully submitted,

S. L. PATTERSON,
*Commissioner of Agriculture.*

January 4, 1905.

# REPORT OF STATE CHEMIST.

December 10, 1904.

MR. S. L. PATTERSON,

*Commissioner of Agriculture.*

DEAR SIR:—I beg to submit a report of the work of the Chemical Division of the Department for the past two years (December 1, 1902, December 1, 1904).

The report will be considered under the following heads:

1. Analytical Work.
2. Pure Food Work.
3. Concentrated Stock Feeds.
4. Test Farms.

## 1. ANALYTICAL WORK.

The amount and kinds of analytical work performed in the laboratory is shown in the following summary of analyses made in that time:

| | |
|---|---|
| Official Samples of Fertilizers | 1,401 |
| Fertilizers and Fertilizer Materials for Farmers | 269 |
| Cotton-seed Meal | 267 |
| Cotton-seed Cake | 1 |
| Health Waters | 209 |
| Mineral Waters | 152 |
| Rocks, Ores and Minerals identified and values reported | 377 |
| Marls | 11 |
| Ores (Iron, Gold, Copper) | 19 |
| Lime | 1 |
| Limestone | 2 |
| Oyster Shell Lime | 1 |
| Agricultural Lime | 1 |
| Shell Lime Rock | 1 |
| Boiler Scale | 2 |
| Ashes | 5 |
| Muck | 1 |
| Graphite | 1 |
| Coal | 3 |
| Rock | 1 |
| Stable Manure | 1 |
| Linseed Oil | 3 |
| Whiskey | 17 |
| Beers and Ciders and Wine | 40 |
| Bitters | 7 |

| | |
|---|---|
| Gin | 1 |
| Egg Preservatives | 2 |
| Quinine Hair Tonic | 1 |
| Sachet Powder | 1 |
| Pratt's Velvet Preparation | 1 |
| Pratt's Tooth Powder | 1 |
| Peruna | 1 |
| Distillery Slop | 1 |
| Flour | 152 |
| Meal | 24 |
| Feed Meal | 1 |
| Molasses | 15 |
| Maple Syrup | 4 |
| Canned Meats | 33 |
| Fresh Meats | 12 |
| Canned Fish and Oysters | 53 |
| Canned Fruits and Vegetables | 60 |
| Prepared Mustards and Dressings | 33 |
| Butter | 15 |
| Cocoa | 14 |
| Chocolate | 10 |
| Lard | 11 |
| Breakfast Foods | 42 |
| Baking Powders | 18 |
| Vinegar | 64 |
| Sugar | 45 |
| Honey | 10 |
| Tapioca | 3 |
| Catsups | 33 |
| Sauces | 25 |
| Starch | 1 |
| Milk and Butter Purifier | 1 |
| Soils | 451 |
| Soils tested for Acidity | 18 |
| Experimental Farm Crop Samples | 94 |
| Cotton-seed Kernals | 30 |
| Corn Kernals | 29 |
| Concentrated Feeds examined both chemically and microscopically | 708 |
| Total for the two years | 4,811 |

A comparison of the number of samples analyzed during the two years under consideration shows a large increase over those examined in the two years included in the previous report. In addition to fertilizers, food products and stock feeds, a large amount of miscellaneous work has been done, including fertilizers for farmers, mineral and health waters, ores, marls, rocks, etc. It is not necessary to discuss these in detail, as reports have been submitted in all cases and the results made immediate use of.

The analyses of fertilizers occupy a large portion of the time of the workers in the laboratory, the Division being or-

ganized on the basis of performing, with reasonable promptness, this class of work. All of the analyses, except those made for farmers, have been published in THE BULLETIN during the spring months of the two years and in time for the farmers to know mostly before using the character of the goods they were purchasing or had purchased for use on their crops. This phase of our work has been in operation so long that a detailed consideration of it is hardly called for.

## 2. PURE FOOD WORK.

The General Assembly passed what is generally known as the "Pure Food Law" in February, 1899. This law went into effect on August 1st of that year. The first report on the inspection and analyses of food products under this law was published as the December (1900) BULLETIN. In all four reports have been made, with the publication of the detailed results each year, and the fifth report is now in the hands of the printer. That the law is having a very important and beneficial effect is shown by the amount of adulteration given in the four reports already issued, as follows:

In 1900 507 samples were analyzed, 56 per cent. of which were found to be in some way adulterated.

In 1901 308 samples were examined, 35.7 per cent. being adulterated.

In 1902 589 samples were examined, 21.3 per cent. of which were adulterated.

In 1903 477 samples were examined, 32.1 per cent. of which were in some way adulterated.

In 1904 347 samples were examined, 17 per cent. of which have been found to be in some way adulterated.

A summary statement of each year is given below, showing in detail the products which have been analyzed each year and the adulteration to which they have been subjected.

## SUMMARY OF RESULTS OF THE EXAMINATION OF FOOD PRODUCTS, 1900.

| Names of Samples. | Total Number Samples. | Not Found Adulterated. | Found Adulterated. | Per Cent. Adulterated. |
|---|---|---|---|---|
| Beers and other alcoholic drinks | 35 | 8 | 27 | 77.14 |
| Breakfast foods | 24 | 23 | 1 | 4.17 |
| Butter | 11 | 11 | ---------- | ---------- |
| Canned asparagus | 9 | 2 | 7 | 77.77 |
| Boston baked beans | 1 | ---------- | 1 | 100.00 |
| Celery | 2 | ---------- | 2 | 100.00 |
| Corn | 70 | 28 | 42 | 60.00 |
| Corn and tomatoes | 4 | ---------- | 4 | 100.00 |
| Garden peas | 37 | 7 | 30 | 81.00 |
| Lima beans | 8 | 3 | 5 | 62.50 |
| Okra | 2 | 1 | 1 | 50.00 |
| Okra and tomatoes | 8 | ---------- | 8 | 100.00 |
| Pumpkins | 8 | 4 | 4 | 50.00 |
| Snap beans | 9 | 2 | 7 | 77.77 |
| Succotash | 14 | 13 | 1 | 7.14 |
| Tomatoes | 55 | 20 | 35 | 63.63 |
| Catsups | 36 | 1 | 35 | 97.22 |
| Flour | 37 | 37 | ---------- | ---------- |
| Lard | 11 | 10 | 1 | 9.00 |
| Non-alcoholic summer drinks | 33 | 9 | 24 | 72.72 |
| Oil | 11 | 9 | 2 | 18.18 |
| Sauces | 7 | 1 | 6 | 86.00 |
| Vinegar | 22 | 9 | 13 | 59.00 |
| Total human foods | 454 | 187 | 256 | 56.04 |
| Commercial stock feeds | 53 | | | |
| Total | 507 | | | |

## SUMMARY OF RESULTS OF THE EXAMINATION OF FOOD PRODUCTS, 1901.

| Names of Samples. | Total Number Samples. | Not Found Adulterated. | Found Adulterated. | Per Cent. Adulterated. |
|---|---|---|---|---|
| Baking powders | 85 | 69 | 16 | 1 .8 |
| Coffee | 55 | 35 | 20 | |
| Condiments | 44 | 35 | 9 | 20. |
| Jams, fruit butters and preserves | 25 | | 25 | 100.0 |
| Jellies | 10 | | 10 | 100.0 |
| Molasses, syrups and honey | 32 | 6 | 26 | 81.2 |
| Sugar | 19 | 19 | | |
| Tea | 25 | 25 | | |
| Vinegar | 13 | 9 | 4 | 30.7 |
| Total | 308 | 198 | 110 | 35.7 |

## SUMMARY OF RESULTS OF THE EXAMINATION OF FOOD PRODUCTS, 1902.

| Names of Samples. | Total Number Samples. | Not Found Adulterated. | Found Adulterated. | Per cent. Adulterated. |
|---|---|---|---|---|
| Baking powders | 12 | 12 | | |
| Butter and butterine (oleomargarine) | 22 | 22 | | |
| Canned fruits and vegetables | 118 | 102 | 16 | 13.5 |
| Cheese | 33 | 31 | 2 | 6.0 |
| Corn meal | 17 | 17 | | |
| Compound lard | 24 | 24 | | |
| Lard | 32 | 31 | 1 | 3.1 |
| Flour | 70 | 69 | 1 | 1.4 |
| Non-alcoholic summer drinks | 36 | 10 | 26 | 72.0 |
| Phosphates, malts, ciders and bitters | 12 | 3 | 9 | 75.0 |
| Prepared mustards and salad dressings | 11 | 1 | 10 | 90.9 |
| Tomato catsup and sauces | 22 | | 22 | 100.0 |
| Total human foods | 409 | 322 | 87 | 21.3 |
| Commercial stock feeds | 162 | | | |
| Condimental stock feeds | 18 | | | |
| Total | 589 | | | |

## SUMMARY OF RESULTS OF THE EXAMINATION OF FOOD PRODUCTS, 1903.

| Names of Samples. | Total Number Samples. | Not Found Adulterated. | Found Adulterated. | Per cent. Adulterated. | Kind of Adulteration. |
|---|---|---|---|---|---|
| Vinegar | 62 | 44 | 18 | 29 | Untrue to name. |
| Catsups and sauces | 49 | 0 | 49 | 100 | Coal-tar colors and preservatives. |
| Sugar, white | 29 | 29 | 0 | 0 | |
| Sugar, brown | 16 | 16 | 0 | 0 | |
| Molasses | 11 | 8 | 3 | 37.5 | Glucose. |
| Maple syrup | 4 | 3 | 0 | 0.0 | |
| Honey | 6 | 4 | 2 | 33.3 | Invert sugar. |
| Flour | 77 | 77 | 0 | 0.0 | |
| Corn meal | 23 | 23 | 0 | 0.0 | |
| Breakfast foods | 20 | 20 | 0 | 0.0 | |
| Tapioca | 3 | 3 | 0 | 0.0 | |
| Jellies | 30 | 7 | 23 | 76.6 | Coal-tar dyes and preservatives, glucose. |
| Jams | 14 | 3 | 11 | 78.4 | Coal-tar dyes and preservatives, glucose. |
| Marmalades | 3 | 3 | 0 | 0.0 | |
| Apple butter | 1 | 1 | 1 | 100 | Coal-tar dye and preservative. |
| Preserves | 20 | 5 | 15 | 75 | Coal-tar dye, preservatives and glucose. |
| Phosphates, malts, wines, beers, whiskeys, ciders, tonics. | 30 | 11 | 19 | 63.3 | Preservatives, coal-tar dye, untrue to name. |
| Non-alcoholic drinks | 20 | 15 | 5 | 25 | Preservatives. |
| Coffee (roasted whole berries) | 38 | 38 | 0 | 0.0 | |
| Tea | 21 | 14 | 7 | 33.3 | Below standard, Prussian blue facing. |
| Total | 477 | 324 | 153 | 32.1 | |

SUMMARY OF RESULTS OF THE EXAMINATION OF FOOD PRODUCTS, 1904.

| Names of Samples. | Total Number Samples. | Not Found Adulterated. | Found Adulterated. | Per Cent Adulterated. | Kind of Adulteration. |
|---|---|---|---|---|---|
| Flour | 59 | 59 | 0 | 0.0 | |
| Breakfast Foods | 39 | 39 | 0 | 0.0 | |
| Fresh Meats | 12 | 2 | 10 | 83.33 | Boric Acid, Salicylic Acid, Sodium Sulphite. |
| Canned Meats | 33 | 20 | 13 | 39.39 | Boric Acid, Salicylic Acid. |
| Canned Fish and Oysters | 53 | 52 | 1 | 1.88 | Boric Acid. |
| Canned Fruit | 11 | 11 | 0 | 0.0 | |
| Canned Vegetables | 27 | 26 | 1 | 3.70 | Salicylic Acid. |
| Canned Corn | 16 | 9 | 7 | 43.75 | Salicylic Acid, Saccharine. |
| Prepared Mustards and Salad Dressings. | 33 | 8 | 25 | 75.75 | Coloring Matter. Starch. |
| Cocoa | 14 | 14 | 0 | 0.0 | |
| Chocolate | 10 | 8 | 2 | 20.0 | Starch. |
| Butter | 15 | 15 | 0 | 0.0 | |
| Cheese | 11 | 11 | 0 | 0.0 | |
| Whiskies | 14 | 14 | 0 | 0.0 | |
| Total | 347 | 288 | 59 | 17.00 | |

*Summary Statement.*—Up to this time chemical and microscopic examinations have been made in the laboratory of the Department of 2,228 samples of food. A great deal of interest has been manifested in this phase of the Department's work, as is shown by frequent letters from within and without the State and requests made by town officials, health officers and individuals in regard to the examination of various materials.

Manufacturers are generally manifesting a desire to comply with the law and to make their products meet all requirements.

Through the information thus distributed in our reports and through the newspapers regarding the brands of adul-

terated foods, a great deal of good has already been done and a foundation laid for a gradual bettering of the quality of food products on our markets. The decrease in adulteration as shown above justifies this conclusion.

### 3. CONCENTRATED STOCK FEEDS.

The laws passed by the last General Assembly governing the manufacture and sale of concentrated stock feeds and cotton-seed meal went into operation July 1, 1903. The first report on the inspection and analyses was made in the December (1903) BULLETIN. This report included chemical and microscopic examinations of 203 samples of the various stock feeds. The second report is now in the hands of the printer and contains the results of analyses of 500 samples, making over 700 samples analyzed for the year and a half in which these laws have been in operation. Our analyses have shown that there is a large amount of worthless material put into concentrated stock feeds as filler. Prominently among these are rice chaff, ground corn-cobs, peanut hulls, mill sweepings, etc. We have been examining these products now for five years, and some mills from without the State had, previous to the passage of the stock feed law, become specially noted for the use of worthless diluents referred to above, as we had found them to exist almost universally in their products for three years prior to 1903. While we still find considerable adulteration, some of it seriously reducing the feeding value of the products, there has been a change for the better, and we feel that the law has done a great deal of good. Quite a number of cases of serious adulteration have been discovered before the feeds were sold and their sale and use prevented. In one of these a car-load of wheat-bran had ground with it red corn-cobs to the amount of about 35 per cent. of its weight. Several shipments of considerable quantities of feeds contained rice chaff to the extent of 25 or more per cent.

Sea Island cotton-seed meal was being offered at near the same price as regular upland meal, whereas its feeding value is only about two-thirds that of good upland meal.

The law as executed by the Department is thus seen to have already given substantial protection to our feeders and manufacturers, and will, I am sure, become more useful in the future, as it will certainly be more necessary. An examination of the reports giving detailed results is necessary to fully appreciate what is being done in this line, and its meaning to the users of stock feeds.

### 4. TEST FARMS.

This closes the fifth year's work on the Test Farms of the eastern part of the State, and the second year in Iredell County. The main experiments on these farms with field crops are conducted according to one general plan, so that the results may be comparable and furnish data as to the culture and methods of handling these crops in the different soils and sections of the State. This work is being repeated from year to year and will be continued until we feel that we have sufficient reliable data to justify the discontinuance of these experiments.

These tests in the main are as follows:

*Cotton and Corn.*—Between sixty and seventy different tests have been made with each cotton and corn on one-tenth-acre plats. Twenty-two of these are devoted to different combinations and amounts of the three fertilizer constituents—nitrogen, phosphoric acid, and potash—with the view to determining the best balanced fertilizers and best paying amounts for these crops on these particular lands. Three plats are given to testing the effect of dividing the fertilizer and applying on one plat half of all the constituents at planting and half later, and in two cases to applying all the acid phosphate and kainit and one-half the cotton-seed meal be-

fore planting, putting on the other half of the nitrogen later as nitrate of soda on one plat and cotton-seed meal on the other. Two plats are devoted to different methods of cultivation—ridge and level; ten to rotations, to see if vetch, peas, burr clover, velvet beans, soja beans and peanuts—winter and summer growing nitrogen gatherers—will not collect from the air all the nitrogen that is needed by these crops; two to testing the effect of lime; three to comparing cotton-seed meal, cotton-seed and stable manure as sources of nitrogen; three to testing the effect of acid phosphate, fine-ground phosphate rock and Thomas' slag phosphate as sources of phosphoric acid; two to different depths of applying fertilizer, and twenty-five to thirty to testing varieties of cotton and corn, together with different distances of planting in the rows and different width rows, and methods of selecting seed for the improvement of yield.

*Cotton Wilt.*—The wilt of cotton is becoming more and more prevalent in the State every year. It is a disease similar to that attacking melons and tobacco in some sections and is caused by the clogging of the circulation of the plant by minute organisms, thus causing it to wilt and die for want of food and water. We have conducted this year in Robeson County, on the farm of Mr. J. A. Thompson, near Lumberton, an experiment in co-operation with the United States Department of Agriculture, with the view of obtaining one or more varieties of cotton which will withstand this disease. The farm now owned by Mr. Thompson was sold two years ago at a greatly reduced price because of the prevalence of this disease on the land, and which made it impossible to grow cotton with any certainty. The experiments this year have been quite successful. Several varieties of cotton were found to be more or less resistant to the disease and one variety did all that could be expected of it. Five acres of this kind were planted and the yield was at the rate of 1,349 pounds per acre as against 1,017 for the kind being gener-

ally grown. A considerable quantity of seed of this variety is now available for the use of other parties in the State who are troubled with the disease, and we are in position to enable them to get seed for use in this way.

*Peanuts.*—Thirty-five plats are given to experiments with peanuts along the lines indicated for corn and cotton, with the idea of obtaining information regarding the best methods of growing, fertilizing and handling this important eastern crop.

*Cow-peas.*—Fertilizer tests of cow-peas along the line of those for cotton, corn and peanuts have been conducted, together with tests of different times of planting, different quantities of seed when planted broadcast and in the drill, to determine the effect on seed and hay production. In these tests have been included all the varieties of cow-peas which we could obtain and which have numbered between fifteen and twenty each year. A study is also being made of the fertilizing value of the different varieties, as well as of the entire plant and the stubble, together with methods of handling the soil for different crops when the vines are left and when removed for hay. These experiments have been made on sandy soil in the eastern part of the State and also on red clay land at Statesville. They have included between eighty and ninety experiments, all of which are divided into half, one portion being cut for hay and the other half gathered for the yield of peas.

*Cow-pea Wilt.*—The cow-pea is subject to a disease similar to that already referred to as attacking cotton. We are conducting experiments with it. Other experiments have found that the Iron cow-pea resists this disease, and in our experiments with varieties we have found one or two other varieties which are more or less resistant. This work will be continued.

*Experiments With Grains.*—A large number of varieties of wheat, oats and rye are being tested on the Edgecombe

and Statesville farms, with a view of determining which variety or varieties will do best in these two sections of the State. It is our purpose to run these tests until we find two or three kinds of each grain which will stand our climatic conditions best and give us the largest yield and then from these make selection for further improvement of yield and quality. Methods are also being tested in regard to preparation of land, time and quantity of seeding, and fertilizer requirements.

*Grasses and Legumes for Pasture and for Hay.*—On the Edgecombe and Statesville farms over one hundred small plats have been put out in grasses and legumes and combinations of these to test the adaptability and value of native and new grasses and legumes for pasture and hay production, and for use as winter cover crops and in rotation with the usual crops of the sections. Of such of these as have given promise of success our tests have been extended to develop the best methods of growing and handling to obtain the surest and most profitable crops. Up to this time, among the grasses Tall Meadow Oat, Italian Rye and English Rye, early grazing and hay grasses, have done especially well. Among the legumes burr clover and vetch have succeeded splendidly.

*Burr Clover and Vetch.*—On considerable areas of the Edgecombe farm, for two years, both burr clover and vetch have re-seeded themselves and given excellent pasturage and fine yields of hay. A special Bulletin (July, 1904) on these crops has been issued, giving in detail methods of the preparation of the land, seeding, and management of the crops, together with rotations, which fit well with them. We are growing both corn and cotton year after year on the same land with vetch and burr clover, and have not had to seed either the clover or the vetch after the first year. The yields of cotton and corn have both been largely increased by the winter growth of the clover and vetch, and have enabled us

to grow more cotton and corn with a reduction of the fertilizer bill, by something like 40 per cent. Quite a large number of farmers, in the eastern section particularly, are putting out these crops, for use as indicated above in the growing of cotton and corn.

*Growing Crops True to Name.*—We began our experimental work five years ago with tests of a limited number of varieties of cotton and corn. We have increased these until this year we have twenty-nine kinds of corn and twenty-five of cotton. It is our desire to extend this work and include in our tests all the distinct varieties of cotton and corn grown in the State, with a view to determining their merit and to aid in the naming of them, so that we may know which are the same and which are different. There is great advantage in having this information, and tests only will positively give it.

I feel that an important point would be gained if the majority of our farmers could say that they grow a particular kind of cotton or corn and keep the seed reasonably pure. A crop grown under a name has identity, definiteness and individuality, and would have greater value for planting than a mixed or unknown variety, which would yield practically as good results.

*Mountain Test Farm.*—The Board of Agriculture at its recent meeting accepted the report of the committee appointed at the June meeting to select and purchase a site for a Test Farm in the mountain section of the State. This farm has been located on the Transylvania Railroad, between Hendersonville and Brevard, on what we consider good land for conducting experiments with apples, peaches and other tree fruits, with truck crops, as Irish potatoes, cabbage, celery, etc., and with the general farm crops which are grown or can be grown to advantage in the mountain district of the State. A liberal donation was made by the County Commissioners, the Transylvania Railroad, and individuals to-

wards the purchase of the place as an inducement to have it located at the present site. This, of itself, shows that there is much interest in this phase of the Department's work.

*Test Farm for Truck Crops.*—The Board of Agriculture, at its December meeting, decided to transfer the Test Farm at Red Springs, which has been conducted on a small area of leased land, to a more eastern situation in the trucking belt. For some time the East Carolina Truck and Fruit Growers' Association and individuals have been making a strong effort for the location of a Test Farm for experiments with trucking crops. The Department has for some time considered this step desirable, but has not found it possible heretofore to undertake the work. We find much interest in the location of the place and we feel that a suitable site can be obtained within a reasonable length of time, when experimental work in the line of truck and other crops in the section will be undertaken.

*Interest of Farmers in the Test Farm Work.*—We find that the farmers in the different sections are becoming more interested every year in the work we are doing, and in many cases go long distances to inspect the farms and their operations. We encourage these visits, and our superintendents give every opportunity for visitors to see what is being done on the farms.

In addition to this, I feel that we need and should ask for any suggestions which they might have regarding the work which we are now conducting or other experiments which would be of value to their sections.

In many ways the Test Farms are proving of great value and interest. They give us something definite for use in our correspondence with farmers with reference to the use of fertilizers and the growth and handling of various crops. They also give us first-hand information in our Farmers' Institute work, which is developing and becoming more im-

portant every year. I do not consider that a better thing can be done for the agriculture of the State than that which is being done in the experimental work.

## CORRESPONDENCE.

An additional evidence of the growing usefulness of the Department is the greatly increased number of inquiries on various subjects relating to farm and other matters which come to me. During the past two years we have sent out letters to the number of nearly ten thousand and analyses to the number of nearly five thousand, making a total of nearly fifteen thousand for the two years, as against thirteen thousand for the previous two years.

## CONCLUSION.

In conclusion, I desire to commend most fully and heartily the efforts of the workers associated with me. They have been industrious, earnest and faithful, and to them is due a full share of credit for whatever has been accomplished.

It is especially pleasant to say that I find myself under continued and renewed obligations to you, Mr. Commissioner, and to the Board of Agriculture for the uniform interest and consideration shown me in the conduct of the work entrusted to my charge, for all of which I thank you most heartily, and respectfully submit this review of operations for your information and consideration.

Very respectfully,

B. W. KILGORE,
*State Chemist.*

# REPORT OF THE BOTANIST AND BACTERIOLOGIST.

The routine work of the biological division of the Department of Agriculture includes many different lines of work. Among these one of the most important is direct correspondence with farmers and others who write for special information. Such inquiries, when referred to the Biologist, are answered as promptly as the case permits by a personal letter. In addition to such special answers, when the question asked seems to be of general interest, the gist of the reply is sent out to the press of the State in form of a mimeograph circular. The average number of letters received by the Biologist is about twenty-four per week. Many of these letters enclose specimens of grasses, seeds or weeds for name and uses. Others refer to plant diseases, or ask for methods of preparing herbs for market, or best markets to ship certain kinds of produce. Occasionally letters which no one else seems able to answer are referred to the Biologist from the Commissioner's office. A sample of such letters was one asking for the most propitious phase of the moon for planting early truck crops. The Biologist answered such a letter, giving the accepted scientific theory of the relationship between the earth and her satellite. The moon has absolutely no influence upon early vegetation. But in early spring moonlight nights are apt to be frosty nights, not because the moon generates frost, but because of the absence of clouds which permit the heat radiated by the earth to pass off into space. When the nights are clouded, and therefore moonless, the clouds reflect back the radiated heat and prevent the temperature passing below the frost point.

There are in North Carolina many wide-awake real estate agents who make a specialty of selling farm and timber lands

to immigrants. To attract the notice of prospective settlers the Biologist has frequently been asked by these agents to prepare statements in regard to the value and uses of different species of timber trees and the possibilities of various special crops in this State. A sample of work in this line is a circular recently sent out to the State press upon the value of certain North Carolina timbers for making paper, and the question of paper-making in general. An immense amount of valuable fiber which may be easily worked up into newspaper is annually wasted in the cotton fields of the State. The bark of the cotton plant in very fibrous, and there has been invented machinery intended for working this material into paper. The rice straw of the coast region and the wheat and oat straw of the middle counties, as well as the flax of the mountain region, might all be profitably utilized for paper-making.

The Biologist has been asked by the owners of certain patents controlling machinery for weaving "China matting" for *data* as to the abundance of the rush, *Juncus effusus,* from which this floor covering is made. This plant is native, wild and very plentiful in the swampy sections of the eastern counties. The plant is also capable of regular artificial cultivation and such cultivation is not more difficult than the cultivation of grass crops. The Juncus is a long-lived perennial which will thrive upon the rich moist or wet bottom lands of all the rivers emptying into the Atlantic within the boundary of North Carolina.

The "Pitch, Tar and Turpentine" industry, which was, according to the old geographies, the former main-stay of North Carolina agriculture, has now been worked out and passed on further south. The more southern fields are also becoming exhausted by the reckless methods of working turpentine farms. The market value of turpentine is on the increase and is likely to go on increasing. Many owners of North Caro-

lina pine lands, once productive in turpentine, have written for best methods of restoring their timber. The only advice given or necessary is to fence out hogs for five years. There are usually left trees enough to reseed the destroyed forests. but the razor-back hog is especially fond of young seedling pines, and being great foragers and rapid travelers, these animals at present succeed in frustrating every attempt of the trees to regain possession of the soil.

There has occurred within a few years past a great revival of interest in matters pertaining to the public schools of the State. This revival has led to a widespread desire to improve the appearance of school grounds. The Biologist has had numerous calls for information about shade trees. Many letters have been written to such inquirers and a circular dealing with the subject has been sent out to the press of the State. The matter of selecting suitable shade trees for particular localities and uses is one of very great importance, since if unsuitable varieties are planted it may be many years before the mistake becomes apparent, and in the meantime great loss of time and money has been suffered. The Biologist has been sorry to see so many maple and cotton-wood or "Carolina Poplar" trees planted in the middle and eastern sections of the State. He has on the other hand always recommended oaks of the red group as by far the best and most desirable shade trees for the upland counties of North Carolina.

During the last two years the State seems to have been flooded with circulars of certain concerns, mostly located in the Western States, urging our farmers to go into the cultivation of genseng, the roots of which plant these philanthropists offer at prices which will enable any farmer to plant one acre in genseng at a cost of about $400. These circulars have detailed statements showing the expenses and receipts of a suppositious crop of genseng, yielding a net return of over $30,000 per acre. It might strike most cautious people that

those who can make such profits from any sort of culture on one acre of land ought to devote their entire attention to producing the merchantable crop instead of advertising for purchasers of seedling roots. The real facts in regard to genseng-growing are as follows: The plant is botanically known as *Panax quinquefolia.* The roots as found in commerce have no medicinal or other intrinsic value whatever. Their commercial value depends wholly upon the fact that the Chinese have a superstitious reverence for the genseng root, regarding it in fact as a cure for all real and imaginary ailments. The market price for the dried root is about $4 per pound. It requires six to eight years to grow a salable root from seed. The plant is very sensitive to drought and heat, and a single unfavorable season at any time during the long growing period may ruin a plantation. The Biologist has advised all inquirers to go slow in experimenting with genseng. There is no possibility of successful cultivation of this crop anywhere in North Carolina east of the foot-hills of the Blue Ridge mountains. In the moist, shaded valleys of the mountain region there is a possibility of growing genseng, but the chances are that the crop will on the average yield a loss instead of profit. A circular giving plain directions for planting and caring for genseng has been published and sent to all inquirers.

Each recurring spring the Biologist receives letters stating that stock or children have been poisoned by plants of which a specimen is usually sent for name. These poisonous plants of spring-time are for the most part well known to botanists. They are native plants of sparsely settled regions and their eradication can come only with increase of population. All we can do at present is to warn against them and prescribe the most useful remedies. A large illustrated BULLETIN and a press circular on this subject have been published.

The bark of the root of the cotton-plant is a staple crude drug. It is used in compounding a certain class of medicines.

For many years past the bulk of the bark on the market seems to have been gathered at a loss of time and labor to the producers. Druggists have been offering only three cents to five cents per pound for the dried bark, delivered in Baltimore or New York. Within the last two years labor has become so scarce and high-priced in the cotton region that no one would gather the bark for the price offered. The result has been the exhaustion of the market supply and the price of the drug in the New York market has during the greater part of the year 1904 been about forty cents per pound. This fact has led to numerous inquiries of the Biologist as to methods of preparing the bark and best markets to send it. A circular has been published giving methods for preparing the bark and names of buyers. The Biologist has subsequently learned of an evident "combine" on the part of manufacturing druggists to keep the price of cotton root bark at or near its former unprofitable price—about five cents per pound. Letters from manufacturers of medicines have been forwarded by farmers to the Biologist, offering from five cents to eight cents per pound for first-class bark, while at the same time the bark was selling in the New York market for thirty-five to forty cents per pound. The druggists evidently supposed the farmers did not understand the facts and would sell their bark for any price offered. The Biologist has advised farmers to collect at first only small samples of the bark and submit these to the purchasers, and collect no more bark unless the price offered is above ten cents per pound f. o. b. nearest railroad depot. The labor even of children can be better utilized on the farm than in gathering cotton root bark for less than ten cents per pound.

In the fall of 1902 one of the members of the Board of Agriculture called the attention of the Biologist to reports being circulated in the newspapers of the State of alleged cases of death due to poisoning called the "Cabbage Snake."

Letters were at once written to several persons—all in the mountain region of the State—whose names were mentioned in connection with the cases of alleged cabbage snake poisoning. Samples of the supposed to be deadly creature were in this manner obtained, and on examination all proved to be a perfectly harmless Gordius worm which occurs naturally as an intestinal parasite of caterpillars, grasshoppers and other insects. The presence of this worm on cabbage plants or cabbage heads was evidently due to the previous abundance of cabbage worms. The Gordius worms are never parasitic upon humans or vertebrate animals. They are not snakes, are not venomous, and by no possibility could they harm any human being even if they were eaten by the quart. The sensational newspaper stories were wholly untrue. Yet it was found that many persons who had grown plots of cabbage or purchased cabbage for home use were throwing this good food on the manure pile on account of the panic created by these foolish stories. A circular giving the true facts of the case was at once sent out to the press and very widely copied all over the country. Yet, notwithstanding this, we still continue to hear of alleged deaths caused by "the deadly cabbage snake," but for the most part in other States than North Carolina.

North Carolina possesses numerous and great advantages for raising fruit. Here, as in other fruit-growing sections, there is annually a great waste of unmerchantable fruit. To save this waste, even in a small degree, is to add an important item to the agricultural income of the State. In this line the Biologist has published a lengthy and comprehensive BULLETIN on Canning, Preserving and Evaporating Fruits and Vegetables. Shorter papers dealing with Vinegar-making, Wine-making and Cider-making have also been published. These papers have seemed to fill an urgent need. All of them have been republished in part or in whole by

agricultural journals in other States and in some foreign countries. The series of practical papers dealing with the "fermentation industries" will be continued until all of importance to the farmers of North Carolina have been dealt with. Among the subjects of special interest to North Carolina farmers is or should be the growing of sweet potatoes for production of alcohol, dextrine and starch. The growth of the Irish potato for alcohol is one of the main-stays of French and German agriculture. Yet the sweet potato is probably superior to the Irish potato for this purpose, and it can be raised in North Carolina for less than half the cost of growing the Irish potato in Germany, taking same weights of produce. There is a very large and growing demand for potato starch and dextrine for use in sizing cotton cloth. There seems no reason why these commodities should not be produced in North Carolina.

In the November, 1901, number of THE BULLETIN of the Department the Biologist published a brief history of silk culture, with a review of the former attempts made to produce silk in North Carolina, and the possibilities of reviving the industry. This paper attained an immediate and widespread popularity. The succeeding spring a small supply of silk-worm eggs was imported from Italy and distributed to some one hundred families in North Carolina. These families were for most part farmers who had one or two old mulberry-trees on their lands, the remnants of plantations set out in the early years of the nineteenth century. Few if any of these experimenters had ever seen a silk-worm or silk-cocoon. They had no facilities for economizing time or labor. The experiment was begun merely to see what could be done. No expectation was entertained that any salable cocoons could be produced the first season. In fact, however, a large lot of very fine silk was the product of this first attempt. This silk was all sold at from ninety cents to one dollar per pound. The results were very encouraging. The most val-

uable lesson taught was that silk can be profitably grown in nearly every county in North Carolina. The labor utilized in producing this crop is that of children of from six to fifteen years and the very old or feeble members of the family for whom there is no other species of remunerative labor.

A ten-year-old boy or girl by growing silk may in six weeks of early summer earn from thirty to fifty dollars. This statement assumes that there is an abundance of leaves of the white mulberry at hand—not large trees difficult to get at, but low shrubs or a hedge from which the leaves may be gathered without climbing. Silk-growing is no get-rich-quick scheme. The work requires the utmost care and conscientious effort upon the part of the attendant during the six weeks of the silk season. The season being so short, silk-growing can never become a special or all-the-year business. It is not recommended as a substitute for any employment now open to persons who can do remunerative work. It is most eminently suited for the younger and aged members of the family who need money and the comforts money may buy, and who are yet unable to do any ordinary income-producing work. If every farm in North Carolina which has a dry soil, such as is known to be favorable to the peach-tree, had from one hundred to two hundred white mulberry-trees, and grew silk by the kind of labor just mentioned, the entire face of country life would be greatly and permanently altered for the better. Every nation which has made silk-growing a general household industry has acquired enduring wealth and raised its agricultural class above brutish stolidness and desires. At the present writing the outlook for silk culture is bright. Already there are prospectors looking for locations for silk mills where silk can and is being locally produced. We may even hope to see silk factories and silk reels as plentiful as we now see cotton mills and cotton-gins.

Since June, 1902, the North Carolina Board of Health has made an arrangement with the North Carolina Board of Agri-

culture whereby the two boards conjointly use the services of the writer and the bacteriological facilities of the laboratory in the Department's building. The bacteriological work of the Board of Health was begun in 1900, when the Board of Agriculture generously permitted the Board of Health to send samples to the undersigned, then employed solely by the Board of Agriculture. From this small beginning the bacteriological work of the Board of Health has developed until it has now become one of the most important health and life-saving agencies controlled by the State. Great credit is due to the Board of Agriculture for its part in building up the health work of the other board, and when the history of the Agricultural Board comes to be written probably no more important service can be credited to it than its assistance in building up the bacteriological part of the work properly belonging to the Board of Health.

All of which is respectfully submitted,

GERALD MCCARTHY,
*Biologist.*

HON. S. L. PATTERSON,
*Commissioner of Agriculture.*
December 10, 1904.

# REPORT OF VETERINARIAN.

Hon. S. L. Patterson,

*Commissioner of Agriculture.*

My Dear Sir:—Pursuant to your request, I submit the following report regarding the work of the Veterinary and Animal Husbandry Division of the Department:

## Animal Husbandry.

By legislative enactment the State Board of Agriculture is charged "with investigations adapted to promote the improvement of milk and beef cattle."

Is there need of more live stock on North Carolina farms, and if so, why? These questions are fully answered by the simple statement that while our farms yield eighty-nine millions of dollars worth of products annually, we feed only ten million dollars worth of these products to live stock.

In other words, we take eighty-nine pounds of fertility from our soil and put back less than ten pounds in the form of stable manure.

It is readily seen that no bank, not even a bank of North Carolina soil, can stand that sort of drafts and deposits. Then, in what way do we keep up the balance of fertility in order that our crops may draw on it? By the purchase of commercial fertilizers to the extent of about $8,000,000 worth in 1904.

It appears to me that $8,000,000 is too heavy a tax on our agriculture. It is about 9 per cent. on our entire agricultural production. Moreover, our present system of farming means that these fertilizers must be steadily increased year after year, to produce equal effect, and the price of fertilizing materials has also steadily increased and will probably continue to do so. Can we stand this increasing burden which

falls with regular certainty on our agriculture, in years of light crops as well as in years of heavy, and in years of low prices as well as in years of high prices? I do not believe we can, and, therefore, a change in our system of farming seems to me inevitable.

But the necessity for more live stock in our system of agriculture does not rest solely on the need of our soils for plant food. In fact, analyses show that many of our unproductive soils have sufficient plant food to grow numerous crops if it were in such condition that the plants could use it. For instance, some of our red clay soils have been found to contain 4 per cent. of potash, which is more than is usually contained in commercial fertilizers and just twice as much as is contained in the common 8-2-2 goods so generally used. The productiveness of such a soil is not so much a question of plant food, as the mechanical and other conditions that will render the plant food already in the soil more readily available for the growing crops.

The great need of our soils is humus—decaying vegetable matter. This decaying vegetable matter is essential to every productive soil, because it makes it more mellow; because it increases its ability to hold water for the growing crops; because it prevents leaching and washing; and because it furnishes plant food. In fact, without it, even commercial fertilizers will not give satisfactory results, and, therefore, more decaying vegetable matter in our soils is a necessity which even increased applications of commercial fertilizers will not obviate. This humus has been exhausted in our soils by our system of agriculture, which carries away eighty-nine dollars worth of crops for every ten dollars worth fed on the farm and returned to the soil; by the kinds of crops grown, which generally demand clean cultivation; and by the warm, wet winters which favor washing and leaching.

How can this humus be most economically put into our soils?

By the growing of more forage crops and the feeding of them to better live stock.

Is it really necessary to feed these crops to live stock? Why not turn them directly into the soil? Because they may be fed to live stock and from 75 to 90 per cent. of their fertilizer value obtained in the manure, if it be carefully saved; therefore, it is apparent that we cannot afford to waste their entire feeding value to save from one-tenth to one-fourth of their fertilizer value.

The aim of this Department has been to induce every farmer, no matter how small his operations, to keep a few more animals of higher quality and give them better care and more feed; for in this way only, can he economically supply his soil with that humus necessary to high and profitable crop production. In short, the growing and feeding of more live stock is no longer a matter of choice with us, but has become an absolute necessity. Our washed and gullied soils show plainly the need for more humus, and common sense and science unite to prove that this humus can be most profitably supplied through stable manure; while our increasing fertilizer bills but foretell the final failure of a system of agriculture which feeds to live stock and returns to the soil but 12 per cent. of that which it produces.

Realizing this need for more live stock in North Carolina agriculture and the importance of wider knowledge concerning the industry, considerable effort has been made to arouse a greater interest in animal husbandry and to disseminate information concerning the breeding and economical feeding of farm animals. This work has been done in the form of lectures at over sixty farmers' meetings, in as many counties, in the State, during 1904, contributions to the Department BULLETIN and the agricultural press; and the encouragement of the importation of a better quality of live stock. The Test Farms of the Department are being stocked with such numbers of cattle, sheep and hogs as should be found on every

farm of similar size and the produce of these animals distributed over the State at a reasonable price. Moreover, to further aid in the introduction of improved live stock we have induced a prominent and reliable breeder of Louisville, Ky., to sell at public auction, thirty pure-bred short-horn cattle, at the Iredell County Test Farm, near Statesville.

## THE CATTLE QUARANTINE.

After it became established that the disease variously known in this and other Southern States as splenic, Spanish, Texas or tick fever, distemper, dry or bloody murrain, red water, acclimation fever, town-cow disease, etc., was naturally conveyed solely by the common Southern cattle tick (*Boophilus annulatus*), the United States Secretary of Agriculture designated a line, extending across the country from the Atlantic Ocean to the Pacific, which was intended to divide the section infested with the cattle tick from that in which no ticks existed. No cattle from south of this line, that is, from the tick-infested area, are allowed to be driven or in any way transported northward across this line, except under certain strict regulations, and then only for immediate slaughter. All of North Carolina was not permanently infested with this tick, but that part east of the mountains was, and, consequently, all of the State was subjected to these quarantine restrictions. The Secretary of Agriculture has authority to exempt from the operation of this quarantine any district that is free of the cattle tick, where the State authorities will enforce such regulations as will effectually prevent ticks being carried into such district, giving assurance thereby that cattle for shipment originating within said districts are unable to carry infection with them to other markets. In order to secure the advantages thus accruing the Department has co-operated with the United States Department of Agriculture and secured exemption from the quarantine restrictions for a number of the western counties

of this State, thus securing a valuable saving to the cattle growers of that section.

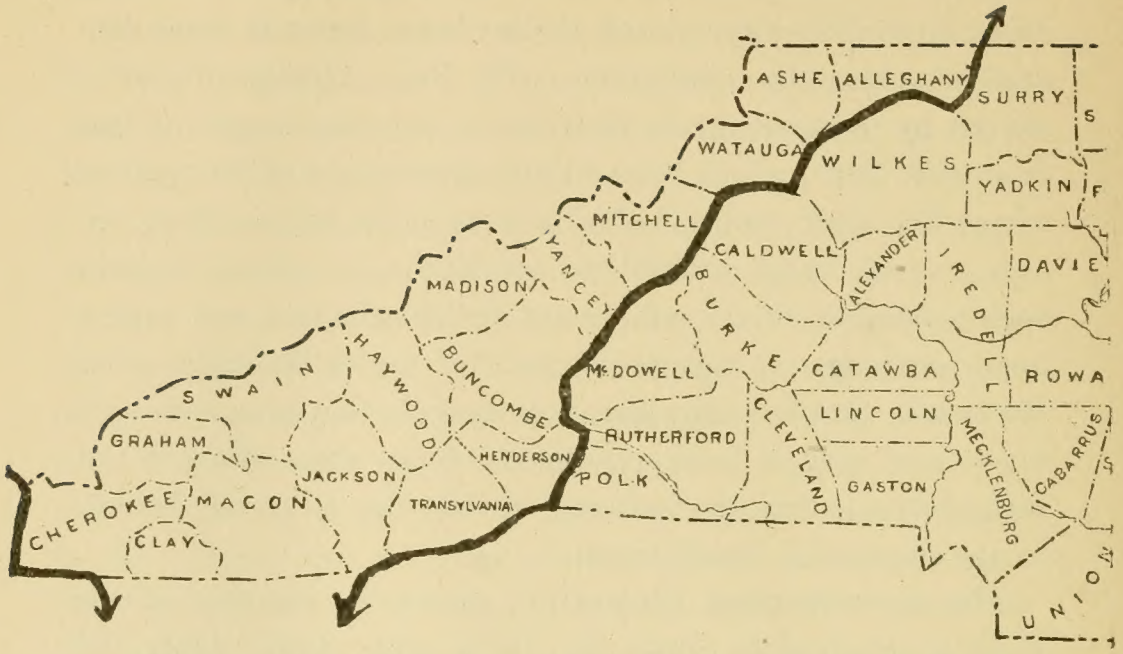
To those familiar with the conditions under which Southern or quarantined cattle sell in the principal markets of the country, it is well known that because they cannot go on to Northern pastures or into Northern feed lots, but must be sold for immediate slaughter or go back home, they sell from one-half to one cent per pound, live weight, below that brought by cattle of the same quality, but not under the quarantine restrictions. To this must also be added the cost of providing separate pens and unloading chutes and disinfecting the cars, which the government requires the railroad companies to do. It is, therefore, evident that the gain to the twenty-two counties of this State exempted from these quarantine restrictions is not less than from one-fifth to one-seventh the selling price. In 1899 these counties sold over $800,000 worth of live stock (estimated from the United States Census Report), which means a clear annual saving by the exemption from the quarantine restrictions, of between $115,000 and $160,000. The total cost of maintaining the line across this State does not amount to more than $500 annually.

## THE EXTERMINATION OF THE CATTLE TICK.

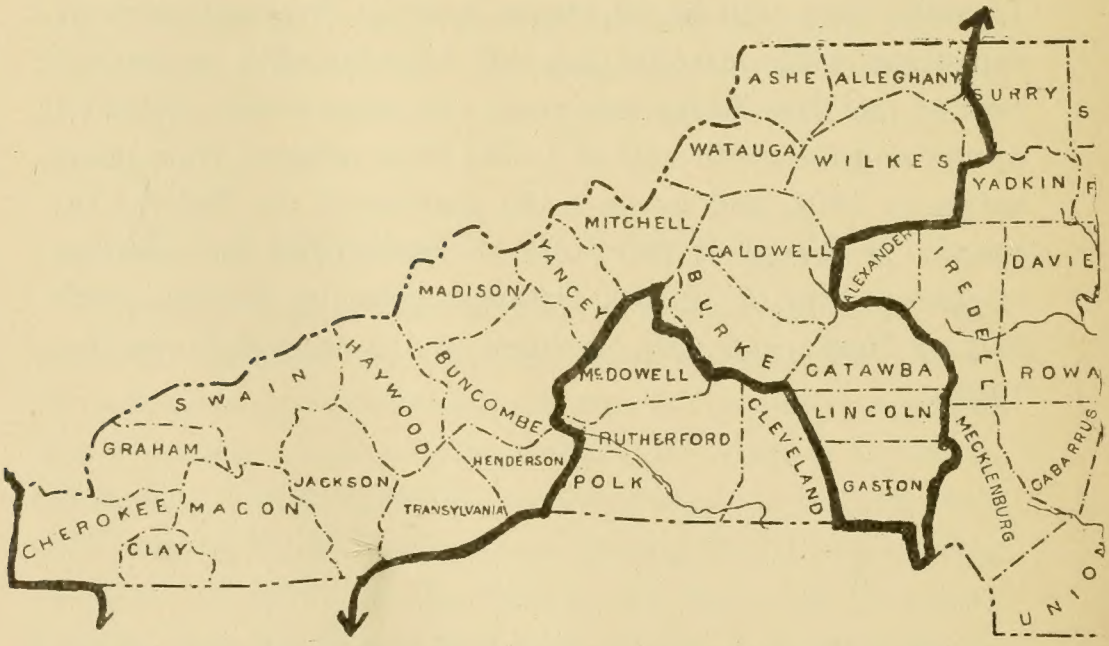
When the work of tick extermination was begun in North Carolina under the direction of my predecessor, Dr. Curtis, it was largely an experiment, and was not generally regarded as practicable. At first little interest was taken in the effort, but to-day those interested in live stock sanitary matters, from California to South Carolina, are making inquiries regarding our plans of work and the results. In fact, over the entire infected area the tick is gradually coming to be regarded as an exterminable pest, and one demanding State and Federal attention in the interest of the cattle industry. The injury

done to the growth and development of infested cattle; the large death loss from tick fever, the magnitude of which is being more fully appreciated as the disease becomes more generally known; the interference with free exchange of traffic, caused by the quarantine restrictions and the danger of loss from tick fever, which retard the improvement of the quality of our live stock; and the closing to us of the best markets, except under almost prohibitive conditions, combine to form such a terrible bill of indictment against the tick and such a heavy embargo on the development of the cattle industry of the South, that it seems almost incredible that now, since we know how easy it is to exterminate him, more effort is not being made to free the industry of this, the only real obstacle to its successful development.

The accompanying illustration shows the location of the Federal quarantine lines in 1902 and 1905. Only 16 counties were free in 1902 and in four of those, Henderson, Transylvania, Macon and Cherokee, ticks were numerous. In 1905 there will be 22 entire counties free and parts of two others, while infection has only been found in one county west of the Blue Ridge this year. In other words, Caldwell county and the north half of Burke were released from quarantine in 1903, and we have the promise of the Federal Inspector in charge of this work to recommend the addition of the counties of Wilkes, Catawba, Lincoln, Gaston, south half of Burke and part of Surry to the exempted area for 1905.




FEDERAL QUARANTINE LINE ACROSS NORTH CAROLINA, 1902.




FEDERAL QUARANTINE LINE ACROSS NORTH CAROLINA, 1905.

This, it seems to me, should be regarded as satisfactory progress, and with a continuation of the work I think we can reasonably hope for the addition of two or three counties each year.

## FARMERS' INSTITUTES.

The Farmer's Institute has been on trial as a method of extending agricultural knowledge for over twenty years, and has now become established as one of the most important educational movements of the century. At this date it should be a waste of time, if not ridiculous, to further discuss the importance of this work, and therefore, suffice it to state, that in my opinion there is no other way in which this Department could annually spend a liberal amount that would more certainly carry great good to the farmers of the State and bring them in touch with the work of the Department and agricultural progress in general. In short, it seems to me, the time has come when the Farmer's Institute should be considered and treated as an important and fixed line of work of the Department and put upon a permanent financial and business basis. To obtain the best results these institutes should be held regularly in every county in the State and at stated intervals of not over one year. In this way the Farmer's Institute should soon become established as a well-known and important institution that would require less advertising and command more attention as the years go by. It is not only folly but also a waste of money and effort to hold institutes at irregular intervals of two or three years. At least one institute every year, and preferably at the same season each year, is the least that should be attempted.

During 1904 institutes have been held in sixty counties. This is at least two, and probably three times the number held during any other year. On the whole, these institutes were fairly well attended and in those counties where institutes were held last year the attendance and interest this year have been very encouraging. No record of the attend-

ance at institutes was kept previous to 1903, but while many more institutes were held in 1904, and quite a number of these in the more sparsely settled mountain regions, still I am of the opinion that the average attendance this year was double that during 1901 and 1902. Very successful institutes were held in 1904 in the counties of Mecklenburg, Cabarrus, Davie, Stanly, Union, Cleveland, Beaufort, Gaston, Gates, Iredell, Montgomery, Northampton, Perquimans, Pitt, Warren and Washington, and, considering everything, fairly successful institutes were held in Bertie, Burke, Alexander, Alamance, Caldwell, Chatham, Clay, Edgecombe, Forsyth, Franklin, Granville, Hertford, Lincoln, Madison, Moore, Pasquotank, Camden, Currituck, Polk, Randolph, Rowan, Catawba, Guilford, McDowell, Rutherford, Watauga and Yancey.

During 1904 fully half my time has been devoted to organizing and attending Farmers' Institutes; in fact, during the year I have made one or more talks at farmers' meetings in sixty-two counties in the State.

## THE CONTROL OF THE DISEASES OF LIVE STOCK WITHIN THE STATE.

This Division cannot, nor does it attempt to treat, individual cases of diseased animals, except by correspondence; still, it is our policy to visit all reported outbreaks of contagious or infectious diseases and all outbreaks of any disease when a sufficiently large number of animals are affected to render it of general interest to a community.

Of the communicable diseases affecting live stock in this State, tick fever, popularly known as distemper or Texas fever, and hog cholera continue the most common and fatal. Such diseases as tuberculosis, blackleg, glanders, etc., while not unknown in this State, are fortunately much less common than in many other sections of this country.

*Tick Fever.*—More cattle die from this disease than from

all others combined. In the majority of cases the true nature and cause of the disease is little suspected, even by the owners, the animals dying before the ticks have grown large enough to be visible to the ordinary observer. These heavy losses are due to the fact that, even in what is known as the infected area, many farms are free of ticks and therefore the cattle raised on these farms are as susceptible to the disease as those raised in New York or Minnesota; for, in order to safely acquire immunity the calves must get ticks on them before they are six months old, which nearly always occurs on the tick-infested farms. Hence, the freedom from losses when there are abundance of ticks, or none of them at all, and the heavy losses where there is any commingling of cattle from tick-free and tick-infested farms. This renders cattle traffic extremely dangerous in a large number of the counties of the State and results in losses, the aggregate of which are simply amazing to those not familiar with the conditions.

*Hog Cholera.*—This disease is a source of great loss to the farmers of the State. Many outbreaks have been reported to this office. A few of these have been visited, and in all cases information concerning the best known methods of control and eradication have been given. Much of the ravages of this disease could be avoided by a better observation of sanitary regulations. The fact that the disease is due to a specific germ and cannot break out in any herd unless that germ has been carried there by buzzards or other birds, by running water the wind, on the feet of visitors or attendants, by other hogs, or by hogs coming in contact with the places or things contaminated by sick animals, is not properly appreciated by the average farmer and as a result the disease is often spread when proper precautions would have prevented it. Proper regard for these facts, by burning all hogs dying of disease, excluding from the premises all visitors and others likely to have been where the disease exists

and removing the well hogs (not the sick ones) to new and clean quarters as soon and as often as a sick animal develops, would very greatly reduce the losses from this disease.

### INOCULATIONS TO PREVENT TICK FEVER.

The presence of the fever tick (*Boophilus annulatus*) over the greater part of the State offers the most serious obstacle to the improvement of our common cattle through the use of imported pure-bred bulls.

All cattle that are over one year old before becoming infested with ticks are susceptible to the disease, and fifty per cent. of them die. This renders the introduction of pure-bred stock extra hazardous and expensive.

In recent years there has been developed a method of preventive inoculation, with blood from an animal previously infested with ticks. Susceptible animals are thus given a mild attack of the disease from which they usually recover and which enables them to withstand the infection introduced by the ticks.

During the last three years I have inoculated over sixty head of cattle for citizens of the State with a loss, from the inoculation and subsequent tick-infestation, of only one animal, whereas without inoculation fifty per cent. would almost certainly have died.

This work is done free of charge for any farmer in the State who may request it, in order to encourage the introduction of pure-bred stock.

The work briefly reviewed in the foregoing pages, my duties as Veterinarian to the Agricultural Experiment Station, and Professor of Veterinary Science at the Agricultural and Mechanical College, and the gradually increasing correspondence and office work connected with the same, have combined to fully occupy my time and energies.

Very respectfully submitted,

TAIT BUTLER,
*State Veterinarian.*

# REPORT OF ENTOMOLOGIST.

MR. S. L. PATTERSON,

*Commissioner.*

SIR:—The following report covers the principal operations of the Division of Entomology for the past two years:

The duty of this office is to give information regarding insects, especially such as are injurious to the interests of man. Reliable estimates place the annual loss in the United States from insect ravages at $400,000,000, or about $5 for every man, woman and child. Yet it must be borne in mind that this comes almost entirely from the farming classes. During the Spring of 1904 the Strawberry Weevil caused a loss in eastern North Carolina of not less than $100,000. Much of these losses can be prevented by proper management or by applying the proper remedies at the proper time.

## GROWTH OF WORK.

During the last two years there has been a constant and steady growth in the amount of work carried on by this office in its various lines. Some idea of this growth may be had by a study of the following table, which compares the work for 1903-'04 with the two previous years, which are reported upon in the last report to the Legislature. These figures are as accurate as it is practicable to make them:

| | 1901-1902. | 1903-1904. | Inerease. |
|---|---|---|---|
| Number of nurseries inspected (for two years)------- | 90 | 106 | 16 |
| Acreage in nursery stock inspected (for two years)--- | 1,200 | 1,600 | 400 |
| Counties where San Jose Scale is known to exist------ | 22 | 47 | 23 |
| Premises where San Jose scale is known to exist------ | about 125 | 192 | 67 |
| Trees treated by owners for San Jose Scale (for two two years, estimate). | 50,000 | 100,000 | 50,000 |
| Miles traveled in Entomological work (for two years) | *12,000 | †21,000 | 9,000 |
| Number of letters written (for two years, estimate)-- | 2,200 | 4,000 | 1,800 |

*Entomologist alone.
†Entomologist and assistants.

During the years of 1901-'02 the Entomologist was alone in this work save for two or three weeks in the summer of the latter year. During the years of 1903 and 1904 he has had assistance a large part of the time and this accounts for the great increase in traveling work. Mr. G. M. Bentley, who has now been appointed the regular assistant, has been doing most excellent work.

Brief mention may here be made of some of the more important phases of work carried on by this office.

### NURSERY INSPECTION.

All nurseries in the State have to be inspected once each year by the Entomologist or others working under his direction. The object of this inspection is to detect injurious insects or disease if they shall appear in any nursery and prevent their being disseminated through the sale of nursery stock. The great stimulus to fruit growing in the past few years has resulted in a considerable increase, both in the number of nurseries and the amount of stock grown by them.

### ORCHARD WORK WITH SAN JOSE SCALE.

In this work our object is to locate, so far as practicable, all orchards or premises which are infested with the San Jose Scale and give full information to the owners regarding the manner of controlling the pest. That it can be profitably and successfully combatted is shown by the fact that at Southern Pines, Moore County, where the scale has been thoroughly established for many years, the well-sprayed orchards have produced profitable crops of fruit for five consecutive seasons, and all prospects point to increased profits in the future. The best orchardists in that vicinity, so far from giving up in despair, are enlarging their fruit interests.

The introduction of the Lime-Sulphur-Salt Wash as a remedy for the scale, marks a new era in the combat with this pest. Although it has always been practicable to keep

orchards in profitable condition even when infested (as shown by the best orchards at Southern Pines), yet this wash has greatly simplified the matter of its successful control. Last year marked the first extensive use of this wash in this State, and approximately 75,000 trees were treated with it, most of these being in the vicinity of Southern Pines. This year we expect it to be still more extensively used.

### TRAVELING.

The expenses incurred in carrying out the various inspections are quite considerable and are a serious handicap to the active prosecution of work in a State of the magnitude of North Carolina. The work of this office has touched nearly every county from the Smoky Mountains to the Atlantic, but much of it has to be done by correspondence only, as actual visits to the localities concerned would entail heavy expense.

### COUNTY CORRESPONDENTS.

In order to offset in some degree the disadvantage just mentioned we have lately undertaken to select a list of County Correspondents. These parties are expected to take a special interest in the work of this office and we will expect to give special attention to their inquiries. We now have a list of about sixty such persons, covering between thirty and forty counties. It is our hope by means of these agencies to keep the public better informed regarding insect pests.

### CORRESPONDENCE.

The number of letters received making inquiries about insects is steadily increasing. So far as possible we are meeting these inquiries in our publications, but the interest being felt in this subject by the farmers is far in excess of our ability to supply printed information. By direct letter we are also better able to meet the specific needs of each individual.

## PUBLICATIONS.

THE BULLETIN of this Department for June, 1903, contains a great deal of information relative to insect pests. This was practically a reprint of THE BULLETIN for June, 1901, revised and brought down to date, with the addition of an adequate article on the spraying of fruit trees, etc. The demand for the June, 1901, BULLETIN had been so heavy that the edition was exhausted and the demand for the revised edition has been considerable.

We have also been issuing a series of "Entomological Circulars," the object of which is to treat of our various insect pests in the plainest, briefest and most practical manner possible. The first one of this series was issued in September, 1903, and up to date twelve have been issued, with two more in press, as follows:

No. 1. The Hessian Fly.
No. 2. The Cotton Boll-worm.
No. 3. The Round-headed Apple-tree Borer.
No. 4. Spraying Apparatus.
No. 5. Lime-Sulphur-Salt Wash for San Jose Scale.
No. 6. Spraying Apples and Pears.
No. 7. The Peach-tree Borer.
No. 8. The Harlequin Cabbage Bug.
No. 9. The Potato Beetle.
No. 10. Preparation and Use of Kerosene Emulsion.
No. 11. The San Jose Scale.
No. 12. The Strawberry Weevil.

### IN PRESS.

No. 13. The Cotton Boll-weevil.
No. 14. Lime-Sulphur-Salt Wash.

## COTTON BOLL-WEEVIL.

Great uneasiness now prevails throughout the cotton States concerning the Cotton Boll-weevil. The numerous reports

of its appearance in this State have proven to be erroneous in every instance. At the present time the insect is not known in this country outside of the eastern half of Texas and the adjoining western one-third of Louisiana.

The spread of this pest is of course a very serious matter and every precaution should be taken that it shall not be accidentally introduced into this State. Yet at the same time it is safe to assume that it will never cause the permanent abandonment of cotton-growing in any of the Southern States.

For the enlightenment of our people we have had a large number of *dead* weevils sent us from Texas, and these have been distributed among our farmers to enable them to detect the pest more readily should it appear in this State at any time.

## COLLECTION OF INSECTS.

The collection of the insects native to this State is growing constantly. About 30,000 to 35,000 specimens are now accumulated—some harmful, some beneficial, and some neutral, in their relation to man. This collection is a great help in the teaching work at the College and is absolutely indispensable in carrying on our regular office work. It contains, in various stages, almost every serious insect pest known to the State. This collection is open to inspection at all times.

Respectfully submitted,

FRANKLIN SHERMAN, JR.,
*Entomologist.*

# REPORT OF THE HORTICULTURIST.

Hon. S. L. Patterson,

*Commissioner of Agriculture.*

Sir:—In accordance with your request of recent date, the report of the Division of Horticulture since its establishment, is submitted herewith.

On May 1, 1904, I entered upon my present duties as State Horticulturist. Since then my time has been largely occupied in investigating the present status of the different horticultural industries in the State, studying their needs and problems, and formulating plans for future work.

It is doubtful whether any other State in the Union affords better soil and climatic conditions for the development of large and diversified horticultural industries than does North Carolina. Rising from the sea level in the east through all gradations of muck, sand, sandy loam, clay, clay loam, to the rich cove and valley lands of the mountains in the west, soils in great diversity may be found, suited to the growth and development of all those vegetables and fruits which reach perfection in temperate and cold temperate regions, and to some peculiar to warmer regions.

It is not to be wondered at, if under conditions such as these the problems confronting those engaged in the several lines of work should be no less in number than the crops which are grown. To the solution of these problems the Division of Horticulture must devote its main strength and energy and the major portion of its time.

## The Trucking District.

The principal crops of the eastern trucking belt are strawberries, cabbage, Irish potatoes, lettuce, cantaloupes, cucumbers and dewberries, and there is great need for investiga-

tion work with all these crops. The kinds, quantities and economical use of fertilizers, the varieties of the several crops, the method of cultivation, the insects and their control, the diseases and the means by which they may be prevented, and in short all the details of handling these several crops from seed to market, are the pressing and urgent problems which demand attention on our part because more and more urgent is becoming the need of definite detailed knowledge. This knowledge is vitally important for the growth and development of the industry, necessary for the man long engaged in the industry to help him in solving the problems by which he is confronted, necessary for the man who desires to engage in the industry to enable him to undertake his work intelligently.

The introduction of new crops or the bringing forward of old ones is equally in need of attention, and in this work, must not be left out of consideration, while irrigation must come in for its share of attention.

### The Western Trucking and Fruit Region.

The trucking crops which have been most developed in Western North Carolina are Irish potatoes and cabbage, and there appears to be every reason why these crops should receive still greater attention. The western section in nowise comes into competition with the eastern one, because of the difference in time of the maturity of the crops. It is a fact, that during the summer months the Southern markets, the natural markets of western North Carolina, are poorly supplied with fresh vegetables. No sooner does the northward movement of truck cease in spring or early summer, than a southern movement in the same commodities begins from northern sections. Western North Carolina can and eventually will supply an ample share of this produce.

Many other crops should be brought to the front, celery, strawberries for local consumption, tomatoes and sweet corn may be mentioned among the number.

In Eastern North Carolina large quantities of Irish potatoes are used for seed every spring. There appears to be no reason why these may not be produced in the western part of the State. Thus in more ways than one, the western region may be made to fit into and supplement the work of the east.

In addition many of the small fruit crops, such as blackberries, raspberries, currants, gooseberries demand attention.

The problems confronting the apple growers of the west are of paramount importance and those engaged in the industry are much in need of assistance. Plans have been laid looking to the solution of these difficulties.

### CENTRAL REGION.

Except in the southern section, in the vicinity of Southern Pines, the horticultural industries are not likely to take a place of first importance. But a large variety of fruits may be grown for local consumption and the Piedmont section is doubtless as well adapted to the development of a pear industry as any region in the country. This industry should be developed.

In the peach belt, the principal difficulties are those concerned with the diseases and insects of the peach. The former demand attention.

### CABBAGE EXPERIMENTS.

Although handicapped to a great degree by being unable to carry on work on our own ground, yet we have, through the kind co-operation of one of the members of the Board of Agriculture, Mr. William Dunn of New Bern, been enabled to start some experimental work which we have every reason to believe will prove beneficial to the eastern truckers. Tests

of cabbage varieties are under way. Two hundred and seventy-nine samples of seed of different kinds were secured from different sources. Of these eighty-nine were supplied by the Section of Seed and Plant Introduction United States Department of Agriculture, and the remainder were purchased of seed dealers. The lot of seed from the National Department is particularly important, as we know definitely where and by whom the samples were grown, and we are certain of securing seed from the same sources for future work.

The objects of this work are:

1. To determine the best varieties of cabbage from the standpoint of production and quality for the eastern section.

2. To determine the best source from which the seed can be secured and whether there is any difference in different strains of the same variety.

3. To determine whether foreign or domestic seed is preferable. At the present time the chief sources of our cabbage seed supply are Holland, Denmark, England, France and Rhode Island.

4. To determine in some measure, how many different names the same variety is sold under.

In addition to this we have undertaken, at Mr. Dunn's suggestion, a line of work to demonstrate the best time at which to set the plants in the field.

It is our hope to be able to continue this work from year to year. The number of samples of seed used this year is large. At the end of this season's work we shall be able to greatly reduce this number and the second year's work will be carried on only with such varieties as merit further trial and with such new varieties as we deem it advisable to incorporate in the test.

## FARMERS' INSTITUTES.

During the latter half of August, all of September, and the first half of October, my time was occupied entirely with

Farmers' Institute work. Thirty-four institutes were attended at which some sixty addresses were delivered on apple growing, general fruit culture and soil amelioration. The interest taken in these subjects at all the institutes was excellent. That this line of work is effective there is no room to doubt; that it brings the Department workers into close touch with the farmer, his needs and his problems and enables him to approach these problems in a practical way, cannot be gainsaid, yet it may, in time, interfere seriously with investigation work.

CORRESPONDENCE.

The correspondence of the Division is steadily increasing and now takes a considerable portion of our time. Numerous inquiries are received concerning the culture of different crops. Many specimens of fruit have been sent in for identification.

In conclusion, I desire to express my appreciation of much kindly assistance rendered by my co-laborers, and by you, Mr. Commissioner, and to different members of the Board for the hearty support extended me in inaugurating my work.

Respectfully submitted,

H. HAROLD HUME,
*State Horticulturist.*

SUMMARY OF DISBURSEMENTS FOR THE LAST TWO FISCAL YEARS, ENDING NOVEMBER 30, 1903, AND NOVEMBER 30, 1904.

| Distribution. | 1903. | 1904. | Total for Two Years. |
|---|---|---|---|
| Attorney's fees | $ 200.00 | $ 200.00 | $ 400.00 |
| Board and Committee meetings | 1,275.91 | 1,434.70 | 2,710.61 |
| Wages engineer | 520.00 | 600.00 | 1,120.00 |
| Fuel | 1,529.25 | 553.06 | 2,082.31 |
| Gas, water and telephones | 839.86 | 969.96 | 1,809.82 |
| Wages night watchman | 849.94 | 564.98 | 1,414.92 |
| Subscriptions | 27.00 | 50.50 | 77.50 |
| Salary Commissioner | 2,249.92 | 1,999.92 | 4,249.84 |
| Salary Secretary | 987.43 | 549.92 | 1,537.35 |
| Salary Registration Clerk | 975.00 | 1,099.92 | 2,074.92 |
| Salary Bulletin Clerk | 1,012.50 | 866.64 | 1,879.14 |
| Salary stenographer and typewriter | 675.00 | 575.00 | 1,250.00 |
| Inspection | 5,170.24 | 6,932.16 | 12,102.40 |
| Tags and paper | 5,080.94 | 6,091.42 | 11,172.36 |
| Printing | 2,294.38 | 4,554.81 | 6,849.19 |
| Postage, express, freights, telephones and incidentals | 3,191.32 | 4,062.16 | 7,253.48 |
| Wages servant | 420.00 | 356.80 | 776.80 |
| Traveling and Farmers' Institutes | 431.60 | 1,150.00 | 1,581.60 |
| Special appropriations | 1,364.13 | 3,341.84 | 4,705.97 |
| A. and M. College | 6,850.00 | 24,364.90 | 31,214.90 |
| State Fair and Forest Reserve | 1,500.00 | 97.37 | 1,597.37 |
| Test farms | 12,234.93 | 6,500.00 | 18,734.93 |
| Botany and Biology | 1,402.30 | 982.64 | 2,384.94 |
| Entomology | 2,611.51 | 2,543.32 | 5,154.83 |
| Veterinary and Cattle Quarantine | 5,268.37 | 6,148.28 | 11,416.65 |
| Horticultural | | 1,399.96 | 1,399.96 |
| CHEMICAL DIVISION— | | | |
| Salaries | 9,832.29 | 9,941.27 | 19,773.56 |
| Apparatus and reagents | 3,900.00 | 3,500.00 | 7,400.00 |
| Traveling | 400.00 | 400.00 | 800.00 |
| Books and periodicals | 450.00 | 200.00 | 650.00 |
| Stamps and stationery | 600.00 | 400.00 | 1,000.00 |

SUMMARY OF DISBURSEMENTS—CONTINUED.

| Distribution. | 1903. | 1904. | Total for Two Years. |
|---|---|---|---|
| CHEMICAL DIVISION—*Continued.* | | | |
| Telephones, telegrams, etc. | 600.00 | 339.67 | 939.67 |
| Furniture and repairs | 200.00 | 200.00 | 400.00 |
| Pure food work | 1,200.00 | 250.00 | 1,450.00 |
| STATE MUSEUM— | | | |
| Salary Curator | 1,525.00 | 1,350.00 | 2,875.00 |
| Salary usher | 560.00 | 480.00 | 1,040.00 |
| Salary janitor | 700.00 | 600.00 | 1,300.00 |
| Wages servant | 312.00 | 312.00 | 624.00 |
| Current work | 1,000.00 | 1,555.00 | 2,555.00 |
| Grand total | 80,250.82 | 97,518.20 | 177,759.02 |

# ITEMIZED STATEMENT

OF

EXPENSES MADE UNDER THE AUTHORITY OF THE BOARD OF AGRICULTURE AS INDICATED UNDER THE SEVERAL HEADINGS FOR THE FISCAL YEARS ENDING NOVEMBER 30, 1903, AND NOVEMBER 30, 1904, TO-WIT:

---

## BOARD OF AGRICULTURE.

### ATTORNEYS' FEES.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Mch. | 13. | Battle & Mordecai | $ 100.00 |
| June | 10. | Battle & Mordecai | 100.00 |
| | | Total | $ 200.00 |
| 1904. | | | |
| Feb. | 4. | Battle & Mordecai | $ 100.00 |
| Aug. | 6. | Battle & Mordecai | 100.00 |
| | | Total | $ 200.00 |

### EXPENSES BOARD AND COMMITTEE MEETINGS.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 4. | Howard Browning | $ 19.60 |
| | 5. | J. C. Ray | 52.20 |
| | 6. | J. B. Coffield | 39.00 |
| | 6. | C. N. Allen | 21.60 |
| | 6. | P. B. Kennedy | 49.50 |
| | 6. | A. Cannon | 62.40 |
| | 6. | W. A. Graham, Sr | 65.70 |
| | 6. | J. P. McRae | 35.80 |
| | 6. | A. T. McCallum | 37.10 |
| | 6. | William Dunn | 34.80 |
| | 6. | G. E. Flow | 39.00 |
| 1903. | | | |
| Feb. | 17. | W. A. Graham | 25.95 |
| | 28. | A. T. McCallum | 15.00 |
| Mch. | 4. | W. A. Graham | 31.90 |
| | 5. | J. B. Coffield | 12.90 |
| | 6. | A. T. McCallum | 24.00 |
| | 6. | J. P. McRae | 13.66 |
| | 7. | C. N. Allen | 10.00 |
| May | 30. | J. B. Stokes | 40.00 |
| | 30. | J. M. Forehand | 41.50 |

| | | | |
|---|---|---|---|
| June | 1. | R. L. Doughton | $ 56.90 |
| | 2. | A. Cannon | 78.40 |
| | 2. | W. A. Graham, Sr. | 64.70 |
| | 2. | William Dunn | 50.80 |
| | 2. | A. T. McCallum | 57.10 |
| | 2. | R. W. Scott | 46.00 |
| | 2. | J. P. McRae | 35.80 |
| | 2. | C. N. Allen | 36.80 |
| July | 24. | William Dunn | 35.00 |
| | 24. | J. M. Forehand | 41.00 |
| | 24. | A. T. McCallum | 37.10 |
| | 24. | W. A. Graham | 48.70 |
| Aug. | 24. | J. B. Stokes | 16.00 |
| | Total | | $1,275.91 |

1904.

1903.

| | | | |
|---|---|---|---|
| Dec. | 4. | R. L. Doughton | $ 44.90 |
| | 5. | A. T. McCallum | 41.10 |
| | 5. | J. P. McRae | 35.80 |
| | 5. | W. A. Graham | 61.20 |
| | 5. | A. Cannon | 62.40 |
| | 5. | C. N. Allen | 16.80 |
| | 5. | J. B. Stokes | 40.00 |
| | 5. | R. W. Scott | 68.00 |
| | 5. | William Dunn | 38.80 |
| | 5. | C. N. Allen | 32.00 |

1904.

| | | | |
|---|---|---|---|
| Mch. | 30. | J. B. Stokes | 32.00 |
| | 30. | C. N. Allen | 18.40 |
| | 31. | A. Cannon | 54.40 |
| | 31. | W. A. Graham | 40.70 |
| May | 6. | J. P. McRae | 27.80 |
| | 27. | J. B. Stokes | 40.00 |
| | 27. | J. M. Forehand | 43.60 |
| | 29. | J. P. McRae | 39.30 |
| | 31. | R. L. Doughton | 56.90 |
| | 31. | W. A. Graham | 64.70 |
| | 31. | R. W. Scott | 66.00 |
| | 31. | William Dunn | 42.80 |
| | 31. | A. Cannon | 126.00 |
| | 31. | C. N. Allen | 41.60 |
| | 31. | A. T. McCallum | 53.10 |
| July | 1. | A. T. McCallum | 25.10 |
| | 1. | William Dunn | 22.80 |

| | | | |
|---|---|---|---|
| Aug. | 3. | A. Cannon | $ 50.40 |
| | 5. | J. M. Forehand | 41.00 |
| | 5. | W. A. Graham | 44.70 |
| | 5. | A. T. McCallum | 37.10 |
| Oct. | 24. | W. A. Graham, committee | 13.30 |
| | 24. | J. B. Stokes, committee | 12.00 |
| | | Total | $1,434.70 |

WAGES ENGINEER.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 1. | C. R. King | $ 40.00 |
| | 15. | C. R. King | 20.00 |
| 1903. | | | |
| Jan. | 7. | C. R. King | 20.00 |
| | 15. | C. R. King | 20.00 |
| | 31. | C. R. King | 20.00 |
| Feb. | 14. | C. R. King | 20.00 |
| | 28. | C. R. King | 20.00 |
| Mch. | 14. | C. R. King | 20.00 |
| | 31. | C. R. King | 20.00 |
| April | 15. | C. R. King | 20.00 |
| | 30. | C. R. King | 20.00 |
| May | 15. | C. R. King | 20.00 |
| | 30. | C. R. King | 20.00 |
| June | 15. | C. R. King | 20.00 |
| | 30. | C. R. King | 20.00 |
| July | 15. | C. R. King | 20.00 |
| | 31. | C. R. King | 20.00 |
| Aug. | 15. | C. R. King | 20.00 |
| | 31. | C. R. King | 20.00 |
| Sept. | 15. | C. R. King | 20.00 |
| Oct. | 1. | C. R. King | 20.00 |
| | 15. | C. R. King | 20.00 |
| | 31. | C. R. King | 20.00 |
| Nov. | 14. | C. R. King | 20.00 |
| | 30. | C. R. King | 20.00 |
| | | Total | $ 520.00 |

1904.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. | 15. | C. R. King | $ 25.00 |
| | 30. | C. R. King | 25.00 |
| 1904. | | | |
| Jan. | 15. | C. R. King | 25.00 |
| Feb. | 1. | C. R. King | 25.00 |

| | | | |
|---|---|---|---|
| Feb. | 15. | C. R. King | $ 25.00 |
| | 29. | C. R. King | 25.00 |
| Mch. | 15. | C. R. King | 25.00 |
| | 31. | C. R. King | 25.00 |
| April | 15. | C. R. King | 25.00 |
| | 30. | C. R. King | 25.00 |
| May | 14. | C. R. King | 25.00 |
| | 31. | C. R. King | 25.00 |
| June | 15. | C. R. King | 25.00 |
| July | 1. | C. R. King | 25.00 |
| | 15. | C. R. King | 25.00 |
| | 30. | C. R. King | 25.00 |
| Aug. | 15. | C. R. King | 25.00 |
| | 31. | C. R. King | 25.00 |
| Sept. | 15. | C. R. King | 25.00 |
| Oct. | 1. | C. R. King | 25.00 |
| | 15. | C. R. King | 25.00 |
| | 31. | C. R. King | 25.00 |
| Nov. | 30. | C. R. King | 50.00 |
| | | Total | $ 600.00 |

FUEL.

1903.

| | | | |
|---|---|---|---|
| Jan. | 16. | Jones & Powell | $ 355.95 |
| April | 3. | Jones & Powell | 378.30 |
| Oct. | 6. | Johnson & Johnson | 795.00 |
| | | Total | $1,529.25 |

1904.

| | | | |
|---|---|---|---|
| May | 12. | Johnson & Johnson | $ 4.00 |
| July | 9. | John W. Mangum | 15.00 |
| | 15. | Lewis Hinton | 6.90 |
| | 16. | John W. Mangum | 25.44 |
| | 23. | John W. Mangum | 13.58 |
| | 28. | Seaboard Air Line Railway | 2.00 |
| | 29. | John T. Hesser | 115.52 |
| | 29. | Seaboard Air Line Railway | 363.12 |
| Nov. | 9. | E. M. Ford | 7.50 |
| | | Total | $ 553.06 |

GAS, WATER AND TELEPHONES.

| | | |
|---|---|---|
| 1902. | | |
| Dec. 16. | Wake Water Company | $ 104.73 |
| 1903. | | |
| Jan. 23. | Wake Water Company | 64.07 |
| Feb. 9. | Raleigh Electric Company | 151.47 |
| 18. | Southern Bell Telephone Company | 15.00 |
| Mch. 11. | Raleigh Electric Company | 34.42 |
| 16. | Standard Gas and Electric Company | 76.10 |
| April 3. | Standard Gas and Electric Company | 80.40 |
| 18. | Raleigh Electric Company | 31.81 |
| May 6. | Raleigh Electric Company | 29.83 |
| 6. | Standard Gas and Electric Company | 6.60 |
| 22. | Wake Water Company | 27.16 |
| June 9. | Raleigh Electric Company | 27.50 |
| 9. | Southern Bell Telephone Company | 15.00 |
| 9. | Standard Gas and Electric Company | 2.10 |
| July 8. | Standard Gas and Electric Company | .75 |
| 21. | Wake Water Company | 77.37 |
| 21. | Raleigh Electric Company | 18.80 |
| Aug. 7. | Raleigh Electric Company | 12.17 |
| Sept. 8. | Raleigh Electric Company | 14.72 |
| 8. | Standard Gas and Electric Company | 1.80 |
| Oct. 1. | Raleigh Electric Company | 15.70 |
| 1. | Standard Gas and Electric Company | 1.50 |
| Nov. 7. | Raleigh Electric Company | 25.61 |
| 30. | Standard Gas and Electric Company | 5.25 |
| Total | | $ 839.86 |

1904.

| | | |
|---|---|---|
| Dec. 10. | Raleigh Electric Company | $ 30.58 |
| 1903. | | |
| Dec. 14. | Wake Water Company | 102.55 |
| 1904. | | |
| Jan. 13. | Raleigh Electric Company | 36.08 |
| 13. | Standard Gas and Electric Company | 24.90 |
| 23. | Wake Water Company | 66.56 |
| Feb. 4. | Raleigh Electric Company | 29.29 |
| 4. | Standard Gas and Electric Company | 27.60 |
| Mch. 7. | Standard Gas and Electric Company | 37.35 |
| May 12. | Raleigh Electric Company | 126.82 |
| 12. | Standard Gas and Electric Company | 14.10 |
| 13. | Wake Water Company | 59.59 |
| June 7. | Standard Gas and Electric Company | 2.85 |

| | | | |
|---|---|---|---|
| June | 28. | Raleigh Electric Company | $ 28.16 |
| July | 1. | Standard Gas and Electric Company | 2.55 |
| | 1. | Southern Bell Telephone Company | 15.00 |
| | 5. | Raleigh Electric Company | 30.00 |
| | 8. | Raleigh Electric Company | 16.37 |
| | 29. | Wake Water Company | 104.57 |
| Aug. | 3. | Raleigh Electric Company | 17.51 |
| | 3. | Standard Gas and Electric Company | 2.25 |
| Sept. | 6. | Standard Gas and Electric Company | 2.55 |
| Oct. | 6. | Raleigh Telephone Company | 4.50 |
| | 8. | Raleigh Electric Company | 34.20 |
| Nov. | 11. | Raleigh Electric Company | 19.55 |
| | 18. | Standard Gas and Electric Company | 9.00 |
| | 21. | Standard Gas and Electric Company | 33.35 |
| | 30. | Wake Water Company | 92.13 |
| | | Total | $ 969.96 |

WAGES NIGHT WATCHMAN.

| | | | |
|---|---|---|---|
| | | 1902. | |
| Dec. | 1. | Thomas H. Cherry | $ 133.32 |
| | 15. | Thomas H. Cherry | 33.33 |
| | | 1903. | |
| Jan. | 7. | Thomas H. Cherry | 33.33 |
| | 31. | Thomas H. Cherry | 66.66 |
| Feb. | 28. | Thomas H. Cherry | 66.66 |
| Mch. | 31. | Thomas H. Cherry | 66.66 |
| April | 30. | Thomas H. Cherry | 66.66 |
| May | 30. | Thomas H. Cherry | 66.66 |
| June | 30. | Thomas H. Cherry | 66.66 |
| July | 31. | Thomas H. Cherry | 50.00 |
| Aug. | 31. | Thomas H. Cherry | 50.00 |
| Oct. | 1. | Thomas H. Cherry | 50.00 |
| | 31. | Thomas H. Cherry | 50.00 |
| Nov. | 30. | Thomas H. Cherry | 50.00 |
| | | Total | $ 849.94 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 15. | Thomas H. Cherry | $ 25.00 |
| | 30. | Thomas H. Cherry | 25.00 |
| Feb. | 1. | Thomas H. Cherry | 50.00 |
| | 29. | Marvin Smith | 40.00 |
| Mch. | 31. | Walter Greene | 41.66 |
| May | 3. | Walter Greene | 41.66 |
| | 31. | Walter Greene | 41.66 |

| | | | |
|---|---|---|---|
| July | 1. | Walter Greene | $ 50.00 |
| | 30. | Walter Greene | 50.00 |
| 1904. | | | |
| Aug. | 31. | Walter Greene | 50.00 |
| Oct. | 1. | Walter Greene | 50.00 |
| | 31. | Walter Greene | 50.00 |
| Nov. | 30. | Walter Greene | 50.00 |
| | | Total | $ 564.98 |

SUBSCRIPTIONS TO PAPERS.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Feb. | 10. | T. K. Bruner, Secretary, items filed | $ 20.50 |
| Mch. | 16. | Doubleday, Page & Co. | 3.00 |
| April | 21. | Silk Publishing Company | 1.00 |
| May | 22. | T. K. Bruner, Secretary, items filed | 2.50 |
| | | Total | $ 27.00 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 10. | Charlotte Observer | $ 8.00 |
| 1904. | | | |
| Jan. | 22. | Jackson & Bell Company | 6.00 |
| | 22. | The Morning Post | 5.00 |
| | 22. | W. A. Graham, to pay bills | 11.00 |
| | 27. | News and Observer Publishing Company | 8.00 |
| July | 2. | The Harbinger | 1.00 |
| Sept. | 2. | Raleigh Enterprise | 1.00 |
| Nov. | 9. | J. H. Mason, Charlotte Observer | 8.00 |
| | 18. | Southern Farm Magazine | 1.00 |
| | 18. | Silk Publishing Company | 1.00 |
| | 18. | Southern Planter | .50 |
| | | Total | $ 50.50 |

SALARY OF COMMISSIONER.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 1. | S. L. Patterson (due at end of fiscal year) | $ 250.00 |
| | 15. | S. L. Patterson | 83.33 |
| | 31. | S. L. Patterson | 83.33 |
| 1903. | | | |
| Jan. | 15. | S. L. Patterson | 83.33 |
| | 31. | S. L. Patterson | 83.33 |
| Feb. | 14. | S. L. Patterson | 83.33 |
| | 28. | S. L. Patterson | 83.33 |
| Mch. | 14. | S. L. Patterson | 83.33 |
| | 31. | S. L. Patterson | 83.33 |

| | | | |
|---|---|---|---|
| April | 15. | S. L. Patterson | $ 83.33 |
| | 30. | S. L. Patterson | 83.33 |
| May | 15. | S. L. Patterson | 83.33 |
| | 30. | S. L. Patterson | 83.33 |
| June | 15. | S. L. Patterson | 83.33 |
| | 30. | S. L. Patterson | 83.33 |
| July | 31. | S. L. Patterson | 166.66 |
| Aug. | 31. | S. L. Patterson | 166.66 |
| Oct. | 1. | S. L. Patterson | 166.66 |
| | 31. | S. L. Patterson | 166.66 |
| Nov. | 30. | S. L. Patterson | 166.66 |
| Total | | | $2,249.92 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 15. | S. L. Patterson | $ 83.33 |
| | 30. | S. L. Patterson | 83.33 |
| 1904. | | | |
| Jan. | 15. | S. L. Patterson | 83.33 |
| Feb. | 1. | S. L. Patterson | 83.33 |
| | 15. | S. L. Patterson | 83.33 |
| | 29. | S. L. Patterson | 83.33 |
| Mch. | 15. | S. L. Patterson | 83.33 |
| | 31. | S. L. Patterson | 83.33 |
| April | 15. | S. L. Patterson | 83.33 |
| | 30. | S. L. Patterson | 83.33 |
| May | 14. | S. L. Patterson | 83.33 |
| | 31. | S. L. Patterson | 83.33 |
| July | 1. | S. L. Patterson | 166.66 |
| | 15. | S. L. Patterson | 83.33 |
| | 30. | S. L. Patterson | 83.33 |
| Aug. | 15. | S. L. Patterson | 83.33 |
| | 31. | S. L. Patterson | 83.33 |
| Oct. | 1. | S. L. Patterson | 166.66 |
| | 31. | S. L. Patterson | 166.66 |
| Nov. | 30. | S. L. Patterson | 166.66 |
| Total | | | $1,999.92 |

SALARY OF SECRETARY.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 1. | T. K. Bruner (due at end of fiscal year) | $ 212.50 |
| | 15. | T. K. Bruner | 70.83 |
| | 31. | T. K. Bruner | 70.83 |
| 1903. | | | |
| Jan. | 15. | T. K. Bruner | 70.83 |
| | 31. | T. K. Bruner | 70.83 |

| | | | |
|---|---|---|---|
| Feb. | 14. | T. K. Bruner | $ 70.83 |
| | 28. | T. K. Bruner | 45.84 |
| Mch. | 14. | T. K. Bruner | 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| April | 15. | T. K. Bruner | 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| May | 15. | T. K. Bruner | 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| June | 15. | T. K. Bruner | 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| July | 15. | T. K. Bruner | 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| Aug. | 15. | T. K. Bruner | 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| Sept. | 15. | T. K. Bruner | 20.83 |
| Oct. | 1. | T. K. Bruner | 20.83 |
| | 15. | T. K. Bruner | 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| Nov. | 14. | T. K. Bruner | 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| | | Total | $ 987.43 |

1904.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. | 15. | T. K. Bruner | $ 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| 1904. | | | |
| Jan. | 15. | T. K. Bruner | 20.83 |
| Feb. | 1. | T. K. Bruner | 20.83 |
| | 15. | T. K. Bruner | 20.83 |
| | 29. | T. K. Bruner | 20.83 |
| Mch. | 15. | T. K. Bruner | 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| April | 15. | T. K. Bruner | 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| May | 14. | T. K. Bruner | 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| June | 15. | T. K. Bruner | 20.83 |
| July | 1. | T. K. Bruner | 20.83 |
| | 15. | T. K. Bruner | 20.83 |
| | 30. | T. K. Bruner | 20.83 |
| Aug. | 1. | T. K. Bruner | 41.66 |
| Sept. | 15. | T. K. Bruner | 20.83 |
| Oct. | 1. | T. K. Bruner | 20.83 |

| | | | |
|---|---|---|---|
| Oct. | 15. | T. K. Bruner | $ 20.83 |
| | 31. | T. K. Bruner | 20.83 |
| Nov. | 30. | T. K. Bruner | 91.66 |
| | | Total | $ 549.92 |

SALARY OF REGISTRATION CLERK.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 1. | W. A. Graham, Jr. (due at end of fiscal year) | $ 75.00 |
| | 15. | W. A. Graham, Jr | 37.50 |
| 1903. | | | |
| Jan. | 7. | W. A. Graham, Jr | 37.50 |
| | 15. | W. A. Graham, Jr | 37.50 |
| | 31. | W. A. Graham, Jr | 37.50 |
| Feb. | 14. | W. A. Graham, Jr | 37.50 |
| | 28. | W. A. Graham, Jr | 37.50 |
| Mch. | 14. | W. A. Graham, Jr | 37.50 |
| | 31. | W. A. Graham, Jr | 37.50 |
| April | 15. | W. A. Graham, Jr | 37.50 |
| | 30. | W. A. Graham, Jr | 37.50 |
| May | 15. | W. A. Graham, Jr | 37.50 |
| | 30. | W. A. Graham, Jr | 37.50 |
| June | 15. | W. A. Graham, Jr | 37.50 |
| | 30. | W. A. Graham, Jr | 37.50 |
| July | 15. | W. A. Graham, Jr | 37.50 |
| | 31. | W. A. Graham, Jr | 37.50 |
| Aug. | 15. | W. A. Graham, Jr | 37.50 |
| | 31. | W. A. Graham, Jr | 37.50 |
| Sept. | 15. | W. A. Graham, Jr | 37.50 |
| Oct. | 1. | W. A. Graham, Jr | 37.50 |
| | 15. | W. A. Graham, Jr | 37.50 |
| | 31. | W. A. Graham, Jr | 37.50 |
| Nov. | 14. | W. A. Graham, Jr | 37.50 |
| | 30. | W. A. Graham, Jr | 37.50 |
| | | Total | $ 975.00 |

1904.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. | 15. | W. A. Graham, Jr | $ 41.66 |
| | 30. | W. A. Graham, Jr | 41.66 |
| 1904. | | | |
| Jan. | 15. | W. A. Graham, Jr | 41.66 |
| Feb. | 1. | W. A. Graham, Jr | 41.66 |
| | 15. | W. A. Graham, Jr | 41.66 |
| | 29. | W. A. Graham, Jr | 41.66 |
| Mch. | 15. | W. A. Graham, Jr | 41.66 |

| | | | |
|---|---|---|---|
| Mch. | 31. | W. A. Graham, Jr | $ 41.66 |
| April | 15. | W. A. Graham, Jr | 41.66 |
| | 30. | W. A. Graham, Jr | 41.66 |
| May | 14. | W. A. Graham, Jr | 41.66 |
| | 31. | W. A. Graham, Jr | 41.66 |
| July | 1. | W. A. Graham, Jr | 100.00 |
| | 15. | W. A. Graham, Jr | 50.00 |
| | 30. | W. A. Graham, Jr | 50.00 |
| Aug. | 31. | W. A. Graham, Jr | 100.00 |
| Sept. | 15. | W. A. Graham, Jr | 50.00 |
| Oct. | 1. | W. A. Graham, Jr | 50.00 |
| | 15. | W. A. Graham, Jr | 50.00 |
| | 31. | W. A. Graham, Jr | 50.00 |
| Nov. | 30. | W. A. Graham, Jr | 100.00 |
| | | Total | $1,099.92 |

SALARY OF CLERK.

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 1. | H. P. Dortch (due at end of fiscal year) | $ 112.50 |
| | 15. | H. P. Dortch | 37.50 |
| | 31. | H. P. Dortch | 37.50 |
| 1903. | | | |
| Jan. | 15. | H. P. Dortch | 37.50 |
| | 31. | H. P. Dortch | 37.50 |
| Feb. | 14. | H. P. Dortch | 37.50 |
| | 28. | H. P. Dortch | 37.50 |
| Mch. | 14. | H. P. Dortch | 37.50 |
| | 31. | H. P. Dortch | 37.50 |
| April | 15. | H. P. Dortch | 37.50 |
| | 30. | H. P. Dortch | 37.50 |
| May | 15. | H. P. Dortch | 37.50 |
| | 30. | H. P. Dortch | 37.50 |
| June | 15. | H. P. Dortch | 37.50 |
| | 30. | H. P. Dortch | 37.50 |
| July | 15. | H. P. Dortch | 37.50 |
| | 31. | H. P. Dortch | 37.50 |
| Aug. | 15. | H. P. Dortch | 37.50 |
| | 31. | H. P. Dortch | 37.50 |
| Sept. | 15. | H. P. Dortch | 37.50 |
| Oct. | 1. | H. P. Dortch | 37.50 |
| | 15. | H. P. Dortch | 37.50 |
| | 31. | H. P. Dortch | 37.50 |
| Nov. | 15. | H. P. Dortch | 37.50 |
| | 30. | H. P. Dortch | 37.50 |
| | | Total | $1,012.50 |

1904.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. | 15. | H. P. Dortch | $ 41.66 |
| | 30. | H. P. Dortch | 41.66 |
| 1904. | | | |
| Jan. | 15. | H. P. Dortch | 41.66 |
| | 30. | H. P. Dortch | 41.66 |
| Feb. | 29. | T. H. Cherry | 62.50 |
| Mch. | 31. | T. H. Cherry | 62.50 |
| April | 30. | T. H. Cherry | 62.50 |
| May | 31. | T. H. Cherry | 62.50 |
| July | 1. | T. H. Cherry | 75.00 |
| | 30. | T. H. Cherry | 75.00 |
| Aug. | 31. | T. H. Cherry | 75.00 |
| Oct. | 1. | T. H. Cherry | 75.00 |
| | 31. | T. H. Cherry | 75.00 |
| Nov. | 30. | T. H. Cherry | 75.00 |
| | | Total | $ 866.64 |

SALARY OF STENOGRAPHER AND TYPEWRITER

| | | | |
|---|---|---|---|
| 1902. | | | |
| Dec. | 1. | Miss L. D. Rives (due at end of fiscal year) | $ 75.00 |
| | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| 1903. | | | |
| Jan. | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| Feb. | 14. | Miss L. D. Rives | 25.00 |
| | 28. | Miss L. D. Rives | 25.00 |
| Mch. | 14. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| April | 15. | Miss L. D. Rives | 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| May | 15. | Miss L. D. Rives | 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| June | 15. | Miss L. D. Rives | 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| July | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| Aug. | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| Sept. | 15. | Miss L. D. Rives | 25.00 |
| Oct. | 1. | Miss L. D. Rives | 25.00 |
| | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |

| | | | |
|---|---|---|---|
| Nov. | 14. | Miss L. D. Rives | $ 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| | | Total | $ 675.00 |

1904.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. | 15. | Miss L. D. Rives | $ 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| 1904. | | | |
| Jan. | 15. | Miss L. D. Rives | 25.00 |
| Feb. | 1. | Miss L. D. Rives | 25.00 |
| | 15. | Miss L. D. Rives | 25.00 |
| | 29. | Miss L. D. Rives | 25.00 |
| Mch. | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| April | 15. | Miss L. D. Rives | 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| May | 14. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| July | 1. | Miss L. D. Rives | 25.00 |
| | 15. | Miss L. D. Rives | 25.00 |
| | 30. | Miss L. D. Rives | 25.00 |
| Aug. | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| Sept. | 15. | Miss L. D. Rives | 25.00 |
| Oct. | 1. | Miss L. D. Rives | 25.00 |
| | 15. | Miss L. D. Rives | 25.00 |
| | 31. | Miss L. D. Rives | 25.00 |
| Nov. | 30. | Miss L. D. Rives | 50.00 |
| | | Total | $ 575.00 |

INSPECTION OF FERTILIZERS.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Jan. | 8. | E. W. Morris, Inspector, expenses itemized | $ 100.00 |
| | 8. | H. G. Lucas, Inspector, expenses itemized | 100.00 |
| | 29. | E. W. Morris, Inspector, expenses itemized | 100.00 |
| Feb. | 2. | L. G. Waugh, Inspector, expenses itemized | 100.00 |
| | 18. | J. F. Brown, Inspector, expenses itemized | 100.00 |
| | 20. | R. G. Russell, Inspector, expenses itemized | 100.00 |
| | 21. | W. L. Williams, Inspector, expenses itemized | 100.00 |
| | 24. | R. B. Thompson, Inspector, expenses itemized | 100.00 |
| | 25. | H. G. Lucas, Inspector, salary | 50.00 |
| Mch. | 6. | L. G. Waugh, Inspector, expenses itemized | 100.00 |
| | 7. | J. F. Brown, Inspector, expenses itemized | 100.00 |
| | 9. | E. W. Morris, Inspector, expenses itemized | 100.00 |

| | | | |
|---|---|---|---|
| Mch. | 16. | Heller Bros., expenses itemized | $ 14.75 |
| | 19. | R. C. Lineback, Inspector, expenses itemized | 100.00 |
| | 20. | H. G. Lucas, Inspector, expenses itemized | 100.00 |
| | 27. | R. B. Thompson, Inspector, expenses itemized | 100.00 |
| | 28. | W. L. Williams, Inspector, expenses itemized | 75.00 |
| | 30. | J. F. Brown, Inspector, expenses itemized | 75.00 |
| | 31. | W. A. Graham, Jr., expenses itemized | 9.00 |
| April | 2. | R. G. Russell, Inspector, expenses itemized | 75.00 |
| | 2. | E. W. Morris, Inspector, expenses itemized | 75.00 |
| | 2. | E. W. Morris, Inspector, salary | 75.00 |
| | 8. | W. A. Thompson, Inspector, expenses itemized | 100.00 |
| | 8. | L. G. Waugh, Inspector, expenses itemized | 75.00 |
| | 13. | R. C. Lineback, Inspector, expenses itemized | 100.00 |
| | 18. | H. G. Lucas, Inspector, salary | 35.00 |
| | 21. | R. B. Thompson, Inspector, expenses itemized | 50.00 |
| | 24. | W. A. Graham, Jr., expenses itemized | 6.55 |
| | 29. | J. F. Brown, Inspector, salary | 148.10 |
| | 30. | H. P. Dortch, Jr., expenses itemized | 30.00 |
| May | 2. | W. L. Williams, Inspector, expenses itemized | 25.00 |
| | 2. | E. W. Morris, Inspector, expenses itemized | 25.00 |
| | 4. | L. G. Waugh, Inspector, salary account | 229.19 |
| | 6. | Whitall-Tatum Company, expenses itemized | 16.20 |
| | 6. | Heller Bros., expenses itemized | 2.50 |
| | 6. | E. W. Morris, Inspector, expenses itemized | 25.00 |
| | 7. | W. A. Thompson, Inspector, salary | 77.95 |
| | 8. | R. B. Thompson, Inspector, salary | 176.00 |
| | 18. | H. G. Lucas, Inspector, salary and expenses itemized | 340.20 |
| | 18. | W. L. Williams, Insp., salary and expenses itemized | 188.61 |
| | 18. | R. G. Russell, Insp., salary and expenses itemized | 266.80 |
| | 18. | H. P. Dortch, Insp., expenses itemized | 27.90 |
| | 18. | E. W. Morris, Insp., salary and expenses itemized | 236.35 |
| | 21. | R. C. Lineback, Insp., salary and expenses itemized | 166.70 |
| | 22. | Upchurch & Holder, expenses itemized | 4.00 |
| July | 7. | E. W. Morris, Inspector, expenses itemized | 100.00 |
| Aug. | 5. | W. A. Graham, Jr., expenses itemized | 30.00 |
| | 5. | E. W. Morris, Inpector, expenses itemized | 24.20 |
| | 7. | Whitall-Tatum Company, expenses itemized | 32.40 |
| | 17. | W. A. Graham, Jr., expenses itemized | 50.00 |
| | 18. | W. A. Graham, Jr., expenses itemized | 2.73 |
| | 22. | E. W. Morris, Inspector, expenses itemized | 34.80 |
| Oct. | 2. | J. F. Moss, Inspector, expenses itemized | 75.00 |
| | 5. | W. A. Thomson, Inspector, expenses itemized | 75.00 |
| | 6. | J. F. Brown, Inspector, expenses itemized | 75.00 |
| | 20. | J. F. Brown, Inspector, expenses itemized | 75.00 |
| | 22. | J. F. Moss, Inspector, expenses itemized | 75.00 |

| | | | |
|---|---|---|---|
| Oct. | 23. | W. A. Thomson, Inspector, expenses itemized | $ 15.00 |
| Nov. | 3. | W. A. Thomson, Insp., salary and expenses itemized | 83.50 |
| | 3. | J. F. Moss, Inspector, salary | 75.00 |
| | 4. | J. F. Brown, Inspector, expenses itemized | 50.00 |
| | 17. | J. F. Brown, Insp., salary and expenses itemized | 51.96 |
| | 18. | H. P. Dortch, Jr., expenses itemized | 10.00 |
| | 24. | W. A. Graham, Jr., expenses itemized | 12.90 |
| | 30. | J. F. Moss, Insp., salary and expenses itemized | 21.95 |
| Total | | | $5,170.24 |

1904.

1903.

| | | | |
|---|---|---|---|
| Dec. | 9. | E. W. Morris, Inspector, expenses | $ 100.00 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 6. | C. D. Morris, Inspector, expenses | 75.00 |
| | 7. | R. C. Lineback, Inspector, expenses | 93.35 |
| | 11. | E. W. Morris, Inspector, expenses | 75.00 |
| | 11. | E. W. Morris, Inspector, salary | 25.00 |
| | 20. | W. A. Thomson, Inspector, expenses | 100.00 |
| | 25. | P. G. Moore, Inspector, expenses | 100.00 |
| | 26. | C. D. Harris, Inspector, expenses | 100.00 |
| | 27. | R. G. Russell, Inspector, expenses | 100.00 |
| Feb. | 2. | G. F. Catlett, Inspector, expenses | 52.50 |
| | 4. | E. W. Morris, Inspector, salary | 50.00 |
| | 13. | E. W. Morris, Inspector, expenses | 100.00 |
| | 15. | G. F. Catlett, Inspector, salary | 37.50 |
| | 16. | P. G. Moore, Inspector, expenses | 50.00 |
| | 16. | C. D. Harris, Inspector, expenses | 100.00 |
| | 18. | R. C. Lineback, Inspector, salary and expenses | 246.70 |
| | 19. | W. A. Thomson, Inspector, expenses | 100.00 |
| | 20. | W. L. Williams, Inspector, expenses | 100.00 |
| | 29. | C. D. Harris, Inspector, expenses | 75.00 |
| | 29. | G. F. Catlett, Inspector, salary | 37.50 |
| Mch. | 4. | R. G. Russell, Inspector | 75.00 |
| | 8. | J. W. Gilliken, Inspector, expenses | 100.00 |
| | 8. | J. F. Moss, Inspector, expenses | 100.00 |
| | 8. | R. B. Thompson, Inspector, expenses | 100.00 |
| | 9. | J. F. Brown, Inspector, expenses | 100.00 |
| | 11. | H. J. Reed, Inspector, expenses | 100.00 |
| | 14. | C. D. Harris, Inspector, expenses | 50.00 |
| | 14. | P. G. Moore, Inspector, expenses | 50.00 |
| | 15. | E. W. Morris, Inspector, expenses | 100.00 |
| | 18. | W. A. Thomson, Inspector, expenses | 100.00 |
| | 22. | Southern Milling Company | 2.00 |
| | 26. | J. F. Brown, Inspector | 75.00 |

| | | | |
|---|---|---|---|
| Mch. | 28. | C. D. Harris, Inspector, expenses | $ 100.00 |
| | 31. | W. M. Allen, Inspector, expenses | 75.00 |
| April | 2. | W. L. Williams, Inspector, expenses | 50.00 |
| | 6. | R. G. Russell, Inspector, expenses | 50.00 |
| | 6. | J. F. Moss, Inspector | 75.00 |
| | 7. | J. F. Brown, Inspector | 50.00 |
| | 9. | R. B. Thompson, Inspector | 75.00 |
| | 11. | H. J. Reed, Inspector | 50.00 |
| | 14. | W. A. Thomson, Inspector | 50.00 |
| | 14. | J. F. Brown, Inspector | 75.00 |
| | 14. | E. W. Morris, Inspector | 75.00 |
| | 16. | H. G. Lucas, Inspector | 50.00 |
| | 19. | H. G. Lucas, Inspector | 50.00 |
| | 20. | J. W. Gilliken, Inspector | 50.00 |
| | 20. | E. W. Morris, Inspector, salary | 25.00 |
| | 20. | C. D. Harris, Inspector, expenses | 25.00 |
| | 23. | J. W. Gilliken, Inspector, salary and expenses | 61.30 |
| | 30. | W. M. Allen, Inspector, expenses | 75.00 |
| | 30. | W. M. Allen, Inspector, salary | 75.00 |
| May | 2. | W. A. Graham, Inspector, expenses | 12.10 |
| | 2. | H. G. Reed, Inspector | 15.00 |
| | 4. | W. L. Williams, Inspector, salary and expenses | 223.67 |
| | 4. | J. F. Moss, Inspector, salary | 75.00 |
| | 4. | W. A. Thomson, Inspector, salary and expenses | 151.90 |
| | 4. | P. G. Moore, Inspector, salary and expenses | 88.90 |
| | 5. | R. G. Russell, Inspector, salary and expenses | 332.76 |
| | 6. | H. G. Reed, Inspector, salary and expenses | 150.45 |
| | 6. | R. B. Thompson, Inspector, salary and expenses | 146.53 |
| | 9. | H. G. Lucas, Inspector, expenses | 25.00 |
| | 12. | E. W. Morris, Inspector | 25.00 |
| | 17. | J. F. Brown, Inspector, salary and expenses | 87.73 |
| | 18. | H. G. Lucas, Inspector, salary and expenses | 94.00 |
| | 18. | H. G. Lucas, Inspector, salary and expenses | 34.72 |
| | 21. | E. W. Morris, Inspector, salary and expenses | 270.65 |
| | 21. | J. F. Moss, Inspector, salary and expenses | 95.40 |
| | 31. | W. M. Allen, Inspector, salary | 75.00 |
| June | 20. | C. D. Harris, Inspector, expenses | 100.00 |
| July | 5. | C. D. Harris, Inspector, expenses | 50.00 |
| | 8. | T. F. Brockwell | 5.00 |
| | 20. | C. D. Harris, Inspector, expenses | 50.00 |
| | 30. | W. M. Allen, Inspector, expenses | 75.00 |
| Aug. | 1. | C. D. Harris, Inspector, expenses | 50.00 |
| | 22. | C. D. Harris, Inspector, expenses | 50.00 |
| | 30. | C. D. Harris, Inspector, expenses | 25.00 |

| | | | |
|---|---|---|---|
| Sept. | 19. | W. M. Allen, Inspector, expenses | $ 61.85 |
| | 24. | W. A. Thomson, Inspector, expenses | 100.00 |
| Oct. | 3. | L. G. Waugh, Inspector, expenses | 75.00 |
| | 5. | H. J. Reed, Inspector, expenses | 75.00 |
| | 20. | L. G. Waugh, Inspector | 50.00 |
| | 24. | C. D. Harris, Inspector | 10.35 |
| | 25. | W. A. Thomson, Inspector | 75.00 |
| | 28. | H. J. Reed, Inspector | 75.00 |
| Nov. | 4. | L. G. Waugh, Inspector | 57.45 |
| | 16. | W. A. Thomson, Inspector, salary and expenses | 118.90 |
| | 22. | H. J. Reed, Inspector, salary and expenses | 118.95 |
| Total | | | $6,932.16 |

TAGS AND PAPER.

1903.

| | | | |
|---|---|---|---|
| Jan. | 26. | Dennison Manufacturing Company | $1,540.87 |
| Feb. | 4. | Dobler & Mudge | 1,355.72 |
| April | 8. | Dennison Manufacturing Company | 480.00 |
| | 8. | Dobler & Mudge | 670.28 |
| May | 6. | Dennison Manufacturing Company | 256.50 |
| | 6. | Dobler & Mudge | 365.63 |
| Aug. | 7. | Dobler & Mudge | 411.94 |
| Total | | | $5,080.94 |

1904.

1904.

| | | | |
|---|---|---|---|
| Jan. | 20. | Dobler & Mudge | $1,520.48 |
| | 26. | Brandon Printing Company, lithographing | 56.00 |
| | 26. | Dennison Manufacturing Company | 1,410.00 |
| Mch. | 4. | Dobler & Mudge | 67.40 |
| | 7. | W. T. Terry | 27.00 |
| | 7. | Heller Brothers | 2.25 |
| | 23. | S. H. Wiley | 49.10 |
| April | 22. | Dennison Manufacturing Company | 1,066.50 |
| May | 7. | Dennison Manufacturing Company | 94.00 |
| | 7. | Dobler & Mudge | 31.20 |
| | 7. | Dobler & Mudge | 1,497.44 |
| | 12. | Heller Brothers | 13.00 |
| June | 8. | Whitall-Tatum Company | 48.60 |
| July | 5. | S. H. Wiley | 23.50 |
| | 29. | S. H. Wiley | 66.25 |
| Aug. | 3. | Dennison Manufacturing Company | 94.00 |
| Sept. | | S. H. Wiley | 24.70 |
| Total | | | $6,091.42 |

PRINTING.

1902.

| | | | |
|---|---|---|---|
| Dec. | 22. | Edwards & Broughton | $ 303.22 |
| | 31. | Edwards & Broughton | 248.73 |
| | 31. | Edwards & Broughton | 84.30 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 20. | Edwards & Broughton | 102.27 |
| Feb. | 28. | Edwards & Broughton | 537.92 |
| Mch. | 19. | Brandon Printing Company, lithographic work | 76.50 |
| May | 2. | W. M. Utley, Bulletin list | 15.00 |
| | 6. | Brandon Printing Company, lithographic work | 11.00 |
| | 8. | Edwards & Broughton | 767.94 |
| | 9. | W. M. Utley, Bulletin list | 13.75 |
| | 16. | W. M. Utley, Bulletin list | 15.00 |
| | 23. | W. M. Utley, Bulletin list | 15.00 |
| | 30. | W. M. Utley, Bulletin list | 15.00 |
| June | 6. | W. M. Utley, Bulletin list | 5.00 |
| July | 8. | Gatchell & Manning, making plates | 6.50 |
| Aug. | 7. | Brandon Printing Company, Lithographers | 77.25 |
| | | Total | $2,294.38 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 30. | E. M. Uzzell & Co | $1,755.96 |
| May | 27. | E. M. Uzzell & Co | 899.49 |
| Aug. | 13. | E. M. Uzzell & Co | 730.05 |
| Sept. | 21. | E. M. Uzzell & Co | 656.70 |
| Nov. | 25. | E. M. Uzzell & Co | 512.61 |
| | | Total | $4,554.81 |

POSTAGE, EXPRESS, FREIGHTS, TELEGRAMS AND INCIDENTALS.

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | C. T. Bailey, P. M., postage | $ 108.97 |
| | 1. | C. S. Allen, agent, freight | 82.24 |
| | 13. | C. T. Bailey, P. M., postage | 37.95 |
| | 17. | Southern Express Company | 69.76 |
| | 17. | T. K. Bruner, Secretary, incidentals itemized | 7.05 |
| | 19. | S. S. Batchelor, incidentals itemized | 33.44 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 8. | Western Union telegrams | 20.55 |
| | 17. | C. T. Bailey, P. M., postage | 76.50 |
| | 24. | A. Tucker, drayage | 27.75 |
| Feb. | 3. | Southern Express Company | 35.10 |
| | 10. | Southern Express Company | 88.80 |
| | 10. | T. K. Bruner, Secretary, itemized | 47.84 |

| | | | |
|---|---|---|---|
| Feb. | 10. | A. Williams & Co., itemized | $ 34.15 |
| | 13. | C. T. Bailey, P. M., postage | 30.94 |
| | 14. | Hugh Higgs, labor | 12.00 |
| Mch. | 2. | Southern Express Company | 121.40 |
| | 6. | Hugh Higgs, labor | 12.00 |
| | 10. | C. T. Bailey, P. M., postage | 25.00 |
| | 16. | Western Union Telegraph Company, telegrams | 17.23 |
| | 16. | Seaboard Air Line, freights | 32.22 |
| | 16. | Southern Railway, freights | 30.91 |
| | 16. | H. P. Dortch, Jr., incidentals itemized | 20.75 |
| | 16. | H. P. Dortch, Jr., incidentals itemized | 9.50 |
| | 16. | Postal Telegraph-Cable Company | 2.71 |
| | 19. | C. T. Bailey, P. M., postage | 64.28 |
| | 26. | C. T. Bailey, P. M., postage | 50.00 |
| | 31. | Hugh Higgs, labor | 12.00 |
| April | 3. | Southern Express Company | 171.85 |
| | 3. | Southern Railway, freights | 31.98 |
| | 3. | H. P. Dortch, Jr., incidentals itemized | 10.35 |
| | 3. | B. W. Kilgore, incidentals itemized | 35.00 |
| | 6. | V. F. Coleman, agent, itemized | 10.50 |
| | 13. | Ellington, Jones & Harris, itemized | 54.00 |
| | 18. | W. C. Cooper, itemized | 23.40 |
| | 28. | C. T. Bailey, P. M., postage | 40.38 |
| | 30. | Hugh Higgs, labor | 12.00 |
| May | 2. | C. T. Bailey, P. M., postage | 60.00 |
| | 6. | A. Williams & Co., itemized | 53.50 |
| | 6. | Postal Telegraph Company | 5.11 |
| | 6. | Southern Express Company | 104.05 |
| | 6. | Western Union Telegraph Company | 31.62 |
| | 6. | A. Tucker, drayage | 6.45 |
| | 6. | H. P. Dortch, Jr., incidentals itemized | 5.10 |
| | 21. | C. T. Bailey, P. M., postage | 30.00 |
| | 22. | T. K. Bruner, Secretary, itemized | 8.09 |
| | 22. | T. H. Briggs & Sons, itemized | 18.10 |
| | 22. | Dobbin & Ferrall, itemized | 30.40 |
| | 23. | C. P. Wharton, itemized | 79.09 |
| | 23. | Allen Roofing Company, itemized | 2.25 |
| | 30. | Hugh Higgs, labor | 12.00 |
| June | 3. | C. T. Bailey, P. M., postage | 43.65 |
| | 8. | C. T. Bailey, P. M., postage | 88.88 |
| | 9. | T. H. Briggs & Sons, itemized | 10.78 |
| | 9. | Western Union Telegraph Company | 2.15 |
| | 9. | A. Williams & Co., stationery, itemized | 28.40 |
| | 9. | Boylan, Pearce & Company, itemized | 7.60 |
| | 9. | Southern Express Company, itemized | 28.60 |

| | | | |
|---|---|---|---|
| June | 9. | H. H. Brimley, Curator, itemized | $ 6.60 |
| | 12. | C. T. Bailey, P. M., postage | 22.40 |
| | 16. | Marie E. Stunkel | 1.50 |
| | 22. | C. T. Bailey, P. M., postage | 50.00 |
| | 30. | Hugh Higgs, labor | 12.00 |
| July | 2. | C. T. Bailey, P. M., postage | 32.32 |
| | 8. | Seaboard Air Line, freights | 14.87 |
| | 8. | Southern Express Company | 25.79 |
| | 8. | Western Union Telegraph Company | 4.33 |
| | 8. | H. H. Brimley, Curator, itemized | 26.37 |
| | 8. | A. Williams & Co., stationery, etc | 11.30 |
| | 8. | William Taylor | 12.00 |
| | 8. | T. H. Briggs & Sons | 10.30 |
| | 8. | Young & Hughes, plumbing | 3.75 |
| | 31. | Hugh Higgs, labor | 12.00 |
| Aug. | 5. | C. T. Bailey, P. M., postage | 25.00 |
| | 5. | Seaboard Air Line, freights | 3.72 |
| | 7. | Southern Express Company | 16.05 |
| | 7. | Weathers & Utley | 9.00 |
| | 7. | A. Williams & Co., stationery | 5.75 |
| | 7. | Jones & Powell | 14.00 |
| | 7. | H. H. Brimley, Curator | 22.49 |
| | 12. | C. T. Bailey, P. M., postage | 32.40 |
| | 18. | C. T. Bailey, P. M., postage | 30.00 |
| | 31. | Hugh Higgs, labor | 12.00 |
| Sept. | 5. | Isaac Hall | 5.00 |
| | 8. | Allen Roofing Company, repairs | 27.97 |
| | 8. | Jones & Powell | 6.00 |
| | 8. | F. V. Gunn & Company | 13.25 |
| | 8. | W. A. Graham, Jr., to pay small bills | 16.45 |
| | 10. | Southern Express Company | 18.85 |
| | 11. | C. T. Bailey, P. M., postage | 32.40 |
| | 15. | C. T. Bailey, P. M., postage | 30.00 |
| | 22. | W. E. Bonner | 2.50 |
| Oct. | 1. | Hugh Higgs, labor | 12.00 |
| | 9. | C. T. Bailey, P. M., postage | 80.68 |
| | 9. | A. Tucker, drayage | 7.10 |
| | 10. | C. T. Bailey, P. M., postage | 30.00 |
| | 14. | Southern Express Company | 27.90 |
| | 15. | Walter C. Cooper, painting and glazing | 28.75 |
| | 21. | Walter C. Cooper, painting and glazing | 12.00 |
| | 31. | Hugh Higgs, labor | 12.00 |
| | 31. | C. T. Bailey, P. M., postage | 40.00 |
| | 31. | C. T. Bailey, P. M., postoffice-box rent | 1.50 |

| | | | |
|---|---|---|---|
| Nov. | 5. | Jones & Powell | $ 10.00 |
| | 7. | Southern Express Company | 61.15 |
| | 9. | Western Union Telegraph Company | 8.51 |
| | 13. | A. Tucker, drayage | 3.50 |
| | 13. | Southern Railway Company, freights | 11.39 |
| | 13. | Seaboard Air Line, freights | 2.39 |
| | 13. | W. A. Graham, Jr., to pay small bills | 7.65 |
| | 13. | B. W. Kilgore, State Chemist | 35.00 |
| | 18. | Robert Hollman | 7.00 |
| | 30. | Hugh Higgs, labor | 12.00 |
| | 30. | Carolina Trust Company | 56.12 |
| Total | | | $3,191.32 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 7. | Southern Bell Telephone Company | $ 15.00 |
| | 8. | C. T. Bailey, P. M., postage | 30.00 |
| | 8. | C. T. Bailey, P. M., postage | 69.06 |
| | 16. | C. T. Bailey, P. M., postage | 8.24 |
| | 17. | Hugh Higgs | 6.00 |
| | 17. | A. Tucker, drayage | 7.00 |
| | 18. | Southern Express Company | 12.20 |
| | 30. | Hugh Higgs | 6.00 |
| 1904. | | | |
| Jan. | 2. | C. T. Bailey, P. M., postage | 55.13 |
| | 12. | C. T. Bailey, P. M., postage | 100.00 |
| | 12. | C. T. Bailey, P. M., postage | 1.50 |
| | 13. | T. H. Briggs & Sons | 12.93 |
| | 13. | Raleigh Real Estate & Trust Company | 12.40 |
| | 13. | A. Tucker, drayage | 10.80 |
| | 13. | Young & Hughes | 7.75 |
| | 13. | Western Union Telegraph Company | 3.12 |
| | 13. | Postal Telegraph and Cable Company | 2.12 |
| | 13. | Jones & Powell | 6.00 |
| | 14. | Southern Express Company | 58.70 |
| | 14. | A. Williams & Co | 21.65 |
| | 14. | W. A. Graham, Jr | 2.33 |
| | 22. | Gatchell & Manning, plates | 47.00 |
| | 28. | W. T. Terry | 21.00 |
| | 29. | C. T. Bailey, P. M., postage | 25.00 |
| Feb. | 1. | Hugh Higgs | 12.00 |
| | 4. | Southern Express Company | 155.15 |
| | 4. | Jones & Powell | 4.00 |
| | 4. | A. Tucker, drayage | 6.60 |
| | 6. | Western Union Telegraph Company | 8.73 |

| | | | |
|---|---|---|---|
| Feb. | 6. | C. T. Bailey, P. M., postage | $ 30.00 |
| | 15. | Hugh Higgs | 6.00 |
| | 15. | C. J. Dunn & Co | 5.00 |
| | 18. | Ballie Mangum | 1.50 |
| | 19. | C. T. Bailey, P. M., postage | 64.66 |
| | 19. | Heller Brothers | 2.25 |
| | 19. | T. H. Briggs & Sons | 2.00 |
| | 25. | A. Hoen & Co | 270.00 |
| | 27. | Seaboard Air Line Railway, freights | 3.55 |
| | 29. | Carolina Wood Works | 2.50 |
| | 29. | Hugh Higgs | 6.00 |
| Mch. | 1. | C. T. Bailey, P. M., postage | 40.00 |
| | 1. | C. T. Bailey, P. M., postage, Bulletin | 99.27 |
| | 5. | Southern Express Company | 157.05 |
| | 5. | Western Union Telegraph Company | 9.91 |
| | 5. | Jones & Powell | 2.00 |
| | 5. | Thomas H. Briggs & Sons | 2.70 |
| | 5. | Postal Telegraph and Cable Company | 1.20 |
| | 5. | A. Williams & Co | 32.30 |
| | 8. | A. Tucker, drayage | 5.65 |
| | 15. | Hugh Higgs | 6.00 |
| | 17. | C. T. Bailey, P. M., postage | 50.00 |
| | 25. | C. T. Bailey, P. M., postage | 30.00 |
| | 31. | Hugh Higgs | 6.00 |
| April | 2. | Southern Express Company | 265.74 |
| | 5. | A. Tucker, drayage | 5.35 |
| | 14. | Jones & Powell | 6.00 |
| | 14. | Postal Telegraph and Cable Company | 3.08 |
| | 14. | T. H. Briggs & Sons | 2.60 |
| | 14. | A. Williams & Co | 4.75 |
| | 14. | Western Union Telegraph Company | 19.65 |
| | 14. | Young & Hughes, Plumbers | 2.25 |
| | 14. | Carolina Wood Works | 25.00 |
| | 14. | Hugh Higgs | 6.00 |
| | 14. | C. T. Bailey, P. M., postage | 40.00 |
| | 22. | C. T. Bailey, P. M., box rent | 1.50 |
| | 30. | Hugh Higgs | 6.00 |
| May | 3. | A. Tucker, drayage | 8.20 |
| | 3. | Southern Express Company | 163.48 |
| | 4. | C. T. Bailey, P. M., postage, Bulletin | 110.22 |
| | 6. | Weathers & Utley | 16.50 |
| | 6. | A. Tucker, drayage | 8.55 |
| | 7. | Allen Roofing Company, repairs | 8.30 |
| | 12. | T. H. Cherry | 2.00 |
| | 12. | Western Union Telegraph Company | 12.66 |

| | | | |
|---|---|---|---|
| May | 12. | Postal Telegraph and Cable Company | $ 3.48 |
| | 12. | Thomas H. Briggs & Sons | 1.00 |
| | 13. | J. W. Mangum | 6.00 |
| | 14. | Hugh Higgs | 6.00 |
| | 14. | C. T. Bailey, P. M., postage | 22.68 |
| | 18. | C. T. Bailey, P. M., postage | 30.00 |
| | 21. | A. A. Howell | 23.50 |
| | 31. | Hugh Higgs | 6.00 |
| June | 2. | C. T. Bailey, P. M | 30.00 |
| | 4. | A. Tucker, drayage | 3.85 |
| | 4. | Southern Express Company | 65.65 |
| | 4. | C. T. Bailey, P. M., postage, Bulletin | 34.63 |
| | 8. | Thomas H. Brigss & Sons | 4.60 |
| | 8. | Morgan Envelope Company | 6.25 |
| | 8. | Johnson & Johnson | 9.00 |
| | 8. | Heller Bros. | 4.00 |
| | 8. | Western Union Telegraph Company | 4.83 |
| | 8. | A. Williams & Co | 6.15 |
| | 8. | W. A. Graham, Jr | 1.90 |
| | 20. | C. T. Bailey, Postmaster | 30.00 |
| July | 1. | C. T. Bailey, Postmaster, box rent | 1.50 |
| | 1. | Southern Express Company | 20.50 |
| | 2. | A. Tucker, drayage | 4.35 |
| | 5. | C. T. Bailey, Postmaster | 32.20 |
| | 6. | C. T. Bailey, Postmaster | 60.92 |
| | 8. | Western Union Telegraph Company | 4.17 |
| | 8. | A. Williams & Co | 3.35 |
| | 8. | T. H. Briggs & Sons | 1.75 |
| | 8. | W. A. Graham, Jr | 1.40 |
| | 9. | W. M. Utley, Bulletin list | 18.75 |
| | 12. | C. T. Bailey, Postmaster | 60.00 |
| | 16. | W. M. Utley, Bulletin list | 15.00 |
| | 18. | American Type Founders Company, Bulletin list | 8.16 |
| | 23. | W. M. Utley, Bulletin list | 15.00 |
| | 23. | Glenn & Williams, painting | 3.75 |
| | 25. | C. T. Bailey, Postmaster | 37.89 |
| | 29. | American Type Founders Company | 9.56 |
| | 29. | Johnson & Johnson | 1.10 |
| | 30. | T. H. Cherry | 2.00 |
| | 30. | Allen Roofing Company | 9.60 |
| | 30. | W. M. Utley | 15.00 |
| Aug. | 2. | A. Tucker, drayage | 1.85 |
| | 3. | American Type Founders Company | 9.76 |
| | 3. | A. Williams & Co | 4.50 |
| | 3. | Southern Express Company | 16.30 |

| | | | |
|---|---|---|---|
| Aug. | 3. | Dobbin & Ferrall | $ 4.50 |
| | 4. | C. T. Bailey, Postmaster | 30.00 |
| | 5. | Carolina Wood Workers | 12.50 |
| | 6. | Raleigh Telephone Company | 4.50 |
| | 6. | W. M. Utley, Bulletin list | 15.00 |
| | 12. | American Type Founders Company | 14.26 |
| | 13. | W. M. Utley | 15.00 |
| | 15. | C. T. Bailey, Postmaster | 75.00 |
| | 17. | Carolina Wood Workers | 14.75 |
| | 20. | W. M. Utley, Bulletin list | 15.00 |
| | 27. | W. M. Utley, Bulletin list | 15.00 |
| | 27. | Carolina Wood Workers | 9.36 |
| | 27. | C. T. Bailey, Postmaster | 10.00 |
| | 30. | American Type Founders Company | 18.39 |
| Sept. | 1. | A. Tucker, drayage | 4.45 |
| | 1. | C. T. Bailey, Postmaster | 20.00 |
| | 3. | W. M. Utley | 10.00 |
| | 3. | American Type Founders Company | 3.88 |
| | 6. | Southern Express Company | 23.30 |
| | 6. | American Type Founders Company | 33.72 |
| | 6. | C. T. Bailey, Postmaster | 82.44 |
| | 6. | A. Williams & Co | 2.30 |
| | 8. | C. T. Bailey, Postmaster | 45.00 |
| | 9. | Edwards & Broughton | 4.55 |
| | 9. | Johnson & Johnson | 12.00 |
| | 9. | Western Union Telegraph Company | 5.37 |
| | 10. | W. M. Utley, Bulletin list | 15.00 |
| | 17. | W. M. Utley, Bulletin list | 15.00 |
| | 20. | Baptist Book Store | 1.75 |
| | 20. | T. F. Brockwell | 3.10 |
| | 24. | Carolina Wood Works | 4.68 |
| | 24. | W. M. Utley | 10.00 |
| Oct. | 1. | A. Tucker, drayage | 5.10 |
| | 1. | Carolina Wood Workers | 10.00 |
| | 4. | Southern Express Company | 53.80 |
| | 4. | C. T. Bailey, Postmaster | 29.82 |
| | 6. | Raleigh Iron Works Company | 42.92 |
| | 6. | A. A. Howell | 115.00 |
| | 6. | Western Union Telegraph Company | 3.48 |
| | 15. | C. T. Bailey, Postmaster | 30.00 |
| | 22. | A. Tucker, drayage | 7.50 |
| | 22. | F. W. Hunnicutt | 6.00 |
| | 22. | E. M. Uzzell & Co | 5.04 |
| | 25. | C. T. Bailey, Postmaster | 16.96 |
| | 28. | C. T. Bailey, Postmaster | 1.50 |

| | | | |
|---|---|---|---|
| Nov. | 2. | Southern Express Company | $ 61.85 |
| | 2. | C. T. Bailey, Postmaster | 34.90 |
| | 2. | Raleigh Iron Works Company, boiler repairs | 5.90 |
| | 3. | American Type Founders Company | 1.50 |
| | 3. | A. Tucker, drayage | 7.60 |
| | 7. | C. T. Bailey, Postmaster | 30.00 |
| | 8. | Western Union Telegraph Company | 5.98 |
| | 12. | Will. Carroll, repairs | 42.75 |
| | 15. | K. F. Perry, labor | 2.25 |
| | 15. | William Taylor | 10.50 |
| | 18. | J. A. Horton | 2.50 |
| | 18. | W. H. Hughes | 1.25 |
| | 18. | Young & Hughes | 3.60 |
| | 18. | Reliable Poultry Journal, cuts | 4.50 |
| | 18. | W. B. Mann | 1.50 |
| | 30. | C. T. Bailey, Postmaster | 30.00 |
| Total | | | $4,062.16 |

WAGES OF SERVANTS.

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | James Higgs (due at end of fiscal year) | $ 60.00 |
| | 15. | James Higgs | 15.00 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | James Higgs | 15.00 |
| | 31. | James Higgs | 30.00 |
| Feb. | 28. | James Higgs | 30.00 |
| Mch. | 31. | James Higgs | 30.00 |
| April | 30. | James Higgs | 30.00 |
| May | 30. | James Higgs | 30.00 |
| June | 30. | James Higgs | 30.00 |
| July | 31. | James Higgs | 30.00 |
| Aug. | 31. | James Higgs | 30.00 |
| Oct. | 1. | James Higgs | 30.00 |
| | 31. | James Higgs | 30.00 |
| Nov. | 30. | James Higgs | 30.00 |
| Total | | | $ 420.00 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 30. | James Higgs | $ 30.00 |

1904.

| | | | |
|---|---|---|---|
| Feb. | 1. | James Higgs | 30.00 |
| | 29. | James Higgs | 30.00 |
| Mch. | 31. | James Higgs | 30.00 |
| April | 30. | Charles Higgs | 20.00 |

| | | |
|---|---|---|
| May 31. | Charles Higgs | $ 20.00 |
| July 1. | Charles Higgs | 20.00 |
| 1. | Hugh Higgs | 16.00 |
| 15. | Charles Higgs | 10.00 |
| 15. | Hugh Higgs | 8.00 |
| 30. | Charlie Higgs | 10.00 |
| 30. | Hugh Higgs | 8.00 |
| Aug. 15. | Hugh Higgs | 8.00 |
| 31. | Charlie Higgs | 20.00 |
| 31. | Hugh Higgs | 8.00 |
| Sept. 15. | Charlie Higgs | 10.00 |
| 15. | Hugh Higgs | 3.20 |
| Oct. 1. | Charlie Higgs | 10.00 |
| 31. | Charlie Higgs | 20.00 |
| 31. | Hugh Higgs | 9.60 |
| Nov. 30. | Charlie Higgs | 20.00 |
| 30. | Hugh Higgs | 16.00 |
| | Total | $ 356.80 |

TRAVELING AND FARMERS' INSTITUTES.

1903.

| | | |
|---|---|---|
| May 19. | S. L. Patterson, Commissioner | $ 100.00 |
| July 21. | W. A. Graham, Jr | 50.00 |
| Aug. 3. | B. W. Kilgore | 100.00 |
| 5. | B. W. Kilgore | 100.00 |
| 13. | B. W. Kilgore | 50.00 |
| Oct. 17. | T. K. Bruner, Secretary, travel account | 31.60 |
| | Total | $ 431.60 |

1904.

| | | |
|---|---|---|
| Jan. 18. | S. L. Patterson, Commissioner | $ 400.00 |
| July 15. | Tait Butler | 250.00 |
| Aug. 20. | Tait Butler | 250.00 |
| Sept. 10. | Tait Butler | 250.00 |
| | Total | $1,150.00 |

SPECIAL APPROPRIATIONS.

(Items which do not fall under any of the regular appropriations).

1902.

| | | |
|---|---|---|
| Dec. 20. | Raleigh Real Estate and Trust Co., boiler insurance | $ 50.00 |

1903.

| | | |
|---|---|---|
| Jan. 9. | H. H. Brimley, special Museum work | 157.78 |
| Feb. 13. | H. H. Brimley, special Museum work | 146.40 |

| | | | |
|---|---|---|---|
| Feb. | 19. | Dobbin & Ferrall, linoleum for Museum floor | $ 695.50 |
| Mch. | 11. | T. B. Parker, special work | 37.60 |
| June | 8. | Robert Coe, topographical survey | 85.86 |
| July | 10. | Robert Coe, topographical survey | 115.62 |
| | 10. | Robert Coe, topographical survey | 20.75 |
| Aug. | 7. | Robert Coe, topographical survey | 54.62 |
| | | Total | $1,364.13 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 2. | Miss Mary Davis, stenographer | $ 32.00 |
| Feb. | 1. | Miss Mary Davis, stenographer | 40.00 |
| | 20. | Miss Mary Davis, stenographer | 20.00 |
| | 25. | H. C. Rizer, topographical survey | 287.42 |
| | 29. | Miss Mary Davis, stenographer | 20.00 |
| | 29. | H. C. Rizer, topographical survey | 199.20 |
| Mch. | 31. | Miss Mary Davis, stenographer | 40.00 |
| April | 7. | H. C. Rizer, topographical survey | 111.13 |
| | 14. | Charles Root, insurance renewals | 135.00 |
| | 14. | Raleigh Real Estate and Trust Co., Ins. renewals | 225.00 |
| | 14. | Phillips & Snow, insurance renewals | 63.00 |
| | 14. | Walters Durham, Agent, insurance renewals | 36.00 |
| | 14. | Willard & Giles, insurance renewals | 45.00 |
| | 14. | Grimes & Vass, insurance renewals | 90.00 |
| | 14. | Carolina Trust Company, insurance renewals | 117.00 |
| | 14. | Carey J. Hunter, insurance renewals | 45.00 |
| | 14. | W. H. Dodd, insurance renewals | 45.00 |
| | 14. | Robert B. Hall, insurance renewals | 72.00 |
| | 14. | B. G. Cowper, insurance renewals | 144.00 |
| | 14. | W. W. Smith, insurance renewals | 99.00 |
| | 14. | T. T. Hay & Bro., insurance renewals | 90.00 |
| | 14. | Charles E. Johnson, Jr., insurance renewals | 36.00 |
| | 30. | Miss Mary Davis, stenographer | 40.00 |
| May | 6. | Royall & Borden, furniture | 52.50 |
| | 23. | Boylan, Pearce & Co., carpets | 93.63 |
| | 31. | Miss Mary Davis, stenographer | 40.00 |
| June | 2. | W. C. Riddick | 150.00 |
| | 15. | Miss Mary Davis, stenographer | 20.00 |
| July | 1. | Miss Mary Davis, stenographer | 25.00 |
| | 30. | Miss Nell Bernard, stenographer | 30.00 |
| Aug. | 15. | Raleigh Real Estate and Trust Company | 10.85 |
| | 31. | Miss Nell Bernard, stenographer | 30.00 |
| Oct. | 1. | Miss Nell Bernard, stenographer | 30.00 |
| | 31. | Miss Nell Bernard, stenographer | 30.00 |
| Nov. | 12. | B. R. Lacy, Treasurer, for World's Fair | 708.11 |

| | | | |
|---|---|---|---|
| Nov. | 30. | Miss Nell Bernard, stenographer | $ 30.00 |
| July | 2. | W. F. Massey's stenographer | 10.00 |
| Aug. | 1. | W. F. Massey's stenographer | 10.00 |
| Sept. | 1. | W. F. Massey's stenographer | 10.00 |
| Oct. | 1. | W. F. Massey's stenographer | 10.00 |
| | 31. | W. F. Massey's stenographer | 10.00 |
| Nov. | 1. | W. F. Massey's stenographer | 10.00 |
| | | Total | $3,341.84 |

NORTH CAROLINA COLLEGE A. & M. ARTS.

1903.

| | | | |
|---|---|---|---|
| Feb. | 16. | B. R. Lacy, Treasurer, account salary of President | $1,250.00 |
| | 16. | B. R. Lacy, Treas., account scholarships at College | 1,590.00 |
| May | 30. | B. R. Lacy, Treas., account scholarships at College | 2,010.00 |
| | 30. | B. R. Lacy, Treas., account student labor at College | 2,000.00 |
| | | Total | $6,850.00 |

1904.

| | | | |
|---|---|---|---|
| Feb. | 27. | A. F. Bowen, Bursar College, purchase lots | $2,000.00 |
| Mch. | 4. | J. J. Bernard, recording deeds | 6.50 |
| April | 19. | A. F. Bowen, Bursar, building and lots | 6,575.00 |
| | 23. | W. C. Riddick, College building | 500.00 |
| May | 11. | W. C. Riddick, College building | 600.00 |
| | 19. | Bart. M. Gatling, purchase lots | 500.00 |
| | 25. | A. F. Bowen, Bursar | 10,000.00 |
| April | 16. | Tait Butler, traveling interest College | 150.00 |
| | 16. | Tait Butler, traveling interest College | 100.00 |
| May | 6. | Tait Butler, traveling interest College | 12.91 |
| | 6. | C. W. Burkett, traveling interest College | 112.02 |
| | 31. | A. T. McCallum, traveling interest College | 65.12 |
| June | 7. | Charles J. Parker, chairs for College | 405.60 |
| July | 18. | John Strudwick, lots | 1,500.00 |
| | 19. | Banks Tate, lot | 400.00 |
| | 29. | Charlotte Observer | 7.50 |
| | 29. | Daily Record | 2.25 |
| Aug. | 22. | W. R. Crawford, Jr., lots | 400.00 |
| | 27. | J. J. Bernard, registering deeds | 3.00 |
| Sept. | 6. | News Publishing Company | 5.00 |
| | 9. | News and Observer Publishing Company | 18.00 |
| | 9. | The Telegram | 2.00 |
| | 22. | W. J. Peele, attorney, lots | 1,000.00 |
| | | Total | $24,364.90 |

AID TO THE STATE FAIR.

1903.

| | | |
|---|---|---|
| April 1. | Joseph E. Pogue, Secretary | $1,500.00 |
| | Total | $1,500.00 |

AID TO FOREST RESERVE.

1904.

| | | |
|---|---|---|
| Feb. 25. | R. P. Hayes, expenses | $ 32.47 |
| April 21. | R. P. Hayes, expenses | 12.25 |
| July 13. | R. P. Hayes, expenses | 52.65 |
| | Total | $ 97.37 |

TEST FARMS.

1903.

| | | |
|---|---|---|
| Feb. 26. | James R. Gaskill, trustee, account of purchase | $2,047.43 |
| Mch. 2. | R. B. McLaughlin, attorney, account of purchase | 3,587.50 |
| April 2. | B. W. Kilgore, account of building | 650.00 |
| Jan. 5. | B. W. Kilgore, regular support, itemized | 500.00 |
| Feb. 12. | B. W. Kilgore, regular support, itemized | 500.00 |
| Mch. 2. | B. W. Kilgore, regular support, itemized | 500.00 |
| 10. | B. W. Kilgore, regular support, itemized | 500.00 |
| 19. | B. W. Kilgore, regular support, itemized | 500.00 |
| April 6. | B. W. Kilgore, regular support, itemized | 950.00 |
| June 13. | B. W. Kilgore, regular support, itemized | 1,033.61 |
| 20. | B. W. Kilgore, regular support, itemized | 500.00 |
| July 25. | B. W. Kilgore, regular support, itemized | 966.39 |
| | Total | $12,234.93 |

1904.

| | | |
|---|---|---|
| Jan. 5. | B. W. Kilgore, State Chemist | $ 485.53 |
| 18. | B. W. Kilgore, State Chemist | 112.00 |
| Feb. 16. | B. W. Kilgore, State Chemist, buildings | 500.00 |
| 24. | B. W. Kilgore, State Chemist, buildings | 1,000.00 |
| Mch. 3. | B. W. Kilgore, State Chemist | 1,794.96 |
| 30. | B. W. Kilgore, State Chemist | 107.51 |
| June 7. | B. W. Kilgore, State Chemist | 1,500.00 |
| 30. | B. W. Kilgore, State Chemist | 960.44 |
| Aug. 29. | B. W. Kilgore, State Chemist | 39.56 |
| | Total | $6,500.00 |

DIVISION OF BOTANY AND BIOLOGY.

1902.

| | | |
|---|---|---|
| Dec. 1. | Gerald McCarthy, salary (due at end of fiscal year) | $ 200.00 |
| 15. | Gerald McCarthy, salary | 50.00 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | Gerald McCarthy, salary | $ 50.00 |
| | 31. | Gerald McCarthy, salary | 100.00 |
| Feb. | 9. | Thos. Meehan & Sons, expenses, itemized | 72.63 |
| | 10. | Gerald McCarthy, expenses, itemized | 53.58 |
| | 28. | Gerald McCarthy, salary | 100.00 |
| Mch. | 11. | Gerald McCarthy, expenses, itemized | 13.60 |
| | 31. | Gerald McCarthy, salary | 100.00 |
| April | 30. | Gerald McCarthy, salary | 100.00 |
| May | 19. | Gerald McCarthy, expenses, itemized | 24.35 |
| | 30. | Gerald McCarthy, salary | 100.00 |
| June | 30. | Gerald McCarthy, salary | 100.00 |
| Aug. | 31. | Gerald McCarthy, salary | 50.00 |
| Oct. | 1. | Gerald McCarthy, salary | 50.00 |
| | 21. | Gerald McCarthy, silk work | 50.00 |
| | 21. | Gerald McCarthy, expenses biological laboratory | 34.10 |
| | 31. | Gerald McCarthy, salary | 50.00 |
| Nov. | 28. | Gerald McCarthy, expenses bacteriological work | 33.14 |
| | 28. | Gerald McCarthy, silk work expenses | 20.90 |
| | 30. | Gerald McCarthy, salary | 50.00 |
| Total | | | $1,402.30 |

1904.

1903.

| | | | |
|---|---|---|---|
| Dec. | 30. | Gerald McCarthy, salary | $ 50.00 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 30. | Gerald McCarthy, expenses Bacteriologist | 91.73 |
| Feb. | 1. | Gerald McCarthy, salary | 50.00 |
| | 29. | Gerald McCarthy, salary | 50.00 |
| Mch. | 23. | Gerald McCarthy, silk worms | 21.00 |
| | 31. | Gerald McCarthy, salary | 50.00 |
| April | 30. | Gerald McCarthy, salary | 50.00 |
| May | 23. | Gerald McCarthy, silk work | 9.00 |
| | 23. | Gerald McCarthy, expenses | 8.27 |
| | 31. | Gerald McCarthy, salary | 50.00 |
| June | 29. | Gerald McCarthy, outstanding bills | 41.87 |
| | 29. | Gerald McCarthy, cuts | 28.57 |
| July | 1. | Gerald McCarthy, salary | 62.50 |
| | 30. | Gerald McCarthy, salary | 62.50 |
| Aug. | 8. | Gerald McCarthy, expenses | 16.00 |
| | 31. | Gerald McCarthy, salary | 62.50 |
| Oct. | 1. | Gerald McCarthy, salary | 62.50 |
| | 31. | Gerald McCarthy, salary | 62.50 |

| | | | |
|---|---|---|---|
| Nov. | 30. | Gerald McCarthy, salary | $ 62.50 |
| | 30. | Gerald McCarthy, special | 7.20 |
| | 30. | Gerald McCarthy, expenses | 84.00 |
| | | Total | $ 982.64 |

DIVISION OF ENTOMOLOGY.

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | Franklin Sherman, Ento., salary due end fiscal year | $ 200.00 |
| | 15. | Franklin Sherman, Entomologist, salary | 50.00 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | Franklin Sherman, Entomologist, salary | 50.00 |
| | 9. | Franklin Sherman, Entomologist, expenses, itemized | 180.00 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| Feb. | 24. | Franklin Sherman, Entomologist, expenses, itemized | 250.00 |
| | 28. | Franklin Sherman, Entomologist, salary | 100.00 |
| Mch. | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| April | 30. | Franklin Sherman, Entomologist, salary | 100.00 |
| May | 21. | Franklin Sherman, Entomologist, expenses, itemized | 100.00 |
| | 30. | Franklin Sherman, Entomologist, salary | 100.00 |
| June | 30. | Franklin Sherman, Entomologist, salary | 100.00 |
| July | 3. | Franklin Sherman, Entomologist, expenses, itemized | 100.00 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 31. | Franklin Sherman, Entomologist, expenses, itemized | 100.00 |
| Aug. | 31. | Franklin Sherman, Entomologist, expenses, itemized | 50.00 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 31. | Franklin Sherman, Entomologist, expenses, itemized | 100.00 |
| Oct. | 1. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 1. | Franklin Sherman, Entomologist, special work | 50.00 |
| | 28. | Franklin Sherman, Entomologist, expenses, itemized | 100.00 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| Nov. | 25. | Franklin Sherman, Entomologist, expenses, itemized | 181.51 |
| | 30. | Franklin Sherman, Entomologist, salary | 100.00 |
| | | Total | $2,611.51 |

1904.

1903.

| | | | |
|---|---|---|---|
| Dec. | 30. | Franklin Sherman, Entomologist, salary | $ 100.00 |

1904.

| | | | |
|---|---|---|---|
| Feb. | 1. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 3. | Franklin Sherman, Entomologist, expenses | 89.40 |
| | 13. | Franklin Sherman, Entomologist, expenses | 22.40 |
| | 29. | Franklin Sherman, Entomologist, salary | 100.00 |
| Mch. | 28. | Franklin Sherman, Entomologist, expenses | 89.34 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |

| | | | |
|---|---|---|---|
| April | 25. | Franklin Sherman, Entomologist, special work | $ 100.00 |
| | 30. | Franklin Sherman, Entomologist, special work | 100.00 |
| May | 2. | W. R. Collett, Asst. Entomologist, special work | 66.66 |
| | 6. | Franklin Sherman, Entomologist, expenses | 58.62 |
| | 6. | Franklin Sherman, Entomologist, expenses | 33.60 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| June | 1. | W. R. Collett, Asst. Entomologist, salary | 50.00 |
| | 30. | Franklin Sherman, Entomologist, expenses | 152.25 |
| | 30. | Franklin Sherman, Entomologist, special work | 100.00 |
| July | 1. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 1. | R. W. Collett, Asst. Ento., salary and expenses | 100.00 |
| | 12. | Franklin Sherman, Entomologist, expenses | 77.16 |
| | 30. | Franklin Sherman, Entomologist, salary | 100.00 |
| Aug. | 1. | Franklin Sherman, Entomologist, expenses | 8.50 |
| | 1. | G. M. Bentley, Asst. Entomologist, salary | 66.66 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 31. | G. M. Bentley, Asst. Entomologist, salary | 66.66 |
| Sept. | 30. | C. T. Bailey, Postmaster, expenses (postage) | 16.80 |
| Oct. | 1. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 1. | G. M. Bentley, Asst. Entomologist, salary | 66.66 |
| | 31. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 31. | G. M. Bentley, Asst. Entomologist, salary | 66.66 |
| Nov. | 14. | Franklin Sherman, Entomologist, expenses | 45.29 |
| | 30. | Franklin Sherman, Entomologist, salary | 100.00 |
| | 30. | G. M. Bentley, Asst. Entomologist, salary | 66.66 |
| Total | | | $2,543.32 |

DIVISION OF STATE VETERINARIAN AND CATTLE QUARANTINE.

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | Tate Butler, Veterinarian, salary (two months) | $ 200.00 |
| | 13. | J. C. Horton, Q. I., salary and expenses, itemized | 146.60 |
| | 15. | C. N. Hunt, Q. I., salary and expenses, itemized | 92.00 |
| | 15. | J. S. Bell, Q. I., salary and expenses, itemized | 98.25 |
| | 15. | W. W. Williamson, Q. I., sal. and expenses, itemized | 20.50 |
| | 15. | J. R. Steele, Q. I., salary and expenses, itemized | 101.05 |
| | 15. | Tait Butler, Veterinarian, salary | 50.00 |
| | 31. | Tait Butler, Veterinarian, expenses, itemized | 66.80 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | Tait Butler, Veterinarian, salary | 50.00 |
| | 15. | Tait Butler, Veterinarian, expenses, itemized | 12.75 |
| | 31. | Tait Butler, Veterinarian, salary | 100.00 |
| | 31. | Tait Butler, Veterinarian, expenses, itemized | 22.72 |
| Feb. | 10. | Tait Butler, Veterinarian, expenses, itemized | 266.80 |
| | 18. | Tait Butler, Veterinarian, expenses, itemized | 50.00 |

| | | | |
|---|---|---|---|
| Feb. | 28. | Tait Butler, Veterinarian, salary | $ 100.00 |
| | 28. | Tait Butler, Veterinarian, quarantine exp., itemized | 44.42 |
| Mch. | 9. | C. N. Hunt, Q. I., quarantine expenses, itemized | 39.30 |
| | 12. | J. C. Horton, Q. I., quarantine expenses, itemized | 48.35 |
| | 31. | Tait Butler, Veterinarian, salary | 100.00 |
| | 31. | Tait Butler, Veterinarian, expenses, itemized | 15.85 |
| April | 3. | J. V. Powell, Q. I., expenses, itemized | 3.75 |
| | 3. | C. N. Hunt, Q. I., expenses, itemized | 71.15 |
| | 13. | J. R. Steele, Q. I., expenses, itemized | 62.25 |
| | 30. | Tait Butler, Veterinarian, salary | 100.00 |
| May | 2. | Tait Butler, Veterinarian, expenses, itemized | 21.78 |
| | 4. | C. N. Hunt, Q. I., expenses, itemized | 44.50 |
| | 4. | J. V. Powell, Q. I., expenses, itemized | 36.05 |
| | 6. | Alex. Eger, Veterinarian, supplies, itemized | 48.91 |
| | 22. | Tait Butler, Veterinarian, expenses, itemized | 112.57 |
| | 30. | Tait Butler, Veterinarian, salary | 100.00 |
| | 30. | Tait Butler, Veterinarian, expenses, itemized | 49.00 |
| | 30. | Tait Butler, Veterinarian, expenses, itemized | 162.43 |
| | 30. | Tait Butler, Vet., quarantine expenses, itemized | 40.82 |
| June | 6. | J. C. Horton, Q. I., salary and expenses, itemized | 106.85 |
| | 6. | J. V. Powell, Q. I., salary and expenses, itemized | 30.15 |
| | 6. | C. N. Hunt, Q. I., salary and expenses, itemized | 43.55 |
| | 22. | Tait Butler, Veterinarian, expenses, itemized | 50.00 |
| | 30. | Tait Butler, Veterinarian, salary | 116.66 |
| July | 3. | Tait Butler, Veterinarian, expenses, itemized | 32.10 |
| | 3. | J. V. Powell, Q. I., salary and expenses, itemized | 84.60 |
| | 3. | J. C. Horton, Q. I., salary and expenses, itemized | 63.20 |
| | 25. | Tait Butler, Veterinarian, expenses, itemized | 50.00 |
| | 31. | Tait Butler, Veterinarian, salary | 116.66 |
| Aug. | 20. | Tait Butler, Veterinarian, salary | 116.66 |
| | 20. | Tait Butler, Veterinarian, expenses, itemized | 50.00 |
| Sept. | 16. | J. C. Horton, Q. I., salary and expenses, itemized | 70.60 |
| | 16. | J. S. Bell, Q. I., salary and expenses, itemized | 68.30 |
| | 16. | J. V. Powell, Q. I., salary and expenses, itemized | 56.45 |
| | 16. | C. N. Hunt, Q. I., salary and expenses, itemized | 122.20 |
| | 16. | J. S. Bell, Q. I., salary and expenses | 28.65 |
| | 16. | J. V. Powell, Q. I., salary and expenses | 46.45 |
| | 16. | C. N. Hunt, Q. I., salary and expenses | 38.00 |
| | 19. | J. R. Steele, Q. I., salary and expenses, itemized | 112.00 |
| | 22. | Tait Butler, Veterinarian, expenses, itemized | 75.00 |
| | 23. | J. C. Horton, Q. I., salary and expenses, itemized | 67.60 |
| Oct. | 1. | Tait Butler, Veterinarian, salary | 116.66 |
| | 31. | Tait Butler, Veterinarian, salary | 116.66 |
| | 31. | Tait Butler, Veterinarian, books for reference | 90.48 |

| | | | |
|---|---|---|---|
| Nov. | 2. | J. S. Bell, Q. I., salary and expenses, itemized | $ 90.15 |
| | 5. | J. V. Powell, Q. I., salary and expenses, itemized | 61.45 |
| | 5. | J. C. Horton, Q. I., salary and expenses, itemized | 56.65 |
| | 5. | J. R. Steele, Q. I., salary and expenses, itemized | 92.60 |
| | 5. | C. N. Hunt, Q. I., salary and expenses, itemized | 22.35 |
| | 14. | Tait Butler, Veterinarian, expenses itemized | 16.33 |
| | 27. | J. C. Horton, Q. I., salary and expenses, itemized | 115.85 |
| | 27. | J. V. Powell, Q. I., salary and expenses, itemized | 82.85 |
| | 30. | Tait Butler, Veterinarian, salary | 116.66 |
| | 30. | J. S. Bell, Q. I., salary and expenses, itemized | 118.65 |
| | 30. | J. R. Steele, Q. I., salary and expenses, itemized | 132.25 |
| | 30. | C. N. Hunt, Q. I., salary and expenses, itemized | 14.50 |
| Total | | | $5,268.37 |

1904.

1903.

| | | | |
|---|---|---|---|
| Dec. | 8. | J. V. Powell, Q. I., salary and expenses | $ 99.65 |
| | 8. | J. C. Horton, Q. I., salary and expenses | 73.45 |
| | 8. | J. R. Steele, Q. I., salary and expenses | 64.35 |
| | 8. | Tait Butler, Veterinarian, expenses | 49.25 |
| | 30. | Tait Butler, Veterinarian, salary | 116.66 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 13. | G. A. Roberts, Q. I., salary and expenses | 27.25 |
| | 13. | Tait Butler, Veterinarian, expenses | 40.15 |
| | 13. | Tait Butler, Veterinarian, expenses, laboratory | 59.34 |
| Feb. | 1. | Tait Butler, Veterinarian, salary | 116.66 |
| | 13. | J. S. Bell, Q. I., salary and expenses | 35.43 |
| | 13. | J. C. Horton, Q. I., salary and expenses | 38.75 |
| | 20. | Tait Butler, Veterinarian, expenses | 10.00 |
| | 29. | Tait Butler, Veterinarian, salary | 116.66 |
| | 29. | Tait Butler, Veterinarian, expenses | 15.26 |
| | 29. | Tait Butler, Veterinarian, books | 12.25 |
| Mch. | 8. | J. V. Powell, Q. I., salary and expenses | 15.50 |
| | 26. | Tait Butler, Veterinarian, books | 55.40 |
| | 26. | J. R. Steele, Q. I., salary and expenses | 107.45 |
| | 31. | Tait Butler, Veterinarian, expenses | 76.89 |
| | 31. | Tait Butler, Veterinarian, books | 8.00 |
| | 31. | Tait Butler, Veterinarian, salary | 116.66 |
| April | 5. | J. V. Powell, Q. I., salary and expenses | 69.70 |
| | 5. | J. C. Horton, Q. I., salary and expenses | 31.90 |
| | 30. | Tait Butler, Veterinarian, salary | 116.66 |
| May | 4. | J. R. Steele, Q. I., salary and expenses | 79.95 |
| | 4. | J. V. Powell, Q. I., salary and expenses | 54.35 |
| | 4. | J. S. Bell, Q. I., salary and expenses | 109.55 |
| | 6. | Tait Butler, Veterinarian, expenses, laboratory | 106.50 |

| | | | |
|---|---|---|---|
| May | 6. | Tait Butler, Veterinarian, library | $ 27.70 |
| | 7. | J. C. Horton, Q. I., library and expenses | 56.50 |
| | 23. | Tait Butler, Veterinarian, expenses | 13.94 |
| | 31. | Tait Butler, Veterinarian, salary | 116.66 |
| June | 8. | J. R. Steele, Q. I., salary and expenses | 98.05 |
| | 8. | J. V. Powell, Q. I., salary and expenses | 79.10 |
| | 8. | J. S. Bell, Q. I., salary and expenses | 146.05 |
| | 8. | C. N. Hunt, Q. I., salary and expenses | 57.50 |
| | 29. | J. C. Horton, Q. I., salary and expenses | 122.00 |
| | 30. | Tait Butler, Veterinarian, expenses | 50.70 |
| | 30. | Tait Butler, Veterinarian, laboratory and office | 5.75 |
| July | 1. | Tait Butler, Veterinarian, salary | 116.66 |
| | 1. | J. S. Bell, Q. I., salary and expenses | 111.72 |
| | 1. | C. N. Hunt, Q. I., salary and expenses | 44.50 |
| | 2. | R. M. Connell, Q. I., salary and expenses | 109.80 |
| | 5. | J. V. Powell, Q. I., salary and expenses | 72.15 |
| | 5. | J. C. Horton, Q. I., salary and expenses | 64.80 |
| | 30. | Tait Butler, Veterinarian, salary | 116.66 |
| Aug. | 2. | J. S. Bell, Q. I., salary and expenses | 141.00 |
| | 2. | J. V. Powell, Q. I., salary and expenses | 60.15 |
| | 2. | C. N. Hunt, Q. I., salary and expenses | 77.55 |
| | 2. | J. R. Steele, Q. I., salary and expenses | 90.05 |
| | 3. | R. M. Connell, Q. I., salary and expenses | 93.15 |
| | 8. | J. C. Horton, Q. I., salary and expenses | 103.80 |
| | 22. | Tait Butler, Veterinarian, expenses | 62.90 |
| | 31. | Tait Butler, Veterinarian, expenses | 158.34 |
| Sept. | 2. | J. R. Steele, Q. I., salary and expenses | 115.35 |
| | 6. | J. S. Bell, Q. I., salary and expenses | 141.66 |
| | 6. | C. N. Hunt, Q. I., salary and expenses | 79.40 |
| | 17. | Dr. J. A. Roberts, Q. I., expenses | 20.00 |
| | 20. | J. V. Powell, Q. I., salary and expenses | 76.60 |
| | 20. | J. C. Horton, Q. I., salary and expenses | 79.70 |
| | 20. | R. M. Connell, Q. I., salary and expenses | 92.65 |
| Oct. | 1. | Tait Butler, Veterinarian, Q. I., expenses | 158.34 |
| | 4. | J. R. Steele, Q. I., salary and expenses | 91.15 |
| | 6. | C. N. Hunt, Q. I., salary and expenses | 57.30 |
| | 6. | J. V. Powell, Q. I., salary and expenses | 78.25 |
| | 25. | J. S. Bell, Q. I., salary and expenses | 81.95 |
| | 25. | J. C. Horton, Q. I., salary and expenses | 79.35 |
| | 25. | R. M. Connell, Q. I., salary and expenses | 88.10 |
| | 31. | Tait Butler, Veterinarian, Q. I., expenses | 158.34 |
| Nov. | 2. | J. S. Bell, Q. I., salary and expenses | 156.50 |
| | 18. | C. N. Hunt, Q. I., salary and expenses | 20.35 |
| | 18. | J. R. Steele, Q. I., salary and expenses | 87.15 |
| | 18. | R. M. Connell, Q. I., salary and expenses | 57.55 |

| | | | |
|---|---|---|---|
| Nov. | 18. | J. V. Powell, Q. I., salary and expenses | $ 103.65 |
| | 18. | J. C. Horton, Q. I., salary and expenses | 145.80 |
| | 30. | Tait Butler, Veterinarian, salary | 158.34 |
| | | Total | $6,148.28 |

DIVISION OF HORTICULTURE.

1904.

| | | | |
|---|---|---|---|
| July | 1. | H. H. Hume, Horticulturist, salary | $ 166.66 |
| | 1. | H. H. Hume, Horticulturist, equipment | 248.36 |
| | 1. | H. H. Hume, Horticulturist, books and periodicals | 41.88 |
| | 31. | H. H. Hume, Horticulturist, salary | 166.66 |
| Aug. | 16. | H. H. Hume, Horticulturist, traveling | 40.00 |
| | 31. | H. H. Hume, Horticulturist, salary | 166.66 |
| Oct. | 1. | H. H. Hume, Horticulturist, salary | 166.66 |
| | 6. | H. H. Hume, Horticulturist, traveling | 25.00 |
| | 22. | H. H. Hume, Horticulturist, equipment | 1.64 |
| | 22. | H. H. Hume, Horticulturist, books, etc | 8.12 |
| | 22. | H. H. Hume, Horticulturist, traveling | 35.00 |
| | 31. | H. H. Hume, Horticulturist, salary | 166.66 |
| Nov. | 30. | H. H. Hume, Horticulturist, salary | 166.66 |
| | | Total | $1,399.96 |

ANALYTICAL DIVISION.

*Salaries and Wages.*

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | Miss M. S. Birdsong, Stenographer, two months | $ 132.32 |
| | 1. | J. M. Picket, Chemist, two months | 150.00 |
| | 1. | F. C. Lamb, Chemist, one and one-half months | 90.00 |
| | 1. | W. G. Haywood, Chemist, one and one-half months | 90.00 |
| | 1. | S. E. Asbury, Chemist, two months | 150.00 |
| | 1. | C. B. Williams, Chemist, two months | 200.00 |
| | 1. | W. M. Allen, Chemist, two months | 200.00 |
| | 1. | B. W. Kilgore, State Chemist, two months | 208.32 |
| | 1. | John Mangum, Janitor, one and one-half months | 45.00 |
| | 15. | B. W. Kilgore, State Chemist | 50.00 |
| | 15. | W. M. Allen, Chemist | 50.00 |
| | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 30.00 |
| | 15. | F. C. Lamb, Chemist | 30.00 |
| | 15. | J. M. Pickel, Chemist | 37.50 |
| | 15. | Miss M. S. Birdsong, Stenographer | 33.33 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 31. | F. C. Lamb, Chemist | 30.00 |
| | 31. | W. G. Haywood, Chemist | 30.00 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | B. W. Kilgore, State Chemist | $ 54.16 |
| | 7. | W. M. Allen, Chemist | 50.00 |
| | 7. | C. B. Williams, Chemist | 50.00 |
| | 7. | S. T. Asbury, Chemist | 37.50 |
| | 7. | J. M. Pickel, Chemist | 37.50 |
| | 7. | Miss M. S. Birdsong, Stenographer | 33.33 |
| | 7. | John Mangum, Janitor | 15.00 |
| | 15. | F. C. Lamb, Chemist | 30.00 |
| | 15. | W. G. Haywood, Chemist | 30.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 31. | B. W. Kilgore, State Chemist | 104.16 |
| | 31. | W. M. Allen, Chemist | 100.00 |
| | 31. | C. B. Williams, Chemist | 100.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 30.00 |
| | 31. | F. C. Lamb, Chemist | 30.00 |
| | 31. | J. M. Pickel, Chemist | 75.00 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | John Mangum, Janitor | 15.00 |
| Feb. | 9. | J. S. Cates, Clerk | 50.00 |
| | 14. | W. M. Allen, Chemist | 50.00 |
| | 14. | S. E. Asbury, Chemist | 37.50 |
| | 14. | F. C. Lamb, Chemist | 30.00 |
| | 14. | J. S. Cates, Clerk | 25.00 |
| | 14. | John Mangum, Janitor | 15.00 |
| | 28. | B. W. Kilgore, State Chemist | 104.16 |
| | 28. | W. M. Allen, Chemist | 50.00 |
| | 28. | C. B. Williams, Chemist | 100.00 |
| | 28. | S. E. Asbury, Chemist | 37.50 |
| | 28. | W. G. Haywood, Chemist | 60.00 |
| | 28. | F. C. Lamb, Chemist | 30.00 |
| | 28. | J. M. Pickel, Chemist | 75.00 |
| | 28. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 28. | J. S. Cates, Clerk | 25.00 |
| | 28. | John Mangum, Janitor | 15.00 |
| Mch. | 14. | S. E. Asbury, Chemist | 37.50 |
| | 14. | F. C. Lamb, Chemist | 30.00 |
| | 14. | John Mangum, Janitor | 15.00 |
| | 31. | B. W. Kilgore, State Chemist | 104.16 |
| | 31. | W. M. Allen, Chemist | 100.00 |
| | 31. | C. B. Williams, Chemist | 100.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 60.00 |

| | | | |
|---|---|---|---|
| Mch. | 31. | F. C. Lamb, Chemist | $ 30.00 |
| | 31. | J. M. Pickel, Chemist | 75.00 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | J. S. Cates, Clerk | 50.00 |
| | 31. | John Mangum, Janitor | 15.00 |
| April | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 30.00 |
| | 15. | F. C. Lamb, Chemist | 30.00 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 15. | C. B. Williams, Chemist | 50.00 |
| | 30. | B. W. Kilgore, State Chemist | 104.16 |
| | 30. | W. M. Allen, Chemist | 100.00 |
| | 30. | C. B. Williams, Chemist | 50.00 |
| | 30. | S. E. Asbury, Chemist | 37.50 |
| | 30. | W. G. Haywood, Chemist | 30.00 |
| | 30. | F. C. Lamb, Chemist | 30.00 |
| | 30. | J. M. Pickel, Chemist | 75.00 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | J. S. Cates, Clerk | 25.00 |
| | 30. | John Mangum, Janitor | 15.00 |
| May | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 30.00 |
| | 15. | F. C. Lamb, Chemist | 30.00 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 30. | B. W. Kilgore, State Chemist | 104.16 |
| | 30. | W. M. Allen, Chemist | 100.00 |
| | 30. | C. B. Williams, Chemist | 100.00 |
| | 30. | S. E. Asbury, Chemist | 37.50 |
| | 30. | W. G. Haywood, Chemist | 30.00 |
| | 30. | F. C. Lamb, Chemist | 30.00 |
| | 30. | J. M. Pickel, Chemist | 75.00 |
| | 30. | J. S. Cates, Clerk | 25.00 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | John Mangum, Janitor | 15.00 |
| June | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 30. | B. W. Kilgore, State Chemist | 125.00 |
| | 30. | W. M. Allen, Chemist | 100.00 |
| | 30. | C. B. Williams, Chemist | 50.00 |

| | | | |
|---|---|---|---|
| June | 30. | S. E. Asbury, Chemist | $ 37.50 |
| | 30. | W. G. Haywood, Chemist | 33.33 |
| | 30. | F. C. Lamb, Chemist | 33.33 |
| | 30. | J. M. Pickel, Chemist | 75.00 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | J. S. Cates, Clerk | 25.00 |
| | 30. | John Mangum, Janitor | 15.00 |
| July | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | W. M. Allen, Chemist | 100.00 |
| | 31. | C. B. Williams, Chemist | 50.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 33.33 |
| | 31. | F. C. Lamb, Chemist | 33.33 |
| | 31. | J. M. Pickel, Chemist | 75.00 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | John Mangum, Janitor | 15.00 |
| Aug. | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 28. | F. C. Lamb, Chemist | 33.33 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | W. M. Allen, Chemist | 100.00 |
| | 31. | C. B. Williams, Chemist | 50.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 33.33 |
| | 31. | J. M. Pickel, Chemist | 75.00 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | John Mangum, Janitor | 15.00 |
| Sept. | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| Oct. | 1. | B. W. Kilgore, State Chemist | 125.00 |
| | 1. | W. M. Allen, Chemist | 100.00 |
| | 1. | C. B. Williams, Chemist | 50.00 |
| | 1. | S. E. Asbury, Chemist | 37.50 |
| | 1. | W. G. Haywood, Chemist | 33.33 |

| | | | |
|---|---|---|---|
| Oct. | 1. | J. M. Pickel, Chemist | $ 75.00 |
| | 1. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 1. | John Mangum, Janitor | 15.00 |
| | 1. | C. D. Harris, Chemist | 37.50 |
| | 15. | W. M. Allen, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | J. M. Pickel, Chemist | 37.50 |
| | 15. | C. D. Harris, Chemist | 37.50 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | W. M. Allen, Chemist | 50.00 |
| | 31. | C. B. Williams, Chemist | 50.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 66.66 |
| | 31. | J. M. Pickel, Chemist | 37.50 |
| | 31. | C. D. Harris, Chemist | 37.50 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | John Mangum, Janitor | 15.00 |
| Nov. | 14. | S. E. Asbury, Chemist | 37.50 |
| | 14. | W. G. Haywood, Chemist | 33.33 |
| | 14. | John Mangum, Janitor | 15.00 |
| | 14. | C. B. Williams, Chemist | 50.00 |
| | 14. | C. D. Harris, Chemist | 37.50 |
| | 30. | B. W. Kilgore, State Chemist | 125.00 |
| | 30. | C. B. Williams, Chemist | 50.00 |
| | 30. | S. E. Asbury, Chemist | 37.50 |
| | 30. | W. G. Haywood, Chemist | 33.33 |
| | 30. | J. M. Pickel, Chemist | 75.00 |
| | 30. | C. D. Harris, Chemist | 37.50 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | John Mangum, Janitor | 15.00 |
| | 30. | F. C. Lamb, Chemist | 40.00 |
| | 30. | W. M. Allen, Chemist | 50.00 |
| | Total | | $9,832.29 |

1904.

1903.

| | | | |
|---|---|---|---|
| Dec. | 15. | C. B. Williams, Chemist | $ 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | J. M. Pickel, Chemist | 37.50 |
| | 15. | C. D. Harris, Chemist | 37.50 |
| | 15. | Miss M. S. Birdsong, Stenographer | 33.33 |

| | | | |
|---|---|---|---|
| Dec. | 15. | John Mangum, Janitor | $ 15.00 |
| | 30. | S. E. Asbury, Chemist | 37.50 |
| | 30. | W. G. Haywood, Chemist | 33.33 |
| | 30. | F. C. Lamb, Chemist | 33.33 |
| | 30. | C. D. Harris, Chemist | 37.50 |
| | 30. | Miss M. S. Birdsong, Stenographer | 33.33 |
| | 30. | John Mangum, Janitor | 15.00 |
| | 30. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | C. B. Williams, Chemist | 50.00 |
| | 31. | J. M. Pickel, Chemist | 37.50 |
| 1904. | | | |
| Jan. | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| Feb. | 1. | B. W. Kilgore, State Chemist | 125.00 |
| | 1. | C. B. Williams, Chemist | 50.00 |
| | 1. | S. E. Asbury, Chemist | 37.50 |
| | 1. | W. G. Haywood, Chemist | 33.33 |
| | 1. | F. C. Lamb, Chemist | 33.33 |
| | 1. | J. M. Pickel, Chemist | 75.00 |
| | 1. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 1. | J. S. Cates, Clerk | 25.00 |
| | 1. | C. D. Harris, Chemist | 75.00 |
| | 1. | John Mangum, Janitor | 15.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | C. D. Harris, Chemist | 37.50 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 29. | B. W. Kilgore, State Chemist | 125.00 |
| | 29. | C. B. Williams, Chemist | 100.00 |
| | 29. | J. M. Pickel, Chemist | 75.00 |
| | 29. | S. E. Asbury, Chemist | 37.50 |
| | 29. | C. D. Harris, Chemist | 37.50 |
| | 29. | W. G. Haywood, Chemist | 33.33 |
| | 29. | F. C. Lamb, Chemist | 33.33 |
| | 29. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 29. | J. S. Cates, Clerk | 25.00 |
| | 29. | John Mangum, Janitor | 15.00 |
| Mch. | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |

| | | | |
|---|---|---|---|
| Mch. | 15. | W. G. Haywood, Chemist | $ 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | G. F. Catlett, Chemist | 30.00 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | C. B. Williams, Chemist | 50.00 |
| | 31. | J. M. Pickel, Chemist | 75.00 |
| | 31. | C. D. Harris, Chemist | 75.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 33.33 |
| | 31. | F. C. Lamb, Chemist | 33.33 |
| | 31. | G. F. Catlett, Chemist | 30.00 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | J. S. Cates, Clerk | 25.00 |
| | 31. | John Mangum, Janitor | 15.00 |
| April | 15. | C. B. Williams, Chemist | 50.00 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | J. S. Cates, Clerk | 25.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| | 15. | G. F. Catlett, Chemist | 30.00 |
| | 30. | B. W. Kilgore, State Chemist | 125.00 |
| | 30. | C. B. Williams, Chemist | 50.00 |
| | 30. | J. M. Pickel, Chemist | 75.00 |
| | 30. | C. D. Harris, Chemist | 75.00 |
| | 30. | S. E. Asbury, Chemist | 37.50 |
| | 30. | W. G. Haywood, Chemist | 33.33 |
| | 30. | F. C. Lamb, Chemist | 33.33 |
| | 30. | G. F. Catlett, Chemist | 30.00 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | J. S. Cates, Clerk | 25.00 |
| | 30. | John Mangum, Janitor | 15.00 |
| May | 2. | B. W. Kilgore, State Chemist, for Hort | 200.00 |
| | 14. | C. B. Williams, Chemist | 50.00 |
| | 14. | C. D. Harris, Chemist | 37.50 |
| | 14. | S. E. Asbury, Chemist | 37.50 |
| | 14. | W. G. Haywood, Chemist | 33.33 |
| | 14. | F. C. Lamb, Chemist | 33.33 |
| | 14. | G. F. Catlett, Chemist | 30.00 |
| | 14. | J. S. Cates, Clerk | 25.00 |
| | 14. | John Mangum, Janitor | 15.00 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | C. B. Williams, Chemist | 50.00 |

| | | | |
|---|---|---|---|
| May | 31. | C. D. Harris, Chemist | $ 37.50 |
| | 31. | J. M. Pickel, Chemist | 75.00 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | W. G. Haywood, Chemist | 33.33 |
| | 31. | F. C. Lamb, Chemist | 33.33 |
| | 31. | G. F. Catlett, Chemist | 30.00 |
| | 31. | J. S. Cates, Clerk | 25.00 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | John Mangum, Janitor | 15.00 |
| | 31. | H. H. Hume, Horticulturist | 166.66 |
| June | 15. | C. B. Williams, Chemist | 54.16 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | George F. Catlett, Chemist | 30.00 |
| | 15. | John Mangum, Janitor | 15.00 |
| July | 1. | B. W. Kilgore, State Chemist | 125.00 |
| | 1. | W. M. Allen, Chemist | 100.00 |
| | 1. | C. B. Williams, Chemist | 54.16 |
| | 1. | J. M. Pickel, Chemist | 83.33 |
| | 1. | C. D. Harris, Chemist | 83.33 |
| | 1. | S. E. Asbury, Chemist | 37.50 |
| | 1. | W. G. Haywood, Chemist | 33.33 |
| | 1. | F. C. Lamb, Chemist | 33.33 |
| | 1. | G. F. Catlett, Chemist | 30.00 |
| | 1. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 1. | John Mangum, Janitor | 17.50 |
| | 1. | J. S. Cates, Clerk | 25.00 |
| | 15. | C. B. Williams, Chemist | 54.16 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | G. F. Catlett, Chemist | 30.00 |
| | 15. | John Mangum, Janitor | 17.50 |
| | 30. | B. W. Kilgore, State Chemist | 125.00 |
| | 30. | W. M. Allen, Chemist | 100.00 |
| | 30. | C. B. Williams, Chemist | 54.16 |
| | 30. | S. E. Asbury, Chemist | 37.50 |
| | 30. | C. D. Harris, Chemist | 83.33 |
| | 30. | J. M. Pickel, Chemist | 83.33 |
| | 30. | W. G. Haywood, Chemist | 33.33 |
| | 30. | F. C. Lamb, Chemist | 33.33 |
| | 30. | G. F. Catlett, Chemist | 30.00 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | John Mangum, Janitor | 17.50 |

| | | | |
|---|---|---|---|
| Aug. | 15. | C. B. Williams, Chemist | $ 54.16 |
| | 15. | J. M. Pickel, Chemist | 41.66 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | G. F. Catlett, Chemist | 30.00 |
| | 15. | John Mangum, Janitor | 17.50 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | W. M. Allen, Chemist | 100.00 |
| | 31. | C. B. Williams, Chemist | 54.16 |
| | 31. | J. M. Pickel, Chemist | 41.66 |
| | 31. | C. D. Harris, Chemist | 83.33 |
| | 31. | S. E. Asbury, Chemist | 37.50 |
| | 31. | F. C. Lamb, Chemist | 33.33 |
| | 31. | W. G. Haywood, Chemist | 33.33 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | G. F. Catlett | 30.00 |
| | 31. | John Mangum, Janitor | 17.50 |
| Sept. | 15. | C. B. Williams, Chemist | 54.16 |
| | 15. | J. M. Pickel, Chemist | 41.66 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | G. F. Catlett, Chemist | 30.00 |
| | 15. | John Mangum, Janitor | 17.50 |
| | 15. | W. M. Allen, Chemist | 50.00 |
| Oct. | 1. | B. W. Kilgore, State Chemist | 125.00 |
| | 1. | W. M. Allen, Chemist | 50.00 |
| | 1. | C. B. Williams, Chemist | 54.16 |
| | 1. | J. M. Pickel, Chemist | 41.66 |
| | 1. | C. D. Harris, Chemist | 83.33 |
| | 1. | S. E. Asbury, Chemist | 37.50 |
| | 1. | W. G. Haywood, Chemist | 33.33 |
| | 1. | F. C. Lamb, Chemist | 33.33 |
| | 1. | G. F. Catlett, Chemist | 30.00 |
| | 1. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 1. | John Mangum, Janitor | 17.50 |
| | 15. | J. M. Pickel, Chemist | 41.66 |
| | 15. | S. E. Asbury, Chemist | 37.50 |
| | 15. | W. G. Haywood, Chemist | 33.33 |
| | 15. | F. C. Lamb, Chemist | 33.33 |
| | 15. | G. F. Catlett | 30.00 |
| | 15. | John Mangum, Janitor | 17.50 |
| | 15. | C. B. Williams, Chemist | 54.16 |
| | 17. | W. M. Allen, Chemist | 50.00 |

| | | | |
|---|---|---|---|
| Oct. | 25. | S. E. Asbury, Chemist | $ 25.00 |
| | 31. | B. W. Kilgore, State Chemist | 125.00 |
| | 31. | W. M. Allen, Chemist | 50.00 |
| | 31. | C. B. Williams, Chemist | 54.16 |
| | 31. | J. M. Pickel, Chemist | 41.66 |
| | 31. | C. D. Harris, Chemist | 83.33 |
| | 31. | W. G. Haywood, Chemist | 33.33 |
| | 31. | F. C. Lamb, Chemist | 33.33 |
| | 31. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 31. | John Mangum, Janitor | 17.50 |
| Nov. | 30. | B. W. Kilgore, State Chemist | 125.00 |
| | 30. | W. M. Allen, Chemist | 100.00 |
| | 30. | C. B. Williams, Chemist | 108.32 |
| | 30. | J. M. Pickel, Chemist | 83.33 |
| | 30. | C. D. Harris, Chemist | 83.33 |
| | 30. | W. G. Haywood, Chemist | 66.66 |
| | 30. | F. C. Lamb, Chemist | 66.66 |
| | 30. | Miss M. S. Birdsong, Stenographer | 66.66 |
| | 30. | John Mangum, Janitor | 35.00 |
| | | Total | $9,941.27 |

*Apparatus and Reagents.*

1903.

| | | | |
|---|---|---|---|
| Jan. | 17. | B. W. Kilgore, State Chemist, itemized | $ 500.00 |
| Feb. | 12. | B. W. Kilgore, State Chemist, itemized | 500.00 |
| | 23. | B. W. Kilgore, State Chemist, itemized | 500.00 |
| April | 27. | B. W. Kilgore, State Chemist, itemized | 900.00 |
| June | 13. | B. W. Kilgore, State Chemist, itemized | 323.39 |
| | 20. | B. W. Kilgore, State Chemist, itemized | 500.00 |
| Aug. | 3. | B. W. Kilgore, State Chemist, itemized | 662.15 |
| Sept. | 28. | B. W. Kilgore, State Chemist, itemized | 14.46 |
| | | Total | $3,900.00 |

1904.

| | | | |
|---|---|---|---|
| Jan. | 18. | B. W. Kilgore, State Chemist, itemized | $1,239.92 |
| Mch. | 30. | B. W. Kilgore, State Chemist, itemized | 260.08 |
| April | 13. | B. W. Kilgore, State Chemist, itemized | 400.00 |
| June | 30. | B. W. Kilgore, State Chemist, itemized | 1,563.23 |
| Aug. | 29. | B. W. Kilgore, State Chemist, itemized | 36.77 |
| | | Total | $3,500.00 |

*Traveling.*

1903.

| | | |
|---|---|---|
| Feb. 4. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| June 13. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| | Total | $ 400.00 |

1904.

| | | |
|---|---|---|
| Mch. 3. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| June 7. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| | Total | $ 400.00 |

*Books and Periodicals.*

1903.

| | | |
|---|---|---|
| April 18. | B. W. Kilgore, State Chemist, itemized | $ 150.00 |
| May 23. | B. W. Kilgore, State Chemist, itemized | 150.00 |
| June 21. | B. W. Kilgore, State Chemist, itemized | 150.00 |
| | Total | $ 450.00 |

1904.

| | | |
|---|---|---|
| April 11. | B. W. Kilgore, State Chemist, itemized | $ 150.00 |
| Aug. 29. | B. W. Kilgore, State Chemist, itemized | 50.00 |
| | Total | $ 200.00 |

*Stamps and Stationery.*

1903.

| | | |
|---|---|---|
| Feb. 23. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| May 18. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| June 21. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| | Total | $ 600.00 |

1904.

| | | |
|---|---|---|
| Mch. 30. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| Aug. 29. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| | Total | $ 400.00 |

*Telephones, Telegraph and Incidentals.*

1903.

| | | |
|---|---|---|
| April 18. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| May 23. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| June 21. | B. W. Kilgore, State Chemist, itemized | 200.00 |
| | Total | $ 600.00 |

1904.

| | | |
|---|---|---|
| Mch. 30. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| June 30. | B. W. Kilgore, State Chemist, itemized | 139.67 |
| | Total | $ 339.67 |

*Furniture and Repairs.*

1903.

| | | |
|---|---|---|
| May 6. | B. W. Kilgore, State Chemist, itemized | $ 100.00 |
| Sept. 28. | B. W. Kilgore, State Chemist, itemized | 100.00 |
| | Total | $ 200.00 |

1904.

| | | |
|---|---|---|
| April 11. | B. W. Kilgore, State Chemist, itemized | $ 200.00 |
| | Total | $ 200.00 |

*Pure-food Work.*

1903.

| | | |
|---|---|---|
| May 6. | B. W. Kilgore, State Chemist, itemized | $ 250.00 |
| 18. | B. W. Kilgore, State Chemist, itemized | 250.00 |
| July 9. | B. W. Kilgore, State Chemist, itemized | 300.00 |
| 21. | W. A. Graham, Jr., itemized | 50.00 |
| Aug. 21. | B. W. Kilgore, State Chemist | 185.09 |
| Sept. 28. | B. W. Kilgore, State Chemist | 164.91 |
| | Total | $1,200.00 |

1904.

| | | |
|---|---|---|
| July 8. | B. W. Kilgore, State Chemist, itemized | $ 250.00 |
| | Total | $ 250.00 |

STATE MUSEUM.

*Salary Curator.*

1902.

| | | |
|---|---|---|
| Dec. 1. | H. H. Brimley (due end fiscal year) | $ 175.00 |
| 15. | H. H. Brimley | 50.00 |
| 31. | H. H. Brimley | 62.50 |

1903.

| | | |
|---|---|---|
| Jan. 15. | H. H. Brimley | 50.00 |
| 31. | H. H. Brimley | 62.50 |
| Feb. 14. | H. H. Brimley | 50.00 |
| 28. | H. H. Brimley | 62.50 |
| Mch. 14. | H. H. Brimley | 50.00 |
| 31. | H. H. Brimley | 62.50 |

| | | | |
|---|---|---|---|
| April | 15. | H. H. Brimley | $ 50.00 |
| | 30. | H. H. Brimley | 62.50 |
| May | 15. | H. H. Brimley | 56.25 |
| | 30. | H. H. Brimley | 56.25 |
| June | 15. | H. H. Brimley | 56.25 |
| | 30. | H. H. Brimley | 56.25 |
| July | 15. | H. H. Brimley | 56.25 |
| | 31. | H. H. Brimley | 56.25 |
| Aug. | 15. | H. H. Brimley | 56.25 |
| | 31. | H. H. Brimley | 56.25 |
| Sept. | 15. | H. H. Brimley | 56.25 |
| Oct. | 1. | H. H. Brimley | 56.25 |
| | 15. | H. H. Brimley | 56.25 |
| | 31. | H. H. Brimley | 56.25 |
| Nov. | 14. | H. H. Brimley | 56.25 |
| | 30. | H. H. Brimley | 56.25 |
| Total | | | $1,525.00 |

1904.

| | | | |
|---|---|---|---|
| 1903. | | | |
| Dec. | 15. | H. H. Brimley, Curator | $ 56.25 |
| | 30. | H. H. Brimley, Curator | 56.25 |
| 1904. | | | |
| Jan. | 15. | H. H. Brimley, Curator | 56.25 |
| Feb. | 1. | H. H. Brimley, Curator | 56.25 |
| | 15. | H. H. Brimley, Curator | 56.25 |
| | 29. | H. H. Brimley, Curator | 56.25 |
| Mch. | 15. | H. H. Brimley, Curator | 56.25 |
| | 31. | H. H. Brimley, Curator | 56.25 |
| April | 15. | H. H. Brimley, Curator | 56.25 |
| | 30. | H. H. Brimley, Curator | 56.25 |
| May | 17. | H. H. Brimley, Curator | 56.25 |
| | 31. | H. H. Brimley, Curator | 56.25 |
| June | 15. | H. H. Brimley, Curator | 56.25 |
| July | 1. | H. H. Brimley, Curator | 56.25 |
| | 15. | H. H. Brimley, Curator | 56.25 |
| | 30. | H. H. Brimley, Curator | 56.25 |
| Aug. | 15. | H. H. Brimley, Curator | 56.25 |
| | 31. | H. H. Brimley, Curator | 56.25 |
| Sept. | 15. | H. H. Brimley, Curator | 56.25 |
| Oct. | 1. | H. H. Brimley, Curator | 56.25 |
| | 15. | H. H. Brimley, Curator | 56.25 |
| | 31. | H. H. Brimley, Curator | 56.25 |
| Nov. | 30. | H. H. Brimley, Curator | 112.50 |
| Total | | | $1,350.00 |

*Salary Usher.*

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | Miss Annie Lewis (due end fiscal year) | $ 80.00 |
| | 15. | Miss Annie Lewis | 20.00 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | Miss Annie Lewis | 20.00 |
| | 31. | Miss Annie Lewis | 40.00 |
| Feb. | 28. | Miss Annie Lewis | 40.00 |
| Mch. | 31. | Miss Annie Lewis | 40.00 |
| April | 30. | Miss Annie Lewis | 40.00 |
| May | 30. | Miss Annie Lewis | 40.00 |
| June | 30. | Miss Annie Lewis | 40.00 |
| July | 31. | Miss Annie Lewis | 40.00 |
| Aug. | 31. | Miss Annie Lewis | 40.00 |
| Oct. | 1. | Miss Annie Lewis | 40.00 |
| | 31. | Miss Annie Lewis | 40.00 |
| Nov. | 30. | Miss Annie Lewis | 40.00 |
| | | Total | $ 560.00 |

1904.

| | | | |
|---|---|---|---|
| Dec. | 15. | Miss Annie Lewis | $ 20.00 |
| | 30. | Miss Annie Lewis | 20.00 |
| Feb. | 1. | Miss Annie Lewis | 40.00 |
| | 29. | Miss Annie Lewis | 40.00 |
| Mch. | 31. | Miss Annie Lewis | 40.00 |
| April | 21. | Miss Annie Lewis | 20.00 |
| | 30. | Miss Annie Lewis | 20.00 |
| May | 31. | Miss Annie Lewis | 40.00 |
| July | 1. | Miss Annie Lewis | 40.00 |
| | 30. | Miss Annie Lewis | 40.00 |
| Aug. | 31. | Miss Annie Lewis | 40.00 |
| Oct. | 1. | Miss Annie Lewis | 40.00 |
| | 31. | Miss Annie Lewis | 40.00 |
| Nov. | 30. | Miss Annie Lewis | 40.00 |
| | | Total | $ 480.00 |

*Wages Janitor.*

1902.

| | | | |
|---|---|---|---|
| Dec. | 1. | J. T. Kennedy (due end fiscal year) | $ 100.00 |
| | 15. | J. T. Kennedy | 25.00 |

1903.

| | | | |
|---|---|---|---|
| Jan. | 7. | J. T. Kennedy | 25.00 |
| | 31. | J. T. Kennedy | 50.00 |

| | | |
|---|---|---|
| Feb. 28. | J. T. Kennedy | $ 50.00 |
| Mch. 31. | J. T. Kennedy | 50.00 |
| April 30. | J. T. Kennedy | 50.00 |
| May 30. | J. T. Kennedy | 50.00 |
| June 30. | J. T. Kennedy | 50.00 |
| July 31. | J. T. Kennedy | 50.00 |
| Aug. 15. | J. T. Kennedy | 25.00 |
| 31. | J. T. Kennedy | 25.00 |
| Oct. 1. | J. T. Kennedy | 50.00 |
| 31. | J. T. Kennedy | 50.00 |
| Nov. 30. | J. T. Kennedy | 50.00 |
| Total | | $ 700.00 |

1904.

| | | |
|---|---|---|
| Dec. 15. | J. T. Kennedy | $ 25.00 |
| 30. | J. T. Kennedy | 25.00 |
| 1904. | | |
| Feb. 1. | J. T. Kennedy | 50.00 |
| 29. | J. T. Kennedy | 50.00 |
| Mch. 31. | J. T. Kennedy | 50.00 |
| April 30. | J. T. Kennedy | 50.00 |
| May 31. | J. T. Kennedy | 50.00 |
| July 1. | J. T. Kennedy | 50.00 |
| 30. | J. T. Kennedy | 50.00 |
| Aug. 31. | J. T. Kennedy | 50.00 |
| Oct. 1. | J. T. Kennedy | 50.00 |
| 31. | J. T. Kennedy | 50.00 |
| Nov. 30. | J. T. Kennedy | 50.00 |
| Total | | $ 600.00 |

*Wages Servant and Painter.*

| | | |
|---|---|---|
| 1903. | | |
| Jan. 16. | H. H. Brimley, itemized | $ 78.00 |
| Feb. 28. | H. H. Brimley, itemized | 78.00 |
| June 6. | H. H. Brimley, itemized | 156.00 |
| Total | | $ 312.00 |

1904.

| | | |
|---|---|---|
| Dec. 8. | H. H. Brimley, itemized | $ 78.00 |
| 1904. | | |
| Feb. 5. | H. H. Brimley, itemized | 78.00 |
| June 28. | H. H. Brimley, itemized | 78.00 |
| Oct. 24. | H. H. Brimley, itemized | 78.00 |
| Total | | $ 312.00 |

*Current Work.*

| | | |
|---|---|---|
| 1902. | | |
| Dec. 8. | H. H. Brimley, Curator, itemized | $ 200.00 |
| 1903. | | |
| Feb. 13. | H. H. Brimley, Curator, itemized | 150.00 |
| 28. | H. H. Brimley, Curator, itemized | 150.00 |
| June 6. | H. H. Brimley, Curator, itemized | 300.00 |
| July 3. | H. H. Brimley, Curator, itemized | 200.00 |
| | Total | $1,000.00 |

1904.

| | | |
|---|---|---|
| 1903. | | |
| Dec. 8. | H. H. Brimley, Curator, itemized | $ 300.00 |
| 1904. | | |
| Feb. 15. | H. H. Brimley, Curator, itemized | 200.00 |
| Mch. 19. | Carolina Wood Works, Museum cases | 555.00 |
| June 28. | H. H. Brimley, Curator, itemized | 250.00 |
| Oct. 24. | H. H. Brimley, Curator, itemized | 250.00 |
| | Total | $1,555.00 |

# BIENNIAL REPORT

OF THE

# UNIVERSITY OF NORTH CAROLINA

FOR THE

## TWO YEARS ENDING NOVEMBER 30, 1904.

---

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1905.

# REPORT OF THE PRESIDENT.

CHAPEL HILL, N. C., December 31, 1904.

*To the Honorable the General Assembly of North Carolina:*

GENTLEMEN:—In accordance with section 1, chapter 424, Laws of 1893, I have the honor, as President of the University of North Carolina, to submit herewith "a full and complete list of the names of superintendents or heads of the respective departments, assistants, secretaries, clerks, laborers and employees of whatever kind, together with the salary of each":

SESSION 1903-'04.

| | |
|---|---|
| R. H. Battle, Secretary and Treasurer | $ 600.00 |
| F. P. Venable, President | 2,800.00 |
| K. P. Battle, Professor | 2,000.00 |
| J. W. Gore, Professor | 2,000.00 |
| Thomas Hume, Professor | 2,000.00 |
| W. D. Toy, Professor | 2,000.00 |
| E. Alexander, Professor and Dean | 2,150.00 |
| William Cain, Professor | 2,000.00 |
| R. H. Whitehead, Professor | 2,000.00 |
| H. H. Williams, Professor | 2,000.00 |
| H. V. Wilson, Professor | 2,000.00 |
| C. Cobb, Professor | 2,000.00 |
| J. C. MacRae, Professor | 2,000.00 |
| E. V. Howell, Professor | 1,750.00 |
| M. C. S. Noble, Professor | 2,000.00 |
| C. S. Mangum, Professor | 1,250.00 |
| Charles Baskerville, Professor | 2,000.00 |
| C. A. Smith, Professor | 2,000.00 |
| I. H. Manning, Professor | 1,250.00 |
| Thomas Ruffiin, Professor | 1,500.00 |
| George Howe, Professor | 1,600.00 |
| A. S. Wheeler, Associate Professor | 1,250.00 |
| C. L. Raper, Associate Professor | 1,250.00 |
| J. D. Bruner, Associate Professor | 1,250.00 |
| A. Henderson, Associate Professor | 1,000.00 |
| T. J. Wilson, Associate Professor | 1,000.00 |

| | |
|---|---|
| E. K. Graham, Associate Professor | $1,000.00 |
| W. C. Coker, Associate Professor | 1,000.00 |
| G. M. McKie, Instructor | 800.00 |
| J. E. Latta, Instructor | 800.00 |
| W. S. Bernard, Instructor | 800.00 |
| C. A. Shore, Instructor | 600.00 |
| M. H. Stacy, Instructor | 600.00 |
| R. O. E. Davis, Instructor | 500.00 |
| W. C. Rankin, Assistant | 100.00 |
| W. J. Gordon, Assistant | 200.00 |
| W. M. Marriott, Assistant | 100.00 |
| L. B. Lockhart, Assistant | 75.00 |
| W. M. Oldham, Assistant | 100.00 |
| W. W. Eagles, Assistant | 100.00 |
| G. R. Berkley, Assistant | 150.00 |
| G. M. McNider, Assistant | 100.00 |
| W. A. Whitaker, Assistant | 100.00 |
| R. F. Leinbach, Assistant | 150.00 |
| L. B. Newell, Assistant | 200.00 |
| C. T. Woollen, Registrar | 1,000.00 |
| J. F. Pickard, Superintendent Grounds | 500.00 |
| L. R. Wilson, Librarian | 750.00 |
| A. D. Browne, Gymnasium Instructor | 500.00 |
| W. T. Patterson, Bursar | 700.00 |
| W. B. Love, Janitor | 45.00 |
| C. C. Buchanan, Janitor | 45.00 |
| J. S. McNider, Mail Carrier | 17.50 |
| A. H. Johnson, Librarian Assistant | 35.00 |
| J. V. Howard, Librarian Assistant | 35.00 |
| L. Brigman, Librarian Assistant | 35.00 |
| J. H. Vaughn, Librarian Assistant | 35.00 |
| I. C. Wright, Chapel Teller | 30.00 |
| E. S. W. Dameron, Chapel Teller | 30.00 |
| W. D. Jones, Servant | 15.00 |
| W. McDade, Servant | 15.00 |
| W. Jones, Servant | 15.00 |
| B. Caldwell, Servant | 15.00 |
| J. Merritt, Servant | 15.00 |
| H. Smith, Servant | 15.00 |
| R. Durham, Servant | 15.00 |
| R. Johnson, Servant | 15.00 |

SESSION 1904-'05.

| | |
|---|---|
| R. H. Battle, Secretary and Treasurer | 600.00 |
| F. P. Venable, President | 3,000.00 |
| K. P. Battle, Professor | 2,000.00 |

| | |
|---|---|
| J. W. Gore, Professor and Dean | $2,250.00 |
| T. Hume, Professor | 2,000.00 |
| W. D. Toy, Professor | 2,000.00 |
| E. Alexander, Professor and Dean | 2,400.00 |
| William Cain, Professor | 2,000.00 |
| R. H. Whitehead, Professor | 2,000.00 |
| H. H. Williams, Professor | 2,000.00 |
| H. V. Wilson, Professor | 2,000.00 |
| C. Cobb, Professor | 2,000.00 |
| C. S. Mangum, Professor | 1,250.00 |
| E. V. Howell, Professor | 2,000.00 |
| M. C. S. Noble, Professor | 2,000.00 |
| J. C. McRae, Professor | 2,000.00 |
| I. H. Manning, Professor | 1,250.00 |
| C. A. Smith, Professor and Dean | 2,500.00 |
| George Howe, Professor | 2,000.00 |
| J. H. Pratt, Professor | 300.00 |
| L. P. McGehee, Professor | 1,500.00 |
| A. S. Wheeler, Associate Professor | 1,250.00 |
| C. L. Raper Associate Professor | 1,250.00 |
| J. D. Bruner, Associate Professor | 1,250.00 |
| W. C. Coker, Associate Professor | 1,250.00 |
| A. Henderson, Associate Professor | 1,000.00 |
| T. J. Wilson, Associate Professor | 1,000.00 |
| J. E. Latta, Associate Professor | 1,000.00 |
| J. E. Mills, Associate Professor | 1,250.00 |
| J. M. McBryde, Associate Professor | 1,000.00 |
| G. M. McKie, Instructor | 800.00 |
| W. S. Bernard, Instructor | 800.00 |
| M. H. Stacy, Instructor | 700.00 |
| R. O. E. Davis, Instructor | 750.00 |
| N. C. Curtis, Instructor | 900.00 |
| J. C. McRae, Instructor | 500.00 |
| A. D. Browne, Instructor | 500.00 |
| H. A. Allard, Assistant | 150.00 |
| W. G. Zmick, Assistant | 150.00 |
| W. H. Kibler, Assistant | 200.00 |
| R. F. Leinbach, Assistant | 200.00 |
| A. E. Latta, Assistant | 150.00 |
| W. M. Marriott, Assistant | 200.00 |
| E. E. Randolph, Assistant | 200.00 |
| W. H. Oldham, Assistant | 200.00 |
| H. M. Jones, Assistant | 200.00 |
| G. M. McNider, Assistant | 100.00 |
| W. P. Jacocks, Assistant | 100.00 |
| T. B. Higdon, Assistant | 200.00 |

| | |
|---|---|
| E. D. Broadhurst, Assistant | $ 300.00 |
| C. Flagler, Assistant | 50.00 |
| S. Jordan, Assistant | 100.00 |
| C. T. Woollen, Registrar | 1,000.00 |
| W. T. Patterson, Bursar | 700.00 |
| L. R. Wilson, Librarian | 750.00 |
| J. F. Pickard, Superintendent Grounds | 500.00 |
| W. J. Barker, Janitor | 45.00 |
| J. R. Hoffman, Janitor | 45.00 |
| C. C. Barnhardt, Librarian Assistant | 35.00 |
| J. S. Kerr, Librarian Assistant | 35.00 |
| R. M. Brown, Librarian Assistant | 35.00 |
| C. J. Hendley, Librarian Assistant | 35.00 |
| J. S. MacNider, Mail Carrier | 17.50 |
| A. H. King, Chapel Teller | 30.00 |
| W. McDade, Servant | 15.00 |
| W. Jones, Servant | 15.00 |
| B. Caldwell, Servant | 15.00 |
| J. Merritt, Servant | 15.00 |
| H. Smith, Servant | 15.00 |
| R. Johnson, Servant | 15.00 |
| R. Durham, Servant | 15.00 |
| W. Morphis, Servant | 15.00 |

The expenses of the instructors in the Teachers' Summer School for 1902-'03 amounted to $2,592.95. There were twenty-four instructors. In the Summer Law School there were two instructors, and the salaries amounted to $1,000.

In the Teachers' Summer School for 1903-'04 there were twenty-six instructors, and the salaries amounted to $2,395.25. In the Summer Law School there were two instructors, and the salaries amounted to $1,000.

Respectfully submitted,

FRANCIS P. VENABLE,

*President.*

CHAPEL HILL, N. C., December 31, 1904.

*To the Honorable General Assembly of the State of North Carolina:*

GENTLEMEN:—I have the honor to submit the following report in response to the resolution of your honorable body, passed February 8, 1893:

I beg leave to say that none of the money appropriated by the General Assembly comes into the Bursar's hands. It is all received and disbursed by the Treasurer of the Board of Trustees, Honorable R. H. Battle, of Raleigh, who also administers all the endowment funds excepting the Deems Fund for aiding needy students. The Bursar collects fees from students for tuition, room rent, registration, gymnasium, library, etc., and pays all local bills. Whatever balance remains over he pays semi-annually to the Treasurer. His expenditures are subject to the direction of the Board of Trustees and are approved and audited by the Finance Committee of the Faculty. Semi-annual reports are also made by the Board of Trustees and audited by the Finance Committee of the Board. The Annual Committee of Visitation to the University also inspects the accounts.

The following are the scholarships awarded:

1. *State Scholarships.*—The only State scholarships given in the University are those under section 3 of chapter 233 of the Laws of North Carolina, passed by the General Assembly at its session of 1887.

2. *Private Scholarships.*—Private Scholarships have been endowed as follows, each valued at $60 per annum and conferring free tuition on the recipients:

(1) Four B. F. Moore scholarships, endowed by the will of the late B. F. Moore of Raleigh.

(2) Ten Cameron scholarships, established by his executors and legatees in memory of the late Paul C. Cameron of Hillsboro.

(3) Thirty-eight Mary Ann Smith scholarships, established by the will of the late Mary Ann Smith.

(4) Two Thomas F. Wood scholarships, endowed by the widow of the late Dr. Thomas F. Wood of Wilmington as a memorial to her husband.

(5) Fifteen Francis Jones Smith scholarships, endowed by the will of Miss Mary Ruffin Smith in memory of her brother, Dr. Francis Jones Smith.

(6) Ten Mary S. Speight scholarships, endowed by the will of the late Mary Shepard Speight.

(7) Eight Mary Morgan Mason scholarships, endowed by the will of the late Mrs. Mary Morgan Mason.

(8) The Weil scholarship, endowed by Henry Weil of Goldsboro.

(9) Five scholarships, given by E. M. Armfield.

(10) Twenty-four Alumni scholarships, endowed by the Alumni of the University.

(11) One Kenneth Murchison scholarship, endowed by Mrs. Jennis Murchison Carter and valued at $90.

It should be remembered that all these scholarships are paid for by private philanthropy, which thereby not only educates many deserving boys, but also adds that much to the property of the State.

3. *Notes for Tuition.*—Like other institutions, the University is unable to obtain cash payments from all its paying students. Some have property which is not available, some have no property at all, but prefer to give notes rather than accept scholarships. The law of 1887 (above referred to) specifically declares "that no young man of good moral character shall be denied admission because of his inability to pay cash or give a secured note."

The report of Honorable R. H. Battle, Treasurer, which accompanies this report, gives fully all information concerning the finances of the institution.

Very respectfully, FRANCIS P. VENABLE,
*President.*

# REPORT OF TREASURER.

*To His Excellency,* Charles B. Aycock, *Governor and ex officio President of the Board of Trustees:*

I have the honor to submit statements in detail of the money received and disbursed by me as Treasurer of the several funds in my hands for the year 1903, beginning January 1st and ending December 31st. The following is an abstract of them:

FIRST.

Statement A—General Fund.

| | |
|---|---|
| Appropriations from Public Treasurer | $40,000.00 |
| Escheats | 1,134.00 |
| Received from F. J. Smith Fund | 1,380.00 |
| Received from Mary Ann Smith Fund | 3,604.77 |
| Received from Mary S. Speight Fund | 1,140.00 |
| Received from Chair of History Fund | 1,605.00 |
| Coupons from B. F. Moore State Bonds | 248.00 |
| Interest from Mason and May Memorial Funds | 90.00 |
| Rent of Mason Farm for 1902 | 389.56 |
| Received from Bursar Patterson, fees for tuition, etc | 2,143.23 |
| | $51,734.56 |

Disbursed.

| | | |
|---|---|---|
| Balance overdraft from last report | $ 3,812.82 | |
| Salaries of President, Professors, Secretary and Treasurer | 43,866.65 | |
| Interest 45 days on notes $40,000 and $2,500 | 48.75 | |
| Bursar Patterson for Summer School | 1,000.00 | |
| Bursar Patterson for Department of Latin | 500.00 | |
| Bursar Patterson for Department of Physics | 5,000.00 | |
| Bursar Patterson for extension of water-works | 1,500.00 | |
| S. J. Brockwell for diverting water from mill | 1,000.00 | |
| Interest on May Memorial Fund | 30.00 | |
| Insurance on Carr Building for three years | 200.00 | |
| Postage, notices, safety-box rent and fees | 15.00 | |
| R. H. Battle, Treasurer, commissions on escheats | 56.70 | |
| R. H. Battle, Treasurer, commissions on interest—not charged in accounts of Endowment Funds | 145.06 | $57,174.98 |
| Leaving a deficit of | | $ 5,440.42 |

NOTE.—The deficit arises from the inability of the Public Treasurer to pay, before January 1, 1904, any part of the appropriation for the fiscal year beginning November 30, 1903, under Chapter 402, Laws of 1903; but payment will be made before the 15th instant, and the deficit more than made good.

SECOND.

STATEMENT B—MARY ANN SMITH FUND.

| | |
|---|---|
| Balance from last report | $ 1.63 |
| Income from University Press Plant | 243.00 |
| Interest from Bursar on account of loans | 2,227.07 |
| Principal of bonds of individual | 875.00 |
| Interest on bonds of individual | 293.77 |
| | $ 3,640.47 |

DISBURSED.

| | | |
|---|---|---|
| Paid General Fund for Professor's salary, etc | $2,729.77 | |
| Loan for water supply | 875.00 | |
| Paid Treasurer for commissions | 27.94 | 3,632.71 |
| Balance on hand | | $ 7.76 |

This fund consists in:

| | |
|---|---|
| Loan for M. A. Smith Building | $16,000.00 |
| Loan for heating plant | 12,906.17 |
| Loan for water and sewerage | 3,375.00 |
| University Press plant | 2,700.00 |
| Estimated value of bond and mortgage unpaid | 3,650.00 |
| Cash on hand | 1.63 |
| | $38,632.80 |
| Charged off as per report of Committee referred to in last annual statement | 1,632.80 |
| Principal for account of 1904 | $37,000.00 |

NOTE.—The obligations for loans to the University executed by the Governor as President of the Board aggregate $30,500. For convenience the loan on account of the M. A. Smith Building is increased by $1,091.99, and that amount is transferred from loan on account of Heating Plant, $16,000 being approximately the cost of the building.

## THIRD.

### STATEMENT C—CHAIR OF HISTORY FUND.

| | | |
|---|---|---|
| Balance from last report | | $ 10.19 |
| Interest from Bursar on account of loans | | 1,620.00 |
| Balance subscription and interest | | 94.25 |
| | | $1,724.44 |

DISBURSED.

| | | |
|---|---|---|
| Paid General Fund for Professors' salary | $1,605.00 | |
| R. H. Battle for commissions | 27.00 | 1,632.00 |
| Balance on hand | | $ 92.44 |

This fund consists in:

| | |
|---|---|
| Loan to University on acct. Carr Building | $18,000.00 |
| Loan to Universtiy on acct. Alumni Building | 4,994.00 |
| Eight Wilkes County Bonds, par value | 8,000.00 |
| Six Stanly County Bonds, par value | 6,000.00 |
| Balance on hand | 92.44 |
| | $37,086.44 |

NOTE.—By report of Committee mentioned above and the order of the Board the obligation of the University is given for only $18,000, and the residue loaned for the completion of the Alumni Building was to bear no interest for the present. The amount paid as interest by the Bursar is for a greater time than twelve months, because of interest due before the execution of said obligation. The Wilkes and Stanly County Bonds have been declared valid by the Supreme Court of the United States.

## FOURTH.

### STATEMENT D—FRANCIS JONES SMITH FUND.

| | | |
|---|---|---|
| Balance from last report | | $ 15.28 |
| Interest from Bursar on loans | | 1,380.00 |
| | | $ 1,395.28 |

DISBURSED.

| | | |
|---|---|---|
| Paid General Fund for scholarships | $1,380.00 | 1,380.00 |
| Balance on hand | | $ 15.28 |

| | |
|---|---|
| This fund consists in: | |
| Loan on account of electric light plant..... | $ 9,140.59 |
| Loan on account of water-works..... | 670.37 |
| Loan on account of heating plant..... | 2,600.00 |
| Balance on hand..... | 15.28 |
| | $12,426.24 |
| Charged off as per said report of Committee, as having been used for scholarships..... | 926.24 |
| | $11,500.00 |

FIFTH.

STATEMENT E—MARY S. SPEIGHT FUND.

| | | |
|---|---|---|
| Balance from last report..... | | $ 3.76 |
| Interest from Bursar on loans..... | | 1,140.00 |
| | | $1,143.76 |
| DISBURSED. | | |
| Paid General Fund for scholarships..... | $1,140.00 | 1,140.00 |
| | | $ 3.76 |
| This fund consists in: | | |
| Loan on account of heating plant..... | | $ 9,500.00 |
| Bond and mortgage (estimated value)..... | | 560.00 |
| Cash on hand..... | | 3.76 |
| | | $10,063.76 |

NOTE.—The principal of this fund is fixed as per said report of Committee at $10,000.

The income from the Moore and Mason Funds and the Samuel May Memorial Fund appear in Statement A, General Fund.

The B. F. Moore Fund consists in North Carolina four per cent. bonds, par value $6,200. The Mason Fund in loan to the University on account of heating plant, $1,000. The Samuel May Memorial Fund in first mortgage bond of Juanita Cotton Mill, $500.

I submit herewith reports of Bursar Patterson for the past year.

Respectfully submitted,

R. H. BATTLE,
*Treasurer.*

January 1, 1904.

# REPORT OF TREASURER.

*To His Excellency,* Charles B. Aycock, *Governor and President of the Board of Trustees:*

I have the honor to submit statements of the receipts and disbursements by me, as Treasurer, of the several funds in my hands for the year 1904, beginning January 1st and ending December 31st. The following is an abstract of them:

## FIRST.

### Statement A—General Fund.

| | | |
|---|---|---|
| Annual appropriation by the State | | $37,500.00 |
| Escheats | | 1,678.40 |
| Received from Francis Jones Smith Fund | | 690.00 |
| Chair of History Fund | | 1,080.00 |
| Mary Ann Smith Fund | | 2,506.00 |
| Mary S. Speight Fund | | 665.00 |
| B. F. Moore Fund | | 248.00 |
| Mason Fund | | 60.00 |
| Samuel May Memorial Fund | | 15.00 |
| Bursar Patterson, besides interest | | 90.87 |
| Sale of lot at Chapel Hill | | 600.00 |
| K. M. Murchison Endowment | | 1,500.00 |
| | | $46,633.27 |

### Disbursed.

| | | |
|---|---|---|
| Balance overdraft | $ 5,440.42 | |
| Salaries | 47,317.14 | |
| Insurance | 1,103.92 | |
| Postage, stationery, etc | 14.00 | |
| Commissions on escheats | 83.91 | |
| Special appropriations—Summer School, restoring pump-house, etc. | 1,772.42 | |
| Books for May Memorial Fund | 29.90 | |
| | | $55,761.71 |
| Balance overpaid | | $ 9,128.44 |

This overdraft was for salaries due the 31st December, and will be made good from the annual appropriation for the

State fiscal year beginning November 30, $10,000 of which will be paid by the Public Treasurer during this week.

SECOND.

STATEMENT B—MARY ANN SMITH FUND.

| | | |
|---|---|---|
| Balance from last report | | $ 7.76 |
| Income from University Press plant | | 162.00 |
| Interest from Bursar on account of loans | | 2,070.00 |
| Interest from bond and mortgage of an individual | | 270.00 |
| | | $ 2,509.76 |

DISBURSED.

| | | |
|---|---|---|
| Paid General Fund for Professors' salary, etc | | $ 2,506.00 |
| Balance on hand | | $ 3.76 |
| This fund consists in— | | |
| The University Press plant | $ 2,700.00 | |
| Loan for M. A. Smith Building | 16,000.00 | |
| Loan for heating plant as reduced per last report | 11,273.37 | |
| Loan for water and sewerage | 3,375.00 | |
| Estimated value of individual bond and interest | 3,650.00 | |
| Cash on hand | 3.76 | |
| | $37,002.13 | |

THIRD.

STATEMENT C—CHAIR OF HISTORY FUND.

| | |
|---|---|
| Balance from last report | $ 92.44 |
| Interest from Bursar Patterson on loans | 1,080.00 |
| | $ 1,172.44 |

DISBURSED.

| | |
|---|---|
| Paid General Fund for Professors' salary | 1,080.00 |
| Balance on hand | $ 92.44 |

This fund consists in—

| | |
|---|---|
| Loan to University on account of Carr Building | $18,000.00 |
| Loan to University on account of Alumni Building | 4,994.00 |
| Eight Wilkes County Bonds, par value | 8,000.00 |
| Six Stanly County Bonds, par value | 6,000.00 |
| Cash on hand | 92.44 |
| | $37,086.44 |

As stated in last report, the obligation of the University is given for only the loan on account of the Carr Building, and there being no revenue from the Alumni Building, the money loaned to complete that has not been productive of interest. The Wilkes and Stanly County Bonds were, by direction of the Finance Committee, put in the hands of W. N. Coler & Co., bankers, of New York, who were the original plaintiffs in the creditors' suits brought in the United States Court to have the validity of the bonds adjudicated and for collection of accrued interest. As heretofore reported, the bonds were declared by the Supreme Court of the United States to be valid, and it is expected that this fund will soon realize something for interest and the bonds can be disposed of to an advantage.

## FOURTH.

### STATEMENT D—FRANCIS JONES SMITH FUND.

| | | |
|---|---|---|
| Balance from last report | | $ 15.28 |
| Interest from Bursar on loans | | 690.00 |
| Sale of the residue of the land devised | | 2,500.00 |
| | | $ 3,205.28 |

### DISBURSED.

| | | |
|---|---|---|
| Paid to General Fund for scholarships | $ 690.00 | |
| Loan to University by directon of Executive Committee for improvement of electric light plant | 1,600.00 | |
| | | $ 2,290.00 |
| Balance in hand | | $ 915.28 |

This fund consists in—

| | |
|---|---|
| Loan on account of electric light plant reduced by amount charged off as per last report | $ 8,214.35 |
| Additional loan for same as above | 1,600.00 |
| Loan on account of water-works | 670.37 |
| Loan on account of heating plant | 2,600.00 |
| Deposit in Raleigh Savings Bank at interest | 900.00 |
| Balance on hand | 15.28 |
| | $14,000.00 |

FIFTH.

STATEMENT E—MARY S. SPEIGHT FUND.

| | | |
|---|---|---|
| Balance from last report | $ | 3.76 |
| Interest from Bursar on loan | | 570.00 |
| Balance principal and interest of Uzzle & Wilson's bond ($95.05 interest) | | 595.05 |
| | | $ 1,168.81 |

DISBURSED.

| | | |
|---|---|---|
| Paid General Fund for scholarships | | 665.00 |
| Balance on hand | $ | 503.81 |

This fund consists in—

| | | |
|---|---|---|
| Loan on account of heating plant | $ | 9,500.00 |
| Cash on hand | | 503.81 |
| | | $10,003.81 |

The income from the *B. F. Moore,* the *Mason* and the Samuel May Memorial Funds, as heretofore, appear in Statement A, General Fund. The *B. F. Moore Fund* consists in North Carolina four per cent. bonds of the par value of $6,200. The *Mason Fund* of $1,000 was loaned to the University on account of the heating plant. The *Samuel May Memorial Fund,* principal $500, was invested in a first mortgage bond of the Juanita Cotton Mills of Alamance County. This mill is now in liquidation by suit of creditors, but it is confidently expected that the first mortgage bonds will be paid in full, as the result of a foreclosure recently made.

I herewith present the report of the Bursar, W. T. Patterson.

Respectfully reported,

R. H. BATTLE,
*Treasurer.*

January 2, 1905.

# BURSAR'S REPORT.

UNIVERSITY OF NORTH CAROLINA

*In account with* W. T. PATTERSON, *Bursar.*

FROM DECEMBER 31, 1902, TO AUGUST 15, 1903.

A. RECEIPTS.

| | | |
|---|---|---|
| Tuition fees | $ 7,914.80 | |
| Tuition notes collected | 486.35 | |
| Semi-annual fees | 2,485.00 | |
| Library fees | 860.00 | |
| Gymnasium fees | 407.50 | |
| Medical fees | 1,466.50 | |
| Room fees | 2,237.84 | |
| Delayed registration fees | 146.00 | |
| Diploma fees | 378.18 | |
| Laboratory fees | 2,810.93 | |
| Damage fees | 372.45 | |
| Total fees of students | | $19,565.55 |
| Miscellaneous collections and University Press | | 398.32 |
| | | $19,963.87 |

B. DISBURSEMENTS.

| | |
|---|---|
| Balance brought forward | $ 211.31 |
| Refunded on account of sickness | 288.49 |
| Advertising | 317.17 |
| Scientific apparatus | 54.00 |
| Campus expenses | 193.41 |
| Commencement expenses | 328.73 |
| Enlarging dissecting hall | 277.94 |
| Freight and hauling | 205.45 |
| Fuel and lights | 1,727.05 |
| Furniture account | 19.00 |
| Gymnasium apparatus | 10.36 |
| Infirmary | 1,015.30 |
| Interest on invested funds | 1,020.00 |
| Labor and repairs | 798.77 |
| Legal expenses | 50.00 |
| Library for books | 731.02 |
| Medical department | 552.65 |
| Reading-room for periodicals | 347.86 |
| Salaries of instructors, etc | 4,994.78 |

| | | |
|---|---|---|
| Servant hire | $ 680.00 | |
| Special appropriation for apparatus | 1,386.55 | |
| Stamps, stationery and printing | 2,344.90 | |
| Laboratory expenses | 2,462.16 | |
| Bursar's salary six months | 350.00 | |
| Cash to Treasurer | 343.00 | |
| Miscellaneous | 140.13 | |
| | | $20,850.03 |
| Less receipts above | | 19,963.87 |
| Balance carried forward | | $ 886.16 |

C. SCHOLARSHIPS.

| | |
|---|---|
| 1. Students receiving free tuition (section 3, chapter 233, Laws 1887), ministers' sons, candidates for the ministry, teachers, afflicted with bodily infirmity | 103 |
| 2. Endowed scholarships | 99 |

D. NOTES.

| | |
|---|---|
| Number of notes taken | $ .36 |
| Amount of same | 999.50 |
| Amount due on same | 347.25 |

A. RECEIPTS.

FROM AUGUST 15, 1903, TO DECEMBER 31, 1903.

| | | |
|---|---|---|
| Tuition fees | $ 9,168.84 | |
| Tuition notes collected | 610.25 | |
| Semi-annual fees | 2,723.00 | |
| Library fees | 873.00 | |
| Gymnasium fees | 430.00 | |
| Medical fees | 1,512.00 | |
| Room fees | 1,910.87 | |
| Delayed registration fees | 22.00 | |
| Summer School for teachers | 735.76 | |
| Total fees from students | | $17,985.72 |
| Special appropriation for Summer School | | 2,000.00 |
| Miscellaneous collections | | 151.40 |
| Grand total of receipts | | $20,137.12 |

B. DISBURSEMENTS.

| | |
|---|---|
| Balance brought forward | $ 886.16 |
| Refunded on account of sickness | 260.73 |
| Advertising | 671.26 |

| | | |
|---|---|---|
| Scientific apparatus | $ 131.86 | |
| Campus expenses | 51.27 | |
| Freight and hauling | 80.80 | |
| Fuel and lights | 474.32 | |
| Furniture account | 61.34 | |
| Gymnasium apparatus | 37.47 | |
| Infirmary | 707.09 | |
| Labor and repair | 684.52 | |
| Legal expenses | 5.00 | |
| Library expenses | 685.49 | |
| Medical department | 596.19 | |
| Salaries assistants, instructors and officers | 3,886.88 | |
| Servant hire | 495.00 | |
| Special appropriation for apparatus | 506.28 | |
| Stamps, stationery and printing | 636.35 | |
| Summer School for teachers | 2,739.27 | |
| Summer School—Law, salaries | 1,000.00 | |
| Interest on invested funds and cash to Treasurer. | 5,000.00 | |
| Bursar's salary six months | 350.00 | |
| Miscellaneous | 98.97 | |
| Cash to balance | 90.87 | |
| Balance | | $20,137.12 |

C. SCHOLARSHIPS.

| | |
|---|---|
| 1. Students receiving free tuition (section 3, chapter 233, Laws 1887), ministers' sons, candidates for the ministry, teachers, afflicted with bodly infirmity | 111 |
| 2. Endowed scholarships | 104 |

D. NOTES.

| | | |
|---|---|---|
| Number of notes taken | $ | .35 |
| Amount of same | | 894.75 |
| Amount due on same | | 302.50 |

FROM DECEMBER 31, 1903, TO AUGUST 15, 1904.

A. RECEIPTS.

| | |
|---|---|
| Tuition fees | $ 7,169.50 |
| Notes collected | 565.90 |
| Semi-annual fees | 2,410.00 |
| Library fees | 651.00 |
| Gymnasium fees | 409.25 |
| Medical fees | 1,416.00 |
| Delayed registration fees | 126.00 |
| Room fees | 2,119.50 |

| | | |
|---|---|---|
| Diploma fees | $ 361.00 | |
| Damage fees | 423.80 | |
| Laboratory fees | 2,869.23 | |
| Total fees of students | | $18,521.18 |
| Miscellaneous collections | $ 230.19 | |
| University Press Company | 267.19 | |
| | | $ 497.38 |
| Grand total of receipts | | $19,018.56 |

B. DISBURSEMENTS.

| | | |
|---|---|---|
| Fees refunded | $ 185.12 | |
| Interest on invested funds | 2,316.00 | |
| Advertising | 347.34 | |
| Scientific apparatus | 37.71 | |
| Campus expenses | 116.55 | |
| Commencement expenses | 389.50 | |
| Freight and hauling | 183.80 | |
| Fuel and lights | 813.01 | |
| Gymnasium expenses | 207.53 | |
| Infirmary | 914.85 | |
| Labor and repairs | 737.58 | |
| Legal expenses | 50.00 | |
| Library for books, etc | 878.69 | |
| Medical department | 303.30 | |
| Reading-room, periodicals | 329.45 | |
| Salaries assistants, instructors and officers | 4,959.18 | |
| Servant hire | 640.00 | |
| Special appropriation for books, apparatus, etc | 764.40 | |
| Stamps, stationery and printing | 2,424.16 | |
| Laboratory expenses | 3,302.76 | |
| Balance extension water plant | 56.48 | |
| Bursar's salary six months | 350.00 | |
| Miscellaneous | 149.20 | |
| | | $20,456.61 |
| Less receipts above | | 19,018.56 |
| Balance carried forward | | $ 1,438.05 |

C. SCHOLARSHIPS.

| | |
|---|---|
| 1. Students receiving free tuition (section 3, chapter 233, Laws 1887), ministers' sons, candidates for the ministry, teachers, afflicted with bodily infirmity | 110 |
| 2. Endowed scholarships | 104 |

D. NOTES.

| | | |
|---|---|---|
| Number of notes taken | $ | .25 |
| Amount of same | | 711.25 |
| Amount due on same | | 252.75 |

FROM AUGUST 15, 1904, TO DECEMBER 31, 1904.

A. RECEIPTS.

| | | |
|---|---|---|
| Tuition fees | $ 7,472.25 | |
| Tuition for summer law | 1,455.00 | |
| Notes collected | 395.25 | |
| Semi-annual fees | 2,855.00 | |
| Library fees | 912.50 | |
| Gymnasium fees | 469.30 | |
| Medical fees | 1,589.38 | |
| Delayed registration fees | 2.00 | |
| Room fees | 1,893.24 | |
| Registration for summer law | 150.00 | |
| Room fees, summer law | 28.50 | |
| Tuition Summer School for teachers | 947.60 | |
| Total fees of students | | $18,170.02 |
| Appropriation for Summer School | | 1,000.00 |
| Appropriation of Educational Board for Summer School | | 1,000.00 |
| Miscellaneous collections | | 362.70 |
| Grand total of receipts | | $20,532.72 |

B. DISBURSEMENTS.

| | |
|---|---|
| Balance brought forward | $ 1,438.05 |
| Interest on invested funds | 2,316.00 |
| Fees refunded | 146.75 |
| Advertising | 948.87 |
| Scientific apparatus | 247.50 |
| Campus expenses | 104.88 |
| Freight and hauling | 233.24 |
| Fuel and lights | 1,012.82 |
| Furniture account | 44.00 |
| Gymnasium apparatus | 41.97 |
| Infirmary | 771.85 |
| Labor and repairs | 804.57 |
| Legal expenses | 10.00 |
| Library for books, etc | 486.66 |
| Medical department | 330.87 |
| Salaries assistants, instructors, officers, etc | 4,878.36 |

| | | |
|---|---|---|
| Salaries Summer Law Professors | $ 1,000.00 | |
| Servant hire | 495.00 | |
| Special appropriation books, apparatus, etc | 683.80 | |
| Stamps, stationery and printing | 361.39 | |
| Summer School for teachers | 2,581.78 | |
| Bursar's salary six months | 350.00 | |
| Miscellaneous | 112.75 | |
| Cash to Treasurer to balance | 1,131.61 | |
| Balanced | | $20,532.72 |

C. SCHOLARSHIPS.

| | |
|---|---|
| 1. Students receiving free tuition (section 3, chapter 233, Laws 1897), ministers' sons, candidates for the ministry, teachers, afflicted with bodily infirmity | 162 |
| 2. Endowed scholarships | 116 |

D. NOTES.

| | |
|---|---|
| Notes taken | $ .34 |
| Amount of the same | 1,067.50 |
| Amount due on the same | none |

## REPORT OF WATER SUPPLY.

SEPTEMBER 1, 1903, TO SEPTEMBER 1, 1904.

| | | |
|---|---|---|
| Total receipts | | $ 274.39 |
| Balance forwarded | $ 283.73 | |
| Expense of running plant | 660.53 | |
| | $ 944.26 | |
| By balance | | 669.87 |
| | | $ 944.26 |
| To balance | $ 669.87 | |

## REPORT OF THE HEAT AND LIGHT PLANT.

FROM AUGUST 31, 1903, TO AUGUST 12, 1904.

RECEIPTS.

| | |
|---|---|
| University and community | $ 2,202.22 |
| Student fees | 2,183.60 |
| | $ 4,385.82 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Balance brought forward | $ 2,104.01 | |
| Expense of running plant | 5,701.88 | |
| By amount to balance | | $ 3,420.07 |
| | $ 7,805.89 | $ 7,805.89 |
| To balance forward | 3,420.07 | |

---

REPORT OF THE DEEMS FUND FOR LOANS TO STUDENTS.

FROM JANUARY 1, 1903, TO JANUARY 1, 1905.

| | | |
|---|---|---|
| Balance on hand January 1, 1903 | $ 2,125.55 | |
| Loans collected | 7,349.70 | |
| Total | | $ 9,475.25 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Loaned | $ 7,832.00 | |
| Treasurer's salary two years | 200.00 | |
| | | $ 8,032.00 |
| Balance in hand | | $ 1,443.25 |
| The total fund | $23,984.74 | |
| Being notes outstanding and cash on hand | 23,984.74 | |

One hundred and seven have been helped during two years.

The University derives no income from the fund. It was established by the Rev. Charles F. Deems, D. D., LL. D., as a memorial to his son, Lieutenant Theodore Disosway Deems, and was greatly augmented by the munificence of Mr. William H. Vanderbilt. The fund is loaned, both principal and interest, to students in the University on note, with security, at six per cent. As fast as payments are made, new loans are made, thus continually adding to the principal fund.

Respectfully submitted, W. T. PATTERSON,
*Bursar.*

These accounts have all been audited and approved.

WALTER D. TOY,
WILLIAM CAIN,
*Auditing Committee of the Faculty.*

FIFTEENTH ANNUAL REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

OF

## NORTH CAROLINA.

---

FOR THE YEAR 1903.

---

RALEIGH, N. C.:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1904.

## MEMBERS OF THE BOARD.

| | |
|---|---|
| CHARLES DUFFY, *Chairman* | New Bern. |
| WESLEY N. JONES | Raleigh. |
| WILLIAM A. BLAIR | Winston-Salem. |
| EDGAR L. HAUGHTON | Pollocksville. |
| W. F. CRAIG | Marion. |
| (MISS) DAISY DENSON *Secretary* | Raleigh. |

OFFICE IN THE CAPITOL, RALEIGH.

# LETTER OF TRANSMITTAL.

RALEIGH, N. C., April 6, 1904.

*To His Excellency,* CHARLES B. AYCOCK,

*Governor of North Carolina.*

DEAR SIR:—We have the honor herewith to present the Annual Report of this Board for the year ending December 31, 1903.

The report should have been submitted at the January (1904) meeting, but for lack of a quorum there was no action on the part of the Board, hence the delay to this date.

We are gratified to note continuous progress along most lines of our work, but are again impelled to call your attention to the still unsatisfied demands of the unfortunate insane of our State, a full exposition of which is set forth by our worthy Secretary in her accompanying report. We would also direct your attention to her utterances in reference to jail management, which have our full approbation. To our County Visitors, whose work is all-important to the furtherance of our object, we offer our sincere thanks, and bespeaking for this report your careful consideration, we have the honor to be,

Most respectfully,

CHARLES DUFFY, *Chairman.*
E. L. HAUGHTON,
W. F. CRAIG,
W. A. BLAIR,
*Commissioners.*

# REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

FOR THE YEAR 1903.

---

RALEIGH, N. C., January 5, 1904.

DR. CHARLES DUFFY, *Chairman, and* MESSRS. WESLEY N. JONES, WM. A. BLAIR, EDGAR L. HAUGHTON *and* W. F. CRAIG, *Commissioners of Public Charities of North Carolina.*

GENTLEMEN:—I have the honor to present the following report of the condition and management of the penal and charitable institutions of the State for the fiscal year ending November 30, 1903.

In addition will be found reports of the county institutions and hospitals and orphanages maintained by the liberality of churches, fraternal orders, municipal aid and private benevolence.

North Carolina may well be proud of her institutions. Without exception, they are well managed by their efficient officers in charge, and their conscientious and painstaking boards of directors. These gentlemen not only discharge their duty to the State, but also the higher and nobler obligation of frail humanity "to bear one another's burdens." Their sympathetic and eager interest in the welfare of the defective and dependent classes, their personal feeling for each one of their own particular charges is an honor not alone to themselves but to the State whom they serve. A brief summary of the improvements, financial condition and needs of the institutions will be interesting.

THE STATE HOSPITAL AT MORGANTON.

The improvements in 1903 were the completion of the Harper Building, cost $100,000, and of the Colony, cost $6,000. The experiment of the Colony has proved remarkably successful and economical. In charge, 890; applications refused for want of room, 66. The financial condition is good. Needs a larger acreage and more room for male patients.

THE STATE HOSPITAL AT RALEIGH.

The Hospital has been connected with the Wake Waterworks (making a much needed improvement in the water supply), also some general repairs. At the end of the fiscal year balance on hand, $1,963.51. In charge, 405; applications refused, 103—42 for want of room. More land needed and accommodations for female patients.

THE STATE HOSPITAL AT GOLDSBORO.

New closets in the female department. The connecting of a small brick building with the third story of Vance Hall by means of a bridge of iron girders serves to dissociate tubercular patients and furnishes a solarium for them. In charge, 507 patients; applications refused, 28. Financial condition excellent, there being a surplus of $67 on hand November 30th. The Superintendent reports many cases of severe dysentery in the spring. The general health of the patients is good, "excepting tuberculosis, which is becoming a veritable scourge to the negro population, especially in the hospitals for the insane. About 28 per cent. of the deaths in the past year have been from tuberculosis. By all means the tuberculous patients should be isolated. This can be done by erecting separate buildings for their accommodation. This is our greatest need." This institution was inspected by your Honorable Chairman, Dr. Charles Duffy, on October 6th.

He reported its general condition satisfactory and earnestly advocated the isolation of the tubercular insane.

### DANGEROUS INSANE DEPARTMENT.

The physician in charge reports the installation of the heating plant. This department is now full, having in charge 49 patients. "The accommodations are not altogether suitable or satisfactory." There is need of more land in order to provide the patients with room for proper exercise and occupation. Hon. J. S. Mann, Superintendent of the State's Prison, in which this department is located, speaks very emphatically in his report to the Board of Directors against this disposition of the dangerous insane. He says: "I cannot think this the proper place for these unfortunate people. The acts of an insane man can never make him a criminal, and if a criminal becomes insane he is at least entitled to a suspension of punishment during his affliction, and in neither instance is confinement in the State's Prison either just or humane. If need be, place them in a separate and distinct institution, but let it be outside of prison walls."

### SCHOOL FOR THE DEAF AND BLIND.

A covered way between the main structures to protect students in inclement weather and a kitchen for the Principal's family have been added. Capacity of white and colored departments, 550. Now in charge, 315. On file 50 applications. The Principal estimates that there are 400 blind children, including both races, in this State. Isolated sick wards or a hospital for the care of contagious diseases is the chief need.

### SCHOOL FOR THE DEAF AND DUMB.

There have been improvements to laundry and heating system. Can accommodate 280 children. On the roll, 238. The appropriation for maintenance is not sufficient. Appli-

cations on file, 27. The Superintendent estimates that "there are 400 white deaf children of school age in the State, and more than 100 have never attended school, and are growing up in pitiable ignorance. We also know of a large number who are too young." There was an indebtedness of $240.23 at the end of the fiscal year. The grounds are crude and need grading and macadamizing.

### NORTH CAROLINA SOLDIERS' HOME.

Improvements, remodeling of the dining-room and repairs to the buildings. On the roll, 98. Applications on file, 25. In the hospital, 28. The sick are well cared for by special attendants, but a trained nurse would be advisable. This institution is managed most economically and has lived within the appropriation.

### OXFORD ORPHAN ASYLUM.

Three industrial buildings have been completed. The new well is furnishing an ample supply of pure water. In charge, 254. Can accommodate 260. Will soon make room for 30 more. Also for hospital facilities, which are much needed.

### OXFORD COLORED ORPHAN ASYLUM.

A dwelling with six rooms and three acres of land adjoining the grounds have been donated to the trustees of the Asylum. Since the addition to the building 135 can be accommodated. Now in charge, 99. "About 100 have failed to gain admission for the lack of room and not meeting the conditions." Applications are not filed.

### THE STATE'S PRISON.

An excellent brick plant has been installed at the Central Prison. Many minor repairs and changes at the State farms. Number in charge November 30, 830, being 8 less than last year. The tendency is to work the prisoners on the county

roads, and the number received at the Central Prison is decreasing. The health of the institution has been remarkably good. The prison is not only self-sustaining, but has on hand a balance of $31,438.97.

The proposition to change the Central Prison to a hospital for insane white males is strongly discouraged by the State physicians of the insane, on the ground that it would be entirely unsatisfactory without a large acreage of land and that the building would have to be radically changed, one item being the removal of all interior walls. Alienists agree that the peaceful and healthful occupations of farm life are most conducive to mental restoration, physical labor in the fresh air and sunshine coming nearest to the natural life of man. To profitably employ patients there should be an acre of land to each. There is not now sufficient acreage for the 49 confined within the prison precincts.

Number in charge of the State charitable institutions:

| | *Present Nov. 30, 1903.* | *Total During Year.* |
|---|---|---|
| State Hospital, Morganton | 890 | 1,019 |
| State Hospital, Goldsboro | 507 | 631 |
| State Hospital, Raleigh | 405 | 434 |
| Dangerous Insane Department | 49 | 53 |
| School for the Deaf and Blind | 315 | 375 |
| School for the Deaf and Dumb | 238 | 241 |
| Soldiers' Home | 98 | 157 |
| Oxford Orphan Asylum | 254 | 322 |
| Oxford Colored Orphan Asylum | 99 | 121 |
| | 2,855 | 3,353 |

Special appropriations were made by the last General Assembly to liquidate the indebtedness of the institutions, and they have lived well within their incomes during the current year.

We view with pride the industrial and educational progress of the State. Neither has she been a laggard in her charitable work. Never in her history has there been such general

organized private benevolence. Her orphanages shelter the homeless, her hospitals lay healing hands upon the sick. But she has not yet done her duty to her wayward sons. There is no reformatory or industrial school for the youthful criminal—recommended for fourteen consecutive years by the Board of Public Charities, endorsed by religious and political bodies, prayed for by thousands of women. Nor is there a home for the feeble-minded. They sit in utter neglect upon the door-steps of the County Homes. The past, the future, empty nothingness, the present oft-times filth and physical discomfort, their rush-light intellects gradually going out. Wanting custodial care, they may be the progenitors of future generations who will successively sit in mental darkness upon that threshold. After years of earnest thought and effort, philanthropists agree that in the prevention of poverty, disease and crime lies the hope of the race. We cannot expect to attain this ideal existence, for the "poor" are to be "always with us," and so will disease and crime; but they can be appreciably decreased by the segregation of imbeciles and epileptics (thus preventing the transmission of hereditary taint), and by saving the children. Never in the history of the world has the uniform development of the mind, body and moral nature of the child so held public attention. Such weaklings as Sparta cast out, the modern State gathers into institutions for remedial or custodial care, mindful of the Divine word, "Inasmuch as ye have done it unto one of the least of these * * * ye have done it unto Me." Twenty-two States maintain schools for the feeble-minded, twenty make special provisions for epileptics. Texas is combining the feeble-minded and epileptic in one institution. In North Carolina sixty-four idiots and epileptics are reported in the Homes (doubtless hundreds in the State). These might be removed to buildings on lands adjacent to the hospitals and under the supervision of the present superintendents. The cost would be little more than the sum expended for their care by the

counties. They could be taught useful occupations and their pitiable condition alleviated. It is the duty of the State to guard her defectives and protect the unborn. Dr. George Mogridge, Superintendent of the Iowa Institution for the Feeble-minded, says: "Aside from the humanitarian aspect, it is understood that there is the more tangible one of political economy involved in the maintenance of these institutions."

A movement has been inaugurated in the State to obtain the enactment of laws in regard to juvenile offenders. A Juvenile Court and the Probation System (whereby children may be tried privately, and put on probation instead of the now compulsory attendance upon the schools of crime in our jails) will be strong factors in child-saving and in the ultimate prevention of crime.

Public sentiment in North Carolina is overwhelmingly in favor of the establishment of an "Industrial," or "Reform School." The Commissioner of Education reports ninety-two reformatories, with a population of 29,612, in the United States.

The educational and industrial features are most prominent. Pupils are under proper restraint only, and are taught to be self-reliant and self-supporting, and become useful citizens. More than 200,000 have passed through these institutions. In the educational opportunities which surround the happy, healthy children of North Carolina, to a degree of which their forefathers never dreamed, are the feeble-minded and incorrigible, abnormal physically, mentally, morally, through the sins of others, and no fault of their own, are they to have no share?

But the urgent and pressing need of the State is "more room for the insane." The hospitals are full, each county home has its quota, and many whose only "crime" is insanity are forced to pass weeks in the confinement of jail cages before they can be transferred to the hospitals for medical treatment. It is estimated that there are between four and

five hundred insane persons in private homes. The "Appeal in Behalf of the Insane," published by this Board in 1900, says: "Of all misfortunes that befall the private citizen, nothing is such a hopeless task as the relief of insanity, or attempt thereto, in the private home. Hospital care is absolutely required, and every interest of the State, pecuniary, social and humanitarian is concerned in the restoration of the tax-consumer to his former relation as a tax-producer and productive worker in society." Cases curable in their incipiency become chronic in the enforced delay before admission to the hospitals can be obtained. Dr. J. W. Wherry, of the Clarinda State Hospital of Iowa, says: "The public do not know that the majority of all patients brought to the hospital are incurable, and this, too, for no other reason than the long lapse of time between the inception of the disease and their admission for treatment." "They do not know that most of the curable insane are outside—more's the pity—until the chance of recovery has been reduced to the minimum and the time for treatment has long since passed."

A young lady of a near-by town visited Raleigh to consult a physician. Reaching the railroad station she became violently insane. A stranger, she was committed to jail, thence transferred to the County Home of Wake, from there removed to the home of relatives. Being violent and uncontrollable, she was passed on to the County Home of her settlement. And this sad necessity occurred within a stone's throw of one of the State's great hospitals, but the institution was taxed to its utmost capacity, and already forty-two women had knocked in vain at its portals. It is a painful and distressing duty to the superintendents to turn away such cases, but the State virtually says: "Care for as many as the appropriation will maintain; the others must wait." It is the waiting which fills the institutions with chronic cases, which dooms to life imprisonment, which lays the burden of a twenty or thirty years' maintenance of a patient upon the tax payers, when

a few months of hospital care in the first onset of the disease would have returned him to the community *as* a tax payer himself. In order to form a correct estimate of the insane who should have hospital care and who are now in county institutions and in private families, special circulars, requesting information in regard to defectives and dependents, were mailed to the commissioners of each county. The law provides that such information shall be furnished by the County Commissioners to the Board of Public Charities. The number of insane in the Homes is given, but little or no attempt has been made by them to ascertain the outside insane. Fourteen counties make no report at all, fifteen leave those questions blank, thirty-four reply "none," thirty-four give 180 insane in private families. One county gives 39, one 20, 12, 11, 10, etc., showing that a rigid canvass of the counties would probably result in a report from 400 to 500 not in any institution. The reports of commissioners, supplemented by those of the Visitors, give the number of insane in the Homes and jails of ninety-six counties, Granville not reporting:

| | |
|---|---|
| Insane in the County Homes | 192 |
| Insane in the County Jails | 28 |
| Idiots, imbeciles and epileptics | 64 |
| Total in Homes | 281 |
| Outside insane in 34 counties | 180 |
| Grand total | 461 |

Dr. Murphy estimates that there are at least 250 in the Western District needing hospital care. He has the names of 150, "who do not apply because they know that it is of no use." Dr. McKee has been obliged to refuse 103, some not eligible. Dr. Miller declined 28 and reports an undoubted increase of insanity in the negro race.

In North Carolina's year of plenty, with prosperity smiling upon her, surely the hearts and consciences of the people will not be hardened to the cries of the State's most unfortunate

children. To increase the accommodations for the insane is a public necessity.

COUNTY HOMES.

The county institutions show some improvement upon reports of former years. The majority are in fair condition as to buildings, and all are comparatively well managed. The effort to raise the standard of the Homes and jails, with the assistance of influential men and women in the counties, has occupied much of the time. Letters of complaint were written to twelve counties where conditions were not satisfactory. A noble band of workers, Visitors and Auxiliary Visitors, two hundred and fifty-eight men and eighty-two women, assist the Board in the counties. The ladies have made special efforts to brighten the lives of the inmates, to encourage them in light work, to see that they have the privilege of religious services. The Auxiliary Visitors in Chatham County are to be praised for their commendable efforts. They have, through the generosity of the citizens, provided special dinners at Easter and Thanksgiving, and at Christmas a tree. Religious services are held once a month by the Episcopal minister. The ladies of Haywood County provided dinners for the inmates of Home and jail and gifts for those at the Home. It is the expectation that during the year other counties will make similar reports.

Human wrecks are washed by the unfavorable tides of life into the Homes, "the lame, the halt, and the blind." Childhood passed in this atmosphere of sorrow and failure is a pathetic travesty upon the name. To look after the children, of whom there are now 77 reported in the Homes, is a special feature of their work. An attempt has been made to ascertain the exact condition of these blighted little creatures. Fifty per cent. are defectives, some with indigent mothers, others abandoned or orphans. At least one-fourth should be in orphanages.

Scotland County has completed her Home. The buildings of Iredell have been renewed. Anson, Brunswick, Cumberland and Mecklenburg contemplate erecting new structures. Carteret, Currituck, Graham, Harnett, Lenoir and Polk have no Homes, though Harnett expects to build in the near future. Combining Visitors' and Commissioners' reports in regard to the county expenditure for the poor, 96 counties report as follows:

| | *No. Inmates.* | *Maintenance. Cost per Annum.* |
|---|---|---|
| *In Homes, time of report (in 84 counties) | 1,575 | |
| In Homes during six months | 1,640 | $ 95,884.64 |
| Receiving outdoor relief | 4,153 | 89,724.66 |
| Total | 5,793 | $185,609.30 |

There is no system of outdoor relief to the poor in Ashe, Forsyth, Guilford, Mecklenburg, Randolph, Yadkin or Vance.

## CONDITION OF COUNTY HOMES.

### BUILDINGS.

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| Cleveland. | Alamance. | Cabarrus. | Alexander. | Alleghany. |
| Pitt. | Beaufort. | Camden. | Anson. | Burke. |
| Stanly. | Bertie (new). | Chatham. | Ashe. | Caldwell. |
| Union. | Buncombe. | Davie. | Bladen (will | Dare. |
| Washington. | Caswell. | Gates (im- | build). | Duplin. |
| Wake. | Catawba. | proved). | Brunswick | Montgomery. |
| Guilford. | Cherokee. | Johnston. | (will build). | Onslow (im- |
| | Chowan. | Lincoln. | Davidson. | proved). |
| | Clay. | McDowell. | Swain. | |
| | Columbus. | Macon. | Transylvania. | |
| *No Homes.* | Craven. | Mecklenburg. | Yancey. | |
| Carteret. | Cumberland. | Madison. | | |
| Currituck. | Durham. | Martin. | | |
| Graham. | Edgecombe. | Mitchell. | | |
| Lenoir. | Franklin. | New Hanover. | | |
| Polk. | Forsyth. | Orange. | | |
| Scotland | Gaston. | Randolph. | | |
| (building). | Greene. | Richmond. | | |

*See tables, page 247.

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| Harnett (will build). | Haywood. | Robeson (building). | | |
| | Henderson. | Rowan. | | |
| | Hyde. | Rutherford. | | |
| | Jones. | Stokes (building). | | |
| | Iredell (new). | Tyrrell. | | |
| | Nash. | Surry. | | |
| | Northampton. | Vance. | | |
| | Pasquotank. | Wilkes (improved). | | |
| | Pender. | Wilson. | | |
| | Pamlico. | Yadkln. | | |
| | Perquimans. | | | |
| | Person. | | | |
| | Rockingham. | | | |
| | Sampson. | | | |
| | Watauga. | | | |
| | Wayne (improved). | | | |
| | Warren. | | | |

## MANAGEMENT OF THE COUNTY HOMES.

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| Edgecombe. | Alamance. | Alexander. | Alleghany. | Dare. |
| Wake. | Anson. | Brunswick. | Ashe. | |
| Warren. | Beaufort. | Caldwell. | Bladen. | |
| Stanly. | Bertie. | Mitchell. | Duplin. | |
| Union. | Buncombe. | Montgomery. | Onslow. | |
| Guilford. | Burke. | Polk. | Transylvania. | |
| Nash. | Cabarrus. | Richmond. | | |
| | Camden. | Swain. | | |
| | Caswell. | Yancey. | | |
| | Catawba. | | | |
| | Chatham. | | | |
| | Cherokee. | | | |
| | Chowan. | | | |
| | Clay. | | | |
| | Cleveland. | | | |
| | Columbus. | | | |
| | Craven. | | | |
| | Cumberland. | | | |
| | Davidson. | | | |
| | Davie. | | | |
| | Durham. | | | |
| | Forsyth. | | | |
| | Franklin. | | | |

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| | Gaston. | | | |
| | Gates. | | | |
| | Greene. | | | |
| | Haywood. | | | |
| | Henderson. | | | |
| | Hyde. | | | |
| | Iredell. | | | |
| | Johnston. | | | |
| | Jones. | | | |
| | Lincoln. | | | |
| | McDowell. | | | |
| | Macon. | | | |
| | Madison. | | | |
| | Martin. | | | |
| | Mecklenburg. | | | |
| | New Hanover. | | | |
| | Northampton. | | | |
| | Orange. | | | |
| | Pamlico. | | | |
| | Perquimans. | | | |
| | Pasquotank. | | | |
| | Person. | | | |
| | Pitt. | | | |
| | Robeson. | | | |
| | Rockingham. | | | |
| | Randolph. | | | |
| | Rowan. | | | |
| | Rutherford. | | | |
| | Sampson. | | | |
| | Stokes. | | | |
| | Surry. | | | |
| | Tyrrell. | | | |
| | Vance. | | | |
| | Washington. | | | |
| | Watauga. | | | |
| | Wilson. | | | |
| | Wayne. | | | |
| | Wilkes. | | | |
| | Yadkin. | | | |

COUNTY PRISONS.

Mr. Amos Butler, Secretary of the Indiana Board of Charities, has personally inspected the jails of a third of our States.

In his report to the National Conference of Charities he says: "While this has been an age of great progress in almost every line of social activity, that spirit does not seem to have influenced the jail system of our land. Most of our jails in plan and management are little, if any, advanced above those of a century ago. * * * " In the best plans that we can adopt the following points should be borne in mind: The jail should be of brick or stone; the walls unplastered. Provision should be made for a thorough separation of the sexes and for the classification of the prisoners. Juveniles and adults should not be placed together. Quarters should be provided for sick and insane inmates. Opportunities for communication between prisoners should be reduced to the minimum. Each inmate should have a cell, in which he should be confined day and night, when not employed or exercising, unless excused by a physician. When exercising, only one at a time should use the inner corridor for this purpose. To the outside corridor prisoners should never be admitted. * * * In devising a plan for a jail there is always to be taken into consideration the condition of the county and its needs. Having secured a good jail, it is necessary then to have a good administration. This is one of the most difficult things to attain. The sheriff is elected because of his political belief and not on account of his ability to administer a jail. We find some who are well qualified and who take pleasure in caring for those who are committed to their charge as well as conditions will permit. On the other hand, there are some who leave the entire administration to a deputy and who know little and care less about the care of the building or treatment of the inmates. A few rules of a simple character, applicable to the officers and the inmates, if properly enforced, would greatly improve conditions. It might be wise for the employment of prisoners, to lessen the evil effects of our jails, for the purpose of reducing crime, and as a means for the reformation of many who now have little opportunity in that way, if there

could be erected within our State district work-houses under the care of the State, to which could be committed all such convicted ones as now serve jail sentences. Jails would then serve their proper function—merely as places of detention." Our work-houses and convict camps partially meet this proposed innovation, but jail sentences are still enforced, and there is no discrimination between prisoners awaiting trial and those convicted.

General R. Brinkerhoff, an authority on penological questions, says: "The county jails are moral pest-houses; the jail system should be revolutionized."

In some States the system of fees to the sheriff for the support of prisoners has been superseded by a regular salary, the county paying the actual cost of maintenance. Quoting from the proceedings of the Illinois State Conference of Charities: "There is no reason other than custom for the system which makes a prisoner a source of private revenue for a public officer, and it should be abolished, the county to pay the actual cost." These quotations have been made at some length in order to show the trend of prison reform which is "based upon a broad philanthropy more and better than a regard for the happiness of the individual, looking to the general welfare, and so the happiness of all."

Although the prisons do not attain the hoped-for standard, they show progress toward better conditions. Robeson, Bertie, Bladen, Brunswick and Stokes are erecting new buildings. Harnett will build during the summer. Gates, Wayne, Onslow and Wilkes have improved.

Ninety counties report:

| | |
|---|---|
| *Number confined at time of report | 562 |
| Number confined during six months | 2,539 |
| Hanged | 3 |
| †Died | 6 |

*See Tables, Jail Statistics. † One suicide.

Many confined for petty offenses. Concealed weapons in the eastern portion of the State and distilling and retailing in the western are most frequently reported. The number of murders reported has increased. Jail deliveries have been numerous. Three times as many negroes as whites and nine times as many males as females. These reports are incomplete and merely indicate the facts.

## CONDITION OF THE COUNTY JAILS.

### BUILDINGS.

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| Beaufort. | Alamance. | Buncombe. | Alexander. | Dare. |
| Edgecombe. | Ashe. | Carteret (improved). | Alleghany. | Davie. |
| Gaston. | Bertie (new). | Caswell. | Brunswick (building). | Harnett (to build). |
| Henderson. | Burke. | Duplin. | Bladen (new building). | |
| Scotland (new). | Cabarrus. | Gates (improved). | Chowan. | |
| Union. | Caldwell. | Graham. | Robeson (building). | |
| Guilford. | Camden. | Lincoln. | Stokes (to build). | |
| | Chatham. | Montgomery. | | |
| | Cherokee. | Nash. | | |
| | Clay. | Swain. | | |
| | Columbus. | Transylvania. | | |
| | Craven. | Wake. | | |
| | Cumberland. | Wilkes (improved). | | |
| | Currituck. | Yancey. | | |
| | Davidson. | | | |
| | Durham. | | | |
| | Forsyth. | | | |
| | Franklin. | | | |
| | Greene. | | | |
| | Haywood. | | | |
| | Henderson. | | | |
| | Hyde. | | | |
| | Iredell. | | | |
| | Johnston. | | | |
| | Jones. | | | |
| | Lenoir. | | | |
| | McDowell. | | | |
| | Macon. | | | |
| | Martin. | | | |
| | Mecklenburg. | | | |
| | Mitchell. | | | |
| | New Hanover. | | | |

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| | Northampton. | | | |
| | Onslow (improved). | | | |
| | Orange. | | | |
| | Pasquotank. | | | |
| | Pamlico. | | | |
| | Perquimans. | | | |
| | Pender. | | | |
| | Person. | | | |
| | Pitt. | | | |
| | Polk. | | | |
| | Randolph. | | | |
| | Richmond. | | | |
| | Rockingham. | | | |
| | Rowan. | | | |
| | Rutherford. | | | |
| | Sampson. | | | |
| | Stanly. | | | |
| | Surry. | | | |
| | Tyrrell. | | | |
| | Vance. | | | |
| | Warren. | | | |
| | Washington. | | | |
| | Watauga. | | | |
| | Wayne (improved). | | | |
| | Wilson. | | | |
| | Yadkin. | | | |

## MANAGEMENT OF COUNTY JAILS.

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| | Alamance. | Alexander. | Bladen. | Dare. |
| | Ashe. | Alleghany. | Yancey. | |
| | Beaufort. | Brunswick. | | |
| | Bertie. | Buncombe. | | |
| | Burke. | Davie. | | |
| | Cabarrus. | Duplin. | | |
| | Caldwell. | Harnett. | | |
| | Camden. | Macon. | | |
| | Carteret. | Orange. | | |
| | Caswell. | Pitt. | | |
| | Catawba. | Rutherford. | | |
| | Chatham. | Surry. | | |
| | Chowan. | Transylvania. | | |

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| | Cherokee. | Wake. | | |
| | Clay. | | | |
| | Cleveland. | | | |
| | Columbus. | | | |
| | Craven. | | | |
| | Cumberland. | | | |
| | Currituck. | | | |
| | Davidson. | | | |
| | Durham. | | | |
| | Edgecombe. | | | |
| | Forsyth. | | | |
| | Franklin. | | | |
| | Gaston. | | | |
| | Gates. | | | |
| | Guilford. | | | |
| | Graham. | | | |
| | Greene. | | | |
| | Haywood. | | | |
| | Henderson. | | | |
| | Hyde. | | | |
| | Iredell. | | | |
| | Johnston. | | | |
| | Jones. | | | |
| | Lenoir. | | | |
| | Lincoln. | | | |
| | McDowell. | | | |
| | Martin. | | | |
| | Mecklenburg. | | | |
| | Mitchell. | | | |
| | Montgomery. | | | |
| | Nash. | | | |
| | New Hanover. | | | |
| | Northampton. | | | |
| | Onslow. | | | |
| | Pamlico. | | | |
| | Pasquotank. | | | |
| | Pender. | | | |
| | Perquimans. | | | |
| | Person. | | | |
| | Polk. | | | |
| | Richmond. | | | |
| | Randolph. | | | |
| | Rockingham. | | | |
| | Robeson. | | | |

| *Excellent.* | *Good.* | *Fair.* | *Inferior.* | *Bad.* |
|---|---|---|---|---|
| | Rowan. | | | |
| | Sampson. | | | |
| | Scotland. | | | |
| | Stanly. | | | |
| | Stokes. | | | |
| | Swain. | | | |
| | Tyrrell. | | | |
| | Union. | | | |
| | Vance. | | | |
| | Warren. | | | |
| | Washington. | | | |
| | Wayne. | | | |
| | Watauga. | | | |
| | Wilkes. | | | |
| | Wilson. | | | |
| | Yadkin. | | | |

## COUNTY CONVICT CAMPS.

There are twenty-five convict camps in the counties, and a number of other counties are preparing to work their convicts upon the roads. The reports are favorable. Outdoor labor is the negro's natural occupation, and the majority are negroes. Except for some abuses in punishments, which are sometimes administered, and which should be regulated by a general law, prisoners are well cared for, and the system is far preferable to the idle confinement of jails, "veritable schools of crime."

For the general work of the office, you are respectfully referred to the quarterly reports herewith presented. Grateful thanks are due the Governor, the State officers, the Superintendents of Institutions, the County Visitors, the Auxiliary Visitors and the members of the Board of Charities for their kindly aid and courtesy.

Very respectfully,

DAISY DENSON,

*Secretary.*

## STATE HOSPITAL.

(Inspected by the Board of Public Charities, July 8th, Charles Duffy, M. D., W. F. Craig and Edgar L. Haughton, present).

DR. JAMES MCKEE, Superintendent. RALEIGH, N. C.

The improvements have been connecting the Hospital with the Wake Water-works, making a much needed change in the water supply (this was done by special appropriation), the erection of a house for storing farm implements, relaying of two floors in the centre building, fitting up an infirmary on the third floor for male patients, new tables covered with marble in the kitchen, scraped and hard-finished the walls in wards A and D in the female department. Cost for water supply $5,000; other items and general repairs, $1,500.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Number of patients remaining Nov. 30, 1902.... | 179 | 208 | 387 |
| Admitted during the year..... | ... | ... | 141 |
| Average daily population..... | ... | ... | 423 |
| Discharged as cured..... | ... | ... | 54 |
| Discharged as improved ..... | ... | ... | 9 |
| Discharged as unimproved..... | ... | ... | 1 |
| Incurable and harmless..... | ... | ... | 3 |
| Idiots ..... | ... | ... | 1 |
| Imbeciles ..... | ... | ... | 1 |
| Not insane ..... | ... | ... | 3 |
| Transferred to Morganton ..... | ... | ... | 3 |
| On probation ..... | 26 | 21 | 47 |
| Total number under treatment ..... | 205 | 229 | 434 |
| Died ..... | ... | ... | 28 |
| Remaining November 30, 1903 ..... | 194 | 211 | 405 |

Percentage of deaths on whole number treated, 5; cures upon admissions, 31. No deaths from preventable diseases and the general condition of young patients is good, the old are feeble and gradually becoming exhausted. Declined for want of room—males, 0; females, 42. Also as follows: Epileptics—males, 9; females, 8; old age, 7 males, 2 females; paralytics—males, 3; idiots—females, 2; imbeciles—males, 4; Glaucoma—male, 1 (specific); not insane, 2 females; citizenship, 1 male; forfeited rooms, 15 males, 8 females; total 40 males, 63 females; grand total, 103.

About 75 males and 145 females are occupied—the men on the farm, at the barn, looking after the swine, etc. The women work in the sewing room and laundry, prepare vegetables for the cook, during the fall gather peas and vegetables from the fields and are required to do patching and repairing on the wards. The farm is in a good state of cultivation, also the garden. Value of products, $12,470.44.

RECEIPTS.

| | |
|---|---|
| Appropriation for fiscal year 1903 | $71,500.00 |
| Appropriation for outstanding accounts | 7,000.00 |
| Appropriation for water-works and supply | 5,000.00 |
| Deposited by Steward | 5,938.54 |
| | $89,438.54 |
| Disbursements (including $7,500 for outstanding accounts and special appropriation $5,000 for water supply) | 87,575.03 |
| Balance | $ 1,963.51 |

Per capita cost $176.56 per annum. Cost per day, 48 cents. Pay patients, 16. Here from the Western District, 10. Transferred during the year, 3.

The institution requires more room and acreage of land. New boilers are needed to furnish light and heat the buildings. There should be additional buildings so arranged as to bring the heating and cooking nearer together.

JAMES MCKEE, M. D.
*Superintendent*

---

## STATE HOSPITAL.

DR. P. L. MURPHY, Superintendent, MORGANTON, N. C.

Since the last report to the Board of Charities a new building for women, called the "Harper Building," has been finished and partly occupied. The building will accommodate 230 women, but owing to the fact that not enough money was appropriated to support the additional number of patients, only a part of it is occupied, 115 beds. A Colony for men has also been finished and occupied. It is about a mile from the main Hospital. This easily accommodates 40 men, and with some proposed additions 50 can be cared for. The Harper Building cost $100,000 and the Colony about $6,000. The Colony is heated with hot water and is entirely satisfactory. The results there have been far beyond our most sanguine hopes. The patients sent out in many instances would not work, were in poor health and many of them in profound melancholia. The improvement in them has been astonishing; men who never had done any work here now employ themselves all the time and are correspondingly happier. The health of all is appreciably improved. It is exceedingly gratifying to us to see how happy and contented every one is who goes there. Each one has his daily duties, some attending to the pigs, some the chickens and turkeys, and the feeble old men break stone for macadamizing the road. One patient especially, who had never worked any, has shown quite an aptitude for painting the barn and

stable and making coops, etc. He is now, for the first time, taking interest in other things, and wants to be employed.

| | *Males* | *Females.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1902 | 342 | 421 | 763 |
| Admitted | 89 | 167 | 256 |
| Total under treatment | 431 | 588 | 1,019 |
| Discharged recovered | 32 | 40 | 72 |
| Discharged improved | 5 | 9 | 14 |
| Discharged not improved | 4 | 5 | 9 |
| Discharged not insane | 2 | ... | 2 |
| Died | 15 | 17 | 32 |
| Total removed | 58 | 71 | 129 |
| Remaining November 30, 1903 | 327 | 518 | 890 |

Percentage of deaths, 3.1; recoveries, 28; number refused admission during the year, 66. This does not include about 150 whose names we have, and who do not apply because they were told there was no use. I think it is safe to say that there are 250 patients in this district who cannot get admission. Re-admissions, 28. It is fair to state that 3 of these were not discharged as recovered. There has been no epidemic. One suicide. The financial condition of the Hospital is good. The appropriation is $125,000 per year. No other resource except a few pay patients, 22 in number, including those who pay only in part. No special appropriation. It is estimated by the Steward that the farm products, including milk, amounted to $20,782.85; cost, $12,044.88; net, $8,738.05. Number of patients from the Eastern District is 37. Number on probation, 95. Returned, 13. Discharged, 45. No accident reported to me happening to any patient out on trial.

Room for male patients is urgently needed, and more room for women. I honestly believe that we have not enough room for women, and the new building could be more than filled.

*Remarks.*—I cannot conceive how insane patients can be properly managed at home, unless in exceptional cases. If the friends had all the wealth necessary, still it is better for the insane to be in a hospital for their proper treatment.

P. L. MURPHY, M. D.,
*Superintendent.*

---

## STATE HOSPITAL FOR THE COLORED RACE.

(Inspected October 6th by Charles Duffy, M. D., Chairman).

DR. J. F. MILLER, Superintendent, GOLDSBORO, N. C.

The improvements have been three new closets added to the female department, and a small brick building has been connected with the third floor of Vance Hall by means of a bridge of iron girders, wire and wood.

The object of this bridge is to dissociate tubercular patients and to furnish a solarium for them. The closets are better located and ventilated than the old ones. Cost of closets and connections, $1,552.

| | *Males* | *Females.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1902 | 198 | 283 | 481 |
| Number admitted | 64 | 86 | 150 |
| Whole number | 262 | 369 | 631 |
| Number discharged as restored | 23 | 21 | 44 |
| Number discharged much improved | ... | 6 | 6 |
| Number discharged improved | 1 | ... | 1 |
| Died | 25 | 48 | 73 |
| Total number discharged | 49 | 75 | 124 |
| Remaining November 30, 1903 | 213 | 294 | 507 |

General average, 507.352.

Percentage of cures, 29.33; percentage of deaths, 11.56; on probation, 24.

The institution is now full. Until recently we have been able to admit most patients, but there are now 28 applications on file, and we cannot receive the applicants. There has been no change in the domestic administration. Annual appropriation, $58,000. No outstanding indebtedness but a surplus of $67 on November 30, 1903. Average per capita cost of maintenance is $121.45 per annum, or 33 cents per day. There has been a daily average throughout the fiscal year of 268 patients employed out of a daily average population of 477 present. Their employment has been on the farm, at the wood yard, in the sewing room, in the laundry, on the wards, etc. We insist upon every patient being employed when the mind and body are capable of it.

The farm and garden are gradually improving in productive capacity. Estimated value of farm, garden and dairy products is, net, $4,395.26.

We had a severe epidemic of dysentery of a malignant form in the spring. The present health is fairly good, excepting tuberculosis, which is becoming a veritable scourge to the negro population, especially in the hospitals for the insane. About 28 per cent. of the deaths during the past year have been from tuberculosis. By all means the tubercular patients should be isolated. This would be practicable and could be done by erecting separate buildings for their accommodation. This is our greatest need. A cold storage plant and enlargement of the kitchen, which was erected when the population was less than one-third of the present number, are also needed. There should be more room for the accommodation of many colored insane outside of this Hospital. I think the Colony plan a good idea for certain classes of insane people. I believe that there is and has been for a number of years an absolute increase of insanity among the colored people of the State.

J. F. MILLER, M. D.,
*Superintendent.*

## NORTH CAROLINA HOSPITAL FOR THE DANGEROUS INSANE.

DR. JAMES R. ROGERS, Superintendent, RALEIGH, N. C.

The new heating plant is being installed, and other improvements not yet completed, cost $2,200, of which $1,700 has been paid. The institution will accomodate 49 patients.

| | *White.* | | *Colored.* | | |
|---|---|---|---|---|---|
| | *Males.* | *Females.* | *Males.* | *Females.* | *Total.* |
| Now in charge, Nov. 30, 1903.. | 24 | 5 | 12 | 8 | 49 |
| Daily average population ..... | 20 | 4 | 10 | 5 | 39 |

Percentage of mortality upon the whole number of inmates about 4.

Percentage of cures about 10. The general health of the institution is good. No epidemic, no serious accident. No change in the domestic administration. Special appropriation for heating plant, $1,000. Annual appropriation for maintenance, $5,500. Average cost per capita per annum, $114. About 20 per cent. might be employed in light labor. No provision for religious exercises. They have outdoor exercise, such as playing ball, etc. Grounds for outdoor exercise are not sufficient. Accommodations not altogether suitable or satisfactory.

JAMES R. ROGERS, M. D.,
*Superintendent.*

---

## BROADOAKS SANATORIUM (PRIVATE).

DR. I. M. TAYLOR, Superintendent, MORGANTON, N. C.

Broadoaks Sanatorium is a private hospital, duly licensed by the Board of Public Charities to care for the insane, feeble-minded and inebriates, and in addition receives other invalids suffering from any of the many nervous diseases. Dr. Isaac M. Taylor is the Physician in Charge. The improvements during the year have been the addition of double piazzas on the north and east sides, adding greatly to the comfort of the rooms in inclement weather. The stairway, formerly in the wing, has been taken out and run in the new north piazza. Additional rooms have been made where the stairway was removed, one on each floor. All second story piazzas have been screened with wire netting to prevent accidents. A hot-air furnace has been placed in the main building. The centre building has been in part remodeled and a stairway run to the attic and rooms for employees fitted up there. A sufficient supply of fire extinguishers has been ordered and will be in place by January 1st.

STATEMENT OF MOVEMENT OF POPULATION FOR THE YEAR ENDING NOVEMBER 30, 1903.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1902 | 2 | 5 | 7 |
| Admitted | 40 | 28 | 68 |
| Total under treatment | 42 | 33 | 75 |
| Discharged recovered | 8 | 5 | 13 |
| Discharged improved | 22 | 20 | 42 |
| Discharged not improved | 4 | 4 | 8 |
| Died | .. | 1 | 1 |
| Total removed | 34 | 30 | 64 |
| Remaining November 30, 1903 | 8 | 3 | 11 |

Daily average, 13; highest number, 23; can accommodate 25. No accident, epidemic or sickness other than that for which received. We constantly employ three male and three female nurses besides the matron, who is a graduated trained nurse. A night nurse for each sex is on duty each night. The Physician in Charge has removed to the Sanatorium with his wife and family and is on call night and day. Nurses and attendants are quartered in the house. Dr. Speight has been elected Assistant at the State Hospital and the Physician in Charge has the medical work. The patronage has come largely from other States and has steadily increased. It is with pride that we can point to the fact that the Sanatorium is evidently filling a want of the Southern people. Our work has been very successful; with no possible selection of cases we have maintained a good average of recoveries and satisfactory improvement.

ISAAC M. TAYLOR,
*Physician in Charge.*

---

## NORTH CAROLINA SCHOOL FOR THE DEAF AND BLIND.

(Colored Department inspected October 8th by the State Board of Charities, Dr. Charles Duffy, W. F. Craig, Edgar L. Haughton and the Secretary present).

JOHN E. RAY, Superintendent, RALEIGH, N. C.

Additions to the buildings have been a covered way between the main structures to protect the students in bad weather, at a cost of $541, and a kitchen for the Principal's family, at a cost of $298; total $839. The kitchen erected reduces the danger from fire. We can accommodate 300 white and 250 colored children.

Enrolled during the year: White males, 100; white females, 90; colored males, 95; colored females, 90; total, 375.

Average attendance 315. Fifty applications on file, one or two only of these refused, being over age. Died, one of typhoid fever. No

epidemic. Health during the year remarkably good. New students admitted among the deaf. Congenital cases, 3; typhoid fever, 1; scrofula, 1; whooping-cough, 1; unknown, 3; became deaf at 17 months, 1; eighteen months, 1; three years, 1; six years, 1. Of the blind, 17 congenital cases, one from spinal disease; measles, 1; ulcers, 1; accident, 1; eczema, 1; inflammation, 1; fever, 1; cataract, 3; scrofula, 5; unknown, 9.

There have been no changes in the literary or artistic courses. We are just introducing typewriting. Boys are taught broom-making, mattress-making, cane seating, piano tuning and repairing. Dress-making, sewing, fancy work and teaching for the white girls. The same occupations are taught to the colored. In addition, the colored deaf girls and semi-blind are taught cooking and the colored deaf and semi-blind boys are taught farming, gardening, dairying; and the deaf boys carpentry, wood-work and shoemaking.

For exercise they have physical culture drills, swings, walks, etc. Students are required to attend the churches and Sunday-schools in the city, these selected by their parents. In addition, we have daily reading of the Scriptures, songs and prayers.

The appropriation and expenditures have been $60,000. Also a special appropriation of $10,000 for liquidating debts, and $50 annually for books for the blind. We are in distressing need of isolated sick wards, a hospital, or some provision for the care of contagious or infectious diseases. In the case of an epidemic there is no provision for the proper care of the sick, or for precautions in case of those in dangerous proximity. I estimate that there are at least 400 blind children of both races in the State.

---

## NORTH CAROLINA SCHOOL FOR THE DEAF AND DUMB.

E. McK. GOODWIN, Principal, MORGANTON, N. C.

Improvements to laundry department, concrete floors and machinery, $500; concrete floor in basement of main building, $80; covering pipes in heating system, $360 (these pipes were covered as a matter of economy in consumption of fuel); remodeling of old residence, $2,200; heating plant, $650; fire-proof vaults, $175; total, $3,965.

| | |
|---|---|
| Attendance from December, 1902, to June, 1903 | 238 |
| Average attendance | 234 |
| Enrollment September, 1903, to December, 1903 | 241 |
| Present November 30, 1903 | 238 |

We can accommodate 280, but the appropriation is not sufficient for the maintenance of that number. At present there are 110 girls and 131 boys. We have 27 *bona fide* applications on file of children who are strictly eligible, and a large number who are too young. We also

have the names of 22 who have attended school one or more sessions, and who are still eligible for further time. We know of a large number who have made inquiries, but who have not filed legal applications. None of those have been denied. However, if all of them had appeared for admission it would have taxed us to the extreme to take them. I estimate that there are at least 400 white deaf children of school age in North Carolina. More than 100 have never attended school, and are growing up in the most pitiable ignorance. I recommend a compulsory attendance law for deaf children. Of the 31 admitted in 1903, 19 are congenital mutes, six are congenital, though only partially deaf; lost hearing, 1 at age of 9 years, cause unknown; 1 accident—falling; 1 inflamed ear; 1 deaf at 1 year old; 1 otorrhœa, six months; 1 eight years, white swelling; 1 three years, rising in the head.

Health of the institution unusually good. The courses of literary and artistic study are unchanged. Boys are taught carpentry, wood-work, shoemaking, printing, farming and gardening. I urge the introduction of sloyd (or primary handicraft) for the younger boys, whereby they may be taught the primary principles of mechanical knowledge before they are ready to enter regular departments. The pupils have a party once a month, conducted strictly under the direction of a number of the teachers. Also magic lantern entertainments. The larger boys have an athletic organization, and have ball contests with other schools. The school is opened with prayer every morning, with Scripture texts or moral lessons. Sunday-school and chapel service conducted by lady teachers every Sunday. Occasional services by various ministers.

| | |
|---|---|
| Appropriation | $ 42,500.00 |
| Income and earnings | 4,162.05 |
| | $ 46,662.05 |
| Expenditures | 46,902.38 |
| | $ 240.23 |

Per capita cost for 240 children, $177. Five thousand dollars was appropriated to pay off indebtedness. The grounds are perfectly crude, no outlay having been made for drives, walks or shrubbery. We need $3,000 for grading, macadamizing and ornamenting. Many applications for admission for feeble-minded children, not eligible, are received. I earnestly recommend the establishment of a custodial school for this class, where their sad condition might be ameliorated and where many could develop so that they might enjoy ordinary citizenship.

E. McK. GOODWIN,
*Principal.*

## NORTH CAROLINA SOLDIERS' HOME.

DR. B. F. DIXON, Secretary. RALEIGH, N. C.

The improvements at the Soldiers' Home have been the remodeling and the enlarging of the dining room and repairs to other buildings. Cost, $1,200. The old building was totally inadequate.

| | |
|---|---|
| Number November 30, 1902 | 98 |
| Present during the year | 157 |
| Died | 16 |
| Absent on furlough | 21 |
| Discharged | 24 |
| Present November 30, 1903 | 98 |

Applications on file, 25. Several of the above were discharged to go on the pension roll. No change in the government of the institution. There are 28 in the hospital at present. The old men are well cared for by special attendants. There is no trained nurse, and think it would be advisable to have one. The different ministers of the city hold regular religious services in the chapel. For recreation they have magazines and papers, checker-boards and other games. The annual appropriation was $13,000 for maintenance and $1,200 for improvements. We have lived within the appropriation, and have no outstanding indebtedness. We have one of the best gardens in the county, yielding vegetables of the finest quality. The grounds have been greatly improved and are well and tastefully kept.

Captain and Mrs. Brooks are a most efficient Superintendent and Matron.

B. F. DIXON,
*Secretary.*

---

## OXFORD ORPHAN ASYLUM.

W. J. HICKS, Superintendent. OXFORD, N. C.

The year marks the completion and occupancy of three industrial buildings. In these are located the laundry, sewing room, printing-office, shoe shop and wood-working shop, wood saw and splitter. The deep well and pump are a few feet in the rear of the wood-working shop. The steam power for all industrial work is supplied from a central boiler. The old steps at the front of the north entrance to the main building have been replaced by cement steps, and cement floors have been laid in a part of the laundry, in the dairy and in a portion of the basement of the main building. The new well is now furnishing a pure and abundant supply of water. Analyses of the water show it to be first-class for drinking purposes. A supply of hose with necessary attachments has been provided. This will be a better pro-

tection from fire. Improvements (including bills of wood-working shop and farm), $4,500.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Children on roll December 1, 1902 | 131 | 116 | 247 |
| Re-admitted | 3 | 2 | 5 |
| Admitted during the year | 29 | 41 | 70 |
| Dropped from the roll during the year | 23 | 45 | 68 |
| On roll December 1, 1903 | 125 | 129 | 254 |
| | *Girls.* | *Boys.* | *Total.* |
| Went to their homes | 15 | 15 | 30 |
| Went to approved homes | 6 | 17 | 23 |
| Went to positions on salary | 1 | 4 | 5 |
| Went to school | ... | 1 | 1 |
| Went to Deaf and Dumb Institute | ... | 1 | 1 |
| Ran away to mother or relatives | ... | 4 | 4 |
| Ran away to other homes | ... | 3 | 3 |
| Died | 1 | ... | 1 |
| | 23 | 45 | 68 |

Two hundred and sixty can be comfortably accommodated. We hope to soon make room and provide for thirty other children. Twelve applications have been disapproved by the Executive Committee because the applicants were not, under the rules, proper subjects. Approved applications are kept on file for admission as soon as there is room. One death, a very delicate girl succumbed to consumption. The mumps, brought by a new boy, spread through the institution but without serious results. One girl sent back from the singing class while on its tour had typhoid fever, but recovered in time to go on the second tour. The school has eight grades. In the highest grade, Arithmetic, Algebra, Physical Geography, Composition and Rhetoric, English History, Literature and Beginners' Latin are taught. The industrial training of the girls lies largely in the duties of the cottages, kitchen, etc. The boys receive industrial training on the farm, in the workshops, etc., and dairy. In their moral training the example, the instruction, the personal contact of the cottage teacher is especially valuable. A prayer service is held each morning, and evening prayers in the study rooms of the eight cottages. Sunday-school and Sunday afternoon services are conducted at the institution. The children attend Sunday morning services at the churches in Oxford. We need better hospital facilities. This will soon be provided at small expense by fitting up rooms in the main building for the Superintendent and family, and the present home of the Superintendent will be used for a hospital, for which it is well adapted. This will bring the Superintendent in closer touch with the children.

We believe it would be to the interest of all our orphans' homes if more people would visit them. An annual conference of those who are in this line of work in our section would also prove very beneficial. The placing of children into homes is one of our most important and responsible duties. Such work demands the greatest degree of caution. As seen in statement, 23 have been placed in approved homes. We count on our file 256 applications for children withdrawn, dropped or rejected. Many who apply for children go no further when they understand the method of investigation, the agreement required of all those who take children into their homes, the full conditions under which boys and girls leave the institution to enter private homes. An extension of this important feature, with still more thorough investigation, will make the Oxford Orphan Asylum even a greater blessing to the children.

W J. HICKS,
*Superintendent.*

---

From our records we give usual statement of expenditures under the several accounts.

CLOTHING ACCOUNT.

| | | |
|---|---|---|
| Cost clothing and sewing room supplies | $ | 759.05 |
| Salary of matrons | | 481.75 |
| | $ | 1,240.80 |
| Less clothing sold | | 22.33 |
| | $ | 1,218.47 |

PROVISION ACCOUNT.

| | | |
|---|---|---|
| Cost of provisions and kitchen supplies purchased | $ | 4,378.38 |
| Salaries of matron and baker | | 639.83 |
| | $ | 5,038.21 |
| Less provisions sold, meals, bread, etc | | 305.00 |
| | $ | 4,733.21 |

GENERAL EXPENSE ACCOUNT.

| | | |
|---|---|---|
| Cost sundry supplies, postage, etc | $ | 1,255.34 |
| Salaries as shown below | | 1,594.44 |
| | $ | 2,849.78 |
| Less sale of oil, interest and labor boys in furniture factory | | 648.05 |
| | $ | 2,201.73 |

| | | |
|---|---|---|
| Salary paid Superintendent | $ | ..... |
| Salary paid clerk and storekeeper | | 900.00 |
| Half salary Lady Supervisor | | 483.29 |
| Baker for extra work | | 60.00 |
| Proportion salary engineer | | 103.65 |
| Watchman four months and other extra labor | | 47.50 |
| | $ | 1,594.44 |

LAUNDRY ACCOUNT.

| | | |
|---|---|---|
| Cost of supplies | | 77.45 |
| Salary matron and proportion salary engineer | | 345.67 |
| | $ | 423.12 |

HOSPITAL ACCOUNT.

| | | |
|---|---|---|
| Cost medicines, etc. | $ | 187.81 |
| Doctor's bills | | 243.08 |
| Matron's salary | | 235.00 |
| | $ | 665.89 |

FARM ACCOUNT.

| | | |
|---|---|---|
| Cost labor, seed, fertilizer, etc. | $ | 1,456.72 |
| Salary manager and assistant | | 550.00 |
| | $ | 2,006.72 |
| Less sale products | | 29.24 |
| | $ | 1,977.48 |

SHOE SHOP ACCOUNT.

| | | |
|---|---|---|
| Cost material, etc. | $ | 644.67 |
| Salary manager | | 458.00 |
| | $ | 1,102.67 |
| Less cash received for work | | 445.40 |
| | $ | 657.27 |

WOOD AND COAL ACCOUNT.

| | | |
|---|---|---|
| Cost wood, coal and wood-splitter | $ | 2,193.29 |
| Proportion salary engineer | | 105.68 |
| | $ | 2,298.97 |
| Less cash receipts, freight rebates, etc. | $ | 70.48 |
| Less wood for industrial departments | | 332.00 |
| | $ | 402.48 |
| | $ | 1,896.49 |
| (Inventory wood and coal on hand, $578.80). | | |
| Net expended maintenance accounts | $ | 13,773.66 |

SCHOOL ACCOUNT.

| | | |
|---|---|---|
| Cost material, books, etc. | $ | 221.40 |
| Salaries teachers and half salary Lady Supervisor | | 3,117.18 |
| | $ | 3,338.58 |
| Net expended maintenance and education accounts | $ | 17,112.24 |

REPAIRS AND IMPROVEMENTS ACCOUNTS.

| | | |
|---|---|---|
| Expended for sundry repairs and improvements (in addition to new building account) | $ | 458.24 |
| Sale brick and old material | | 456.22 |
| | $ | 2.02 |

We render statement to convey idea of the financial results of the operations printing-office and wood-working shop for the year:

PRINTING OFFICE.

CR.

| | | |
|---|---|---|
| Cash from subscriptions "Orphans' Friend" | $ | 2,219.85 |
| Cash from advertisements "Orphans' Friend" | | 298.83 |
| Cash from job work and sale stationery, etc. | | 1,044.43 |
| Received in trade for advertisements | | 59.98 |
| Asylum work, singing class and school supplies | | 351.23 |
| Accounts receivable | | 424.70 |
| Inventory material on hand | | 555.18 |
| Cost improvements to equipment during year | | 459.65 |
| | $ | 5,413.85 |

DR.

| | | |
|---|---|---|
| Material on hand last report | | 492.83 |
| Accounts receivable last report | | 391.70 |
| Expended for material, paper, freight, etc | | 1,205.28 |
| Salaries | | 1,524.99 |
| Extra labor | | 123.00 |
| Gasoline | | 46.08 |
| Postage | | 155.47 |
| Improved equipment | | 428.32 |
| Proportion fuel account | | 20.00 |
| Wood-working shop bill ($31.33 furniture) | | 31.73 |
| Accounts payable | | 7.30 |
| Farm bill | | 7.00 |
| | $ | 4,433.70 |
| Profit | $ | 980.15 |

WOOD-WORKING SHOP.

DR.

| | | |
|---|---|---|
| Material on hand last report | $ | 1,673.81 |
| Accounts receivable last report | | 2,533.18 |
| Expended for lumber, etc | | 5,374.86 |
| Salary of manager | | 900.00 |
| Extra labor | | 2,295.21 |
| Proportion fuel | | 312.00 |
| Work by printing-office | | 3.50 |
| Work by farm | | 106.23 |
| Accounts payable (less accounts payable November 30, 1902, $107.85) | | 321.01 |
| | $ | 13,519.80 |

CR.

| | | |
|---|---|---|
| Cash received for work | $ | 5,126.20 |
| Accounts receivable | | 1,403.62 |
| Wood received for work | | 27.43 |
| Work and material new buildings | | 2,289.94 |
| Other Asylum work | | 305.78 |
| Material on hand | | 2,804.54 |
| Wood on hand | | 192.00 |
| Improvements to equipment during year | | 333.00 |
| | $ | 12,482.51 |
| Loss | $ | 1,037.29 |

DONATIONS IN KIND.

| | | |
|---|---|---|
| Clothing account | $ | 497.37 |
| Provision account | | 235.82 |
| General expense account | | 138.00 |
| Hospital account | | 14.10 |
| Farm account | | 50.25 |
| Shoe shop account | | 29.10 |
| School account | | 4.00 |
| Repairs and improvements account | | 165.00 |
| Wood-working shop account | | 20.00 |
| | $ | 1,153.64 |

## OXFORD ORPHAN ASYLUM FOR THE COLORED.

R. SHEPARD, Superintendent. OXFORD, N. C.

Three acres of land with a dwelling upon it containing six rooms and pantry has been donated to the Trustees of the Asylum. This property is contiguous to the Asylum land and is valued at $1,000. A stable

for cattle and a shed for implements, wagons, etc., has been built onto the barn constructed in 1902—total cost, $101.81.

| | |
|---|---|
| Number present November 30, 1902 | 109 |
| Admitted during the year | 12 |
| Adopted | 5 |
| Returned to friends | 4 |
| Died | 1 |
| Aided to self-support | 10 |

Remaining November 30, 1903, 61 girls, 38 boys, total 99.

Since addition to buildings, 55 boys and 80 girls, total 135, can be accommodated. No list of applicants kept; at least one hundred have not been admitted because of want of room, and conditions not being met. One death—consumption. No epidemic or serious sickness. The children are warmly clad. They receive daily instruction in the Scriptures, and have religious services and Sabbath-school on the Lord's Day. They have outdoor games for recreation. They are taught a common school course, also to work on farm, in workshop, etc. The following is the pay-roll per month:

Superintendent, $50; general matron, $15; principal of school, $18; assistant (intermediate), $15; assistant (primary), $11; first matron of boys, $8; second matron of boys, $8; sewing matron, $10; matron of juveniles, $8; farmer No. 1, $10; farmer No. 2, $10. Total, $163.

Receipts $6,719.22 (State appropriation included $5,000); borrowed from bank, $1,050; borrowed from Superintendent, $61.58; total, $7,830.80. Expended, $6,680.80; borrowed money returned, $1,150; total, $7,830.80.

There is a portion of woodland (50 acres) just between the farms and through which the institution now has access, offered for sale. It is most desirable that it should not fall into the hands of persons who would be unfriendly to the institution. If it could be bought it would furnish the Asylum with wood for several years. We are in need of school furniture and appliances.

R. SHEPARD,
*Superintendent.*

---

## NORTH CAROLINA STATE'S PRISON.

J. S. MANN, Superintendent. RALEIGH, N. C.

The only improvement at the Central Prison has been the installing of an excellent brick plant, which cost $3,400. Quite a number of improvements have been made at the State Farm, chiefly the rebuilding of barns, the addition of large and commodious shelter.

| | |
|---|---|
| Number of prisoners remaining November 30, 1902 | 830 |
| Number received | 195 |
| Died | 25 |
| Discharged | 286 |

Remaining November 30, 1903: Indian, 2 males; white, 137 males and 8 females; colored, 521 males and 46 females. Total, 714. Average daily population, 772.

No epidemic. In consideration of the fact that many times infirm prisoners are sent here because of their inability to do the work required on the public roads in the counties which use chain-gangs, we think that the health of the institution has been remarkably good. The percentage of deaths upon the whole population is a little over 3; killed, 4—3 by accident and one in attempting to escape; escaped 42. A record of all punishments is kept. We do not regard punishment here as at all frequent or necessary. The inmates are as well behaved as could be expected from such a class of people. Corporal punishment is inflicted, but always in the presence of and by the authority of the Warden or the Supervisor of a camp.

The convicts are employed principally in farm work, brick-making, public roads and road-building, in wood-cutting and work for lumber companies. It is proper and right to work the farm lands with a considerable portion of the prison population. As a rule, the employees of the Prison are very competent and satisfactory. Religious services are maintained at the State Farm, at other camps they are not, but ministers of good standing of any denomination are always welcome to conduct religious services on all proper occasions.

| | |
|---|---|
| Receipts for fiscal year November 30, 1903 | $158,805.27 |
| Expenditures | 127,366.30 |
| Balance | $ 31,438.97 |

Estimates of annual pay-roll, $40,000. I cannot think this a proper place for the confinement of the dangerous insane. I believe that a healthy public sentiment will demand and eventually secure their removal. Confinement in the State's Prison is neither just or humane. I cannot and do not advise the further expenditure of public funds for the purpose of making this a permanent department of the Prison.

J. S. MANN,
*Superintendent.*

---

## THE CHILDREN'S HOME OF BUNCOMBE COUNTY FOR WHITE CHILDREN.

The building is an old residence of eight rooms, used for the children since 1890. It is well suited for the purpose, the grounds being large with plenty of shade, and the children are out of doors much in pleasant

weather. Number now in charge, 15; total number under charge of the committee by commitment of the Court is 382, of whom 30 are a charge upon the the county; 15 in Asheville at the Lindley Training School (infants mostly). The others are not only no charge, but most of them are respectable citizens. When we note, year after year, the difference between the children as they first come to the Home and the same children after receiving care, and when we know from what degradation, poverty and suffering these little creatures have been snatched, to be taught how to live in clean bodies and clean minds, we must believe that this is not only a work of morality and religion, but the very wisest economic course for the State to take to cut off the increase of the criminal class and to add to the number of her intelligent and law-abiding citizens.

McNEELY DUBOSE,
HANFORD N. LOCKWOOD,
T. W. PATTON.

---

## CHILDREN'S HOME OF BUNCOMBE COUNTY FOR COLORED CHILDREN.

The building used for the colored children is a rented one, small, inconvenient and totally inadequate for our needs, but the matron is doing the best she can under the conditions, and has the full commendation of your committee. The number of commitments by the Court has been 25, and the number now at the charge of the county is 15. We rejoice to report that a building is under erection for a home for indigent colored children, the cost of which is being borne by the negroes of Asheville and vicinity. There is much interest and enthusiasm being aroused by this worthy effort. The situation of the new building is most favorable, its site is ample, and it is proposed to put it at the use of the county free of charge.

McNEELY DUBOSE,
HANFORD N. LOCKWOOD,
T. W. PATTON.

# INSTITUTIONS MAINTAINED BY PRIVATE BENEVOLENCE.

## THE PRESBYTERIAN ORPHANS' HOME.

The Presbyterian Orphans' Home is at Barium Springs, Iredell county, under the charge of Rev. R. W. Boyd, Superintendent. Now in charge, 150; completed the course, 13. This institution was established at Barium Springs in 1890 with 33 acres of land and an old hotel building. To-day there are nine convenient and comfortable buildings and two hundred acres of land, the whole valued at $50,000. In the last year two memorial buildings have been erected and the industrial building (all of brick) is well under way. The farm and orchard are in good condition. The children are taught both literary and industrial work. A few boys have been prepared for college. Some of the children have been given instrumental music lessons by one of the matrons, for love, outside of her regular duties, as is also the case in advanced mathematics and languages given in the same manner by other teachers.

| | |
|---|---|
| Total amount of receipts, for buildings, press and support | $14,990.40 |
| Total disbursements | 14,227.80 |
| Leaving balance in hand | 762.60 |

The actual outlay for each child per annum is $72.11.

REV. R. W. BOYD,
*Superintendent.*

Received February 24, 1904.

## THE LINDLEY TRAINING SCHOOL.

We have visited and carefully inspected this institution, which is a place of refuge and protection to such girls or women as, having fallen, indicate a wish to reform. Those only are admitted who voluntarily apply to be received. The most perfect cleanliness, quiet and discipline are its characteristics. The following is the matron's report:

| | |
|---|---|
| Number girls in the Home at last report | 19 |
| Children | 12 |
| Girls received during the year | 33 |
| Children | 19 |
| Total | 83 |

Placed in service, 10; sent to parents, 12; placed in private homes, 5; died (children), 2; returned to former lives, 9; under care of Board of Protection, 9; girls now in Home, 22; children, 14; total, 83.

We submit that these figures indicate a condition that should lead to the inauguration of a similar effort in each of the larger towns of our State. Most people regard this work as hopeless, and in no way can this be so well controverted as by making known the results of a single year.

McNEELY DUBOSE,
HANFORD N. LOCKWOOD,
T. W. PATTON.

---

## ODD FELLOWS' ORPHAN HOME.

J. F. BRINSON, Superintendent, GOLDSBORO, N. C.

The Odd Fellows' Orphan Home is managed and entirely supported by the I. O. O. F. of North Carolina, J. F. Brinson, Superintendent. Only children of deceased Odd Fellows are received. Age of admission 6 to 16. Admitted during the year, 20; placed in families and positions, 18. Can accommodate 100 with present buildings; now in charge, 75. Health good; no epidemic; no deaths. The children by special arrangement attend the Goldsboro Graded Schools. At the Home they are taught farming general house work and farming. There are twenty acres of land. Buildings and farm valued at $35,000. Disbursements to March 31, 1903 (fiscal year), $4,741.80; receipts, $5,716.04. The management does not solicit any outside contributions, but supports the institution by a per capita assessment.

The placing of children in families is a help. If any child shows special merit and desires a college course it is given him.

J. F. BRINSON,
*Superintendent.*

---

## METHODIST ORPHANAGE.

REV. J. W. JENKINS, Superintendent, RALEIGH, N. C.

This orphanage is under the control of the North Carolina Conference of the Methodist Church, South. Now in charge, 16 girls and 15 boys; total, 31. Admitted during the year, 4. Foreign born not received. Health good. Not admitted under 6; girls leave at 17 and boys at 16. They are taught the common-school course and especially habits of industry. No servants are kept and the work is divided among the children. The per capita cost is $5 per month, or about $3,000 per annum. About $50,000 on land and equipment has been expended. The main building of brick, with heating plant, etc., will cost $30,000 when completed. It is 108x116 feet, four stories, tower 112 feet, and the chapel is 48x60 feet. The orphanage owns 46 acres of land. We do not care to put out our children except where they are received as members of the family. We think that some legislation is needed to protect the management in regard to legacies left the children.

J. W. JENKINS,
*Superintendent.*

Received November 5, 1902.

## THOMPSON ORPHANAGE AND TRAINING INSTITUTION.

REV. WALTER J. SMITH, Superintendent, CHARLOTTE, N. C.

This orphanage is under the control of the Episcopal Church of North Carolina. Rev. Walter J. Smith is Superintendent. The present buildings, by crowding, will accommodate 70. Boys and girls of foreign as well as those of native birth are admitted. Now in charge, 72; admitted during the year, 12; placed in homes, 3; returned to their mothers, 8; discharged, 1. Children are admitted from 3 to 12 years of age. Boys are supposed to leave at 15 and girls at 16 to 18. Health good. Both literary and industrial courses are taught. We maintain the children at about $5 per capita, and the voluntary contributions, with funds from the farm and *The Messenger of Hope*, the orphans' paper, support them. They are comfortably clothed and fairly well fed, but we lack the means of giving industrial instruction. Sewing and ordinary household duties and farming are taught. The orphanage owns about 50 acres of land. Receipts for the year were $4,965.44. We have more demands for children than we can supply. Home finding is one of our hardest problems, partly because of the conditions expressed and also because we are not satisfied with the applicants themselves at times. We need better buildings and equipments.

WALTER J. SMITH,
*Superintendent.*

Received November 6, 1903.

---

## THOMASVILLE BAPTIST ORPHANAGE.

REV. J. B. BOONE, Superintendent, THOMASVILLE, N. C.

The orphanage is located at Thomasville, under the charge of the Rev. J. B. Boone, for the Baptist Convention. Number who can be accommodated, 275; now in charge, 260. Both sexes of indigent white children are received, from 5 to 12 years; the age of departure is 16 to 18. Number admitted during the year, 85; eloped 2; placed in families, 9; died, 6; completed the course, 14. Present health good, have had a number of cases of chicken-pox. Literary courses are taught through the seventh grade. Printing, shoemaking, carpentry, farming and stock-raising for the boys; sewing, washing, ironing, cooking and dress-making for girls. We are well supported in keeping the children comfortably clothed and fed. Receipts, $1,350—voluntary contributions and farm products. We have no system for finding homes, but they are readily obtained. During the eight years of my administration the number of orphans has increased from 120 to 260. The value of the property and endowment has increased from $30,000 to $150,000.

J. B. BOONE,
*General Manager.*

## FRIENDS' ORPHANAGE.

GEORGE MONTGOMERY, Superintendent, HIGH POINT, N. C.

The Friends' Orphanage is near High Point, N. C. Superintendent, George Montgomery. It is controlled by the North Carolina Yearly Meeting of Friends, through a committee of twelve men and women. Can accommodate 50; now in charge, 25; placed in families, 19; eloped, 2. Native born white children of both sexes are received. Health good; no epidemic. The children are taught a common school course and also to work on the farm, in the dairy and garden and domestic work. Children leave at 21 with all necessary clothing and a Bible. The orphanage has been well supported by the church, the farm and by general contributions. No trouble to find homes for children of sound minds and bodies. Sometimes children lacking in natural capacity are imposed upon us. These are more difficult to place.

GEORGE MONTGOMERY,
*Superintendent.*

---

## ROMAN CATHOLIC INDUSTRIAL ORPHANAGE FOR BOYS.

REV. THOMAS F. PRICE, Supt., NAZARETH (NEAR RALEIGH), N. C.

The Roman Catholic Orphanage at Nazareth has made great progress in the four years of its existence. It opened with four children in 1899, and now has 45. It is beautifully situated three miles from the city and 75 feet above the Capitol grounds. Besides the Orphanage building there are two substantial modern brick buildings, the Church of the Holy Name of Jesus and the priest house. Can accommodate 50; now in charge, 45; discharged, 1; eloped 2; completed the course, 2. Health excellent. Conditions of admission, that they shall be subjects of charity, free from contagious disease and large enough to dress themselves. They are taught the common English course, book-binding, printing, laundry, typewriting and shorthand. It is not necessary to be of American birth or of Catholic parentage to be admitted. The Catholic paper, "Truth," and the "Orphan Boy," are published in the printing establishment. The Orphanage owns about 300 acres of land not yet entirely reclaimed, and the boys are taught farming. The receipts and disbursements have been equal, about $1,600. Living has been a continual struggle, as we are dependent upon charity appeals. We purpose rather to keep the boys with us, employing them upon the farm and our industries, paying them for their labor, or getting them employment in Raleigh and having this for their home, they paying board until able to strike out for themselves.

THOMAS F. PRICE,
*Superintendent.*

## ROMAN CATHOLIC ORPHANAGE FOR GIRLS.

BISHOP LEO HAID, Superintendent, BELMONT, N. C.

The Sacred Heart Orphanage is located at Belmont, N. C. The Sisters of Mercy are in control. There are 21 children present; admitted during the year, 2; placed in a family, 1. Health good; no epidemic. Five completed the course and have become self-supporting. Children of any age are taken and they leave the institution at 18. They are supported partly by the Catholics of the State and partly by the work of the Sisters and children. They are educated, and whatever talent is seen is always cultivated; also taught some domestic industry. They are well cared for by the Sisters. Applications for children are frequent. The funds furnished are never sufficient, but are increased by the labors of the Sisters. MOTHER M. TERESA.

---

## NORTH CAROLINA CHILDREN'S HOME SOCIETY (PRIVATE).

The North Carolina Children's Home Society was incorporated under the laws of the State on November 11, 19Q3. This organization is maintained and directed wholly through the benevolence of private individuals. It has as its "object the care of the destitute, neglected and homeless children, in accordance with the idea that the natural place for the development of the child is in the family." Mr. William B. Streeter, formerly State Agent for the Board of Indiana, a gentleman trained in charity work through years of experience, is State Superintendent. He makes the following report to the Board of Charities of the work of the Society since September 15, 1903:

| | |
|---|---|
| Children received | 28 |
| Children placed | 17 |
| Children on hand | 11 |
| | 28 |
| Children placed | 17 |
| Children placed in families under supervision | 14 |
| Children placed in institution | 1 |
| Children died | 1 |
| Children returned to county | 1 |
| | 17 |
| Applications for children received | 61 |
| Applications investigated | 36 |
| Applications rejected | 13 |
| Children received from Buncombe county—County Orphanage | 5 |
| Lindley School | 2 |
| Crabtree | 2 |
| Parents | 6 |

| | |
|---|---|
| Children received from Mecklenburg—through Barnard School | 1 |
| Children received from New Hanover—mother | 1 |
| Children received from Wake—house of ill-fame | 1 |
| Children received from Davidson—chain-gang | 1 |
| guardian | 1 |
| Children received from Rowan—father | 2 |
| Children received from Madison—Barnard School | 6 |
| | 28 |

Respectfully,

WILLIAM B. STREETER,
*State Superintendent.*

## ORPHANAGES.

| *Name.* | *No. of Children Nov. 1, 1903.* | *Total During Year.* |
|---|---|---|
| Children's Home of Buncombe | 30 | .... |
| Children's Home of Buncombe for the colored, | 15 | .... |
| Friends' Orphanage | 25 | 46 |
| Lindley Training School | 83 | 83 |
| Methodist Orphanage | 31 | 31 |
| Odd Fellows' Orphan Home | 75 | 93 |
| Orphanage at Montreat | .... | .... |
| Oxford Orphanage, whites | 254 | 322 |
| Oxford Orphanage, colored | 99 | 119 |
| Presbyterian Orphans' Home | 150 | 163 |
| Roman Catholic Orphanage for girls | 21 | 22 |
| Roman Catholic Orphanage for boys | 45 | 50 |
| Thomasville Baptist Orphanage | 260 | 291 |
| Thompson Orphanage and Training School | 72 | 84 |
| | 1,160 | 1,304 |
| N. C. Children's Home Society | 11 | 28 |
| | 1171 | 1,332 |

## JAMES WALKER MEMORIAL HOSPITAL, WILMINGTON, N. C.

The James Walker Memorial Hospital was organized February 23, 1901. New building entered April 1, 1902. Cost of new building $100,000, given by James Walker, Esq. Dr. Joseph Ackerman is Superintendent. Number of patients in charge November 1, 1902: males, 13; females, 5; total, 18. Admitted during the year, 557; 33 remaining October 30, 1903. Mortality upon the whole number under treatment,

8 per cent. Number of beds available, 85. Received during the year from—

| | |
|---|---|
| County of New Hanover | $ 6,800.00 |
| City of Wilmington | 4,533.32 |
| Pay Patients | 5,869.03 |
| Total | $17,202.35 |

For pay patients the charges are $7 per week in the wards, private rooms $12 to $15, operating room fee $5 to $10. Charity patients received by permit from city and county. Insane patients or cases of contagious diseases not treated. The needs of the hospital are nurses' home, new building for the colored, isolated ward and endowment.

JOSEPH AKERMAN, M. D.,
*Superintendent.*

Received November 8, 1903.

---

## REX HOSPITAL, RALEIGH, N. C.

Rex Hospital was organized in 1894. It is under the management of a Board of Trustees. It is located at the southern end of Salisbury Street. The Superintendent in charge is Mrs. M. H. Laurance. Number of patients in charge on November 1, 1902, 26. Received during the year ending October 30, 1903, 329; remaining, 19. Percentage of mortality upon whole number treated, 12; one-third of these were moribund when admitted; accidents, etc. Beds available, 50.

| | |
|---|---|
| From Trustees | $2,700.00 |
| Pay patients | 3,326.86 |
| Total | $6,026.86 |

General repairs to building, painted and kalsomined inside, cost, $1,000. Total expenditures, $6,917.50. The city pays $2,000 per annum for its deserving poor. Charges are: ward patients, $7 per week; private patients, $12.50 to $15. No insane treated. A new building is sorely needed. Both white and colored patients are received in their respective buildings.

MRS. M. H. LAURANCE,
*Superintendent.*

Received November 1, 1903.

---

## ASHEVILLE HOSPITAL, ASHEVILLE, N. C.

This is a new institution of Buncombe County, located on College Street, Asheville. It is partly supported by county funds. It is a private residence and is not very well adapted to hospital purposes. There are 18 rooms with 15 available beds. Now in charge, 8 pay

patients and 3 charity; total, 11. Mrs. Walton is Matron, with three nurses under her. The physicians are various physicians of the city, the chief being Dr. E. B. Glenn, County Superintendent of Health.

REV. MCNEELY DUBOSE,
HANFORD N. LOCKWOOD,
T. W. PATTON.

---

## MISSION HOSPITAL, ASHEVILLE, N. C.

This hospital is located at the corner of Charlotte and Woodfin Streets. It is a building erected especially for the purpose upon premises owned by the managers. It was begun in a small rented house and has so commended itself to the people as now to be independent of everything except the love and affection that it has justly earned. We have visited and critically inspected its 8 private rooms and 5 wards and found them in perfect order. Miss Marion Little is Matron, with five young ladies serving under her for the instruction they receive, and to whom the institution will issue diplomas upon graduation, as it is empowered to do so by its charter. The medical staff is composed of physicians selected by its Board of Managers, and is presided over by its chief, Dr. M. H. Fletcher. The expense has been chiefly boren by private citizens, the county and city each contributing $50 per month. We believe that these appropriations are eminently wise; in addition to the aid given a worthy charity, it has caused it to be subject to the Board of Public Charities, as should be the case with all similar institutions.

REV. MCNEELY DUBOSE,
HANFORD N. LOCKWOOD,
THOMAS W. PATTON.

---

## TWIN-CITY HOSPITAL, WINSTON-SALEM, N. C.

This hospital was organized October 18, 1895. It is located on Brookestown Avenue. Miss L. L. Gilliland is Superintendent. Number of patients in charge November 1, 1902, 18; admitted during the year ending October 30, 1903, 223; remaining October 30, 1903, 15. Percentage of mortality upon whole number, 7 (5 brought in dying condition). Beds available, 28.

RECEIPTS.

| | |
|---|---|
| City | $ 600.00 |
| Donations and bazaar receipts | 1,000.00 |
| Hospital receipts | 3,400.00 |
| Total | $5,000.00 |

Total expenditures, $5,515.

Improvements have been the painting and repairing of three rooms, two halls and porches at a cost of $1,000. Private rooms, $10, $12.50 and $15. Ward board, $5 per week.

We have great need for a maternity ward and a modern operating room. No insane treated. Only white patients received.

MISS L. L. GILLILAND,
*Superintendent.*

Received November 12, 1903.

---

## WILSON SANATORIUM, WILSON, N. C.

The Wilson Sanatorium was organized March 14, 1898, at Wilson, N. C. The institution is private and is owned and superintended by Drs. E. E. Moore, Albert Anderson and E. T. Dickinson. Number in charge November 1, 1902, 8. Received during the year, 101; remaining October 30, 1903, 5. Mortality about 6 per cent. Beds available, 12. It is a private incorporated institution, and as yet has no endowment. Charges are $15 per week for board and nursing and an average of $10 per week for medical attention. The expense is borne entirely by the proprietors. Improvements have been Static and X-Ray Machine, and other fixtures, cost $1,000. No insane patients received. An endowment is needed to enable us to give free board, nursing and medical attention to those who are unable to pay. This would necessitate the addition of an annex or wing to the building for the accommodation of twelve or more beds, and a source of revenue for the board of such patients as would occupy these at a cost of about $8 per week.

DRS. MOORE, ANDERSON AND DICKINSON.

Received November 17, 1903.

---

## ATLANTIC COAST LINE RELIEF DEPARTMENT HOSPITAL, SOUTH ROCKY MOUNT, N. C.

The Atlantic Coast Line Relief Department Hospital was opened in October, 1900; it is located at South Rocky Mount. The Superintendent and resident physician is Robert B. Miller, M. D. Number of patients November 1, 1902, 7; received during the year ending October 31, 1903, 147; remaining, 15. Mortality upon number received, 3½ per cent. Available beds, 35. This hospital is chiefly for railroad employees and their families. Employees contribute each month according to salary, and they receive free treatment in return if they wish it, and also a daily sick or accident benefit. (Or death benefit). Some money is received from railroad employees and others who do not contribute to the fund. Also receive pay for private rooms and for attention to the families of employees. Expenditures of the current year about $6,000. Charges for pay patients, $1 a week for ward patients and $15 for

private rooms. To members of the Relief Fund no charge for ward treatment, and $1 per day for private rooms. No insane treated.

R. B. MILLER,
*Superintendent.*

---

## THE WINYAH SANATORIUM, ASHEVILLE, N. C.

This is a private institution for pulmonary tuberculosis. Karl von Ruck, B. S., M. D., medical director. It is entirely dependent upon fees and does not receive charity patients. No insane treated.

SILVIO VON RUCK, M. D.

---

## H. O. HYATT SANITARIUM.

Strictly private; receives no charity patients. Available beds, 10. Diseases of the eye and stomach and nervous troubles treated. No insane patients.

October 23, 1903. H. O. HYATT, M. D.

---

## PITTMAN SANATORIUM.

This hospital was opened July 24, 1901. Mrs W. J. Thigpen is Superintendent. Number in charge November 1, 1903, 12. Treated during the year, 188. Mortality, 5 per cent. Beds avilable, 25. Rates: private rooms, $15 to $20; ward, $7 to $10. Improvements, $900. Only assistance, water and lights given by the town. The special need is provision for charity patients. Sixty per cent. are of this class, and the institution is severely taxed to defray the expenses. No insane treated.

MRS. W. J. THIGPEN,
*Superintendent.*

Received January 3, 1903.

---

## WATTS HOSPITAL, DURHAM, N. C.

Watts Hospital was opened in 1895. Miss May L. Wyche, Superintendent of Nurses.

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Patients in the hospital November 1, 1902..... | 4 | 4 | 8 |
| Received during the year ..... | 75 | 93 | ... |
| Total under treatment ..... | 79 | 97 | 176 |
| Remaining November 1, 1903..... | 4 | 5 | 9 |

Died, 10. Mortality, 5.8 per cent. Available beds, 19. The poor of the city free. Others in the charity ward, $5 per week; private rooms, $10. No insane received.

Durham gives $2,400 per year; endowment $540; Aid Association, $361; donations, $525; pay patients, $1,057; receipts, total, $4,883. Disbursements, $4,906.

GEORGE W. WATTS,
*President of Trustees.*

Received December 22, 1903.

---

## UNIVERSITY HOSPITAL, CHAPEL HILL, N. C.

This is for the proper treatment of sick students only. There are five rooms, heated by hot-water system. It has the usual sanitary arrangements for the care of patients. One trained nurse is employed, and it is superintended by the college physician.

F. P. VENABLE,
*President.*

Received October 30, 1903.

# HOSPITALS FOR THE COLORED.

## GOOD SAMARITAN HOSPITAL, CHARLOTTE, N. C.

The Good Samaritan Hospital was opened for patients September 1, 1891. It is located at 405 West Hill Street, Charlotte, N. C. Anna Buchanan, colored, is Matron. Number in charge November 1, 1902, 3; received during the year, 120; remaining October 31, 1903, 8. Mortality, 10 per cent. of number received. Many accidents and cases brought in by negroes too late for hospital aid. Available beds, 10; room for 8 or 10 more, but no funds for furniture or for maintenance. Receipts are chiefly gifts, subscriptions, discount on bills, and some board for the city and railroad cases.

| | |
|---|---|
| Receipts for 1902 | $ 1,152.37 |
| Expenditures for 1902 | 1,176.70 |
| Balance | $ 30.23 |

Debt January 1, 1903, $444.18.

An addition was made in 1902, 30x40 feet, 2 stories. This contains four rooms for patients, a dispensary and operating room, cost $3,000. The operating room alone is in use. The city and railroads pay $1 per day for their patients. Very few pay anything; those who can pay from $2 to $3 per week. No insane treated. We need a furnace, water in new wing, gas and instruments for operating room, also new roof on old building, cost about $3,000. This will thoroughly equip the institution.

MRS. JOHN WILKES,
*President, G. S. H.*

## ST. AGNES HOSPITAL, RALEIGH, N. C.

St. Agnes Hospital and Training School for Nurses opened October 18, 1896, located on the grounds of St. Augustine's School, Raleigh. Mrs. A. B. Hunter is Superintendent. Resident physician, Catharine P. Hayden. Surgeon in charge, Hubert A. Royster, M. D. Number in charge November 1, 1902, 5. Received during the year ending October 31, 1903, 94. Died, 10. Remaining October 31, 1903, 11. Dispensary patients, 463. Available beds, 23.

Mortality about 10 per cent. Annual expenses about $2,200. Improvements and additions during the year at a cost of $1,000. Charges are $1.50 for medical and $3 per week for surgical cases in the wards; $3 to $5 for private rooms.

We receive no pay from city or county, although we have patients from both who are charity patients. We would be very glad if the

people of the State would aid us in carrying on this work, and also help by visiting it. No insane patients treated.

MRS. A. B. HUNTER,

Received November 25, 1903.

---

## LEONARD MEDICAL SCHOOL HOSPITAL, SHAW UNIVERSITY, RALEIGH, N. C.

Leonard Medical School Hospital, erected in 1885, corner Wilmington and Smithfield Streets, Raleigh. M. D. Bowen, M. D., resident physician; Alice Emerson, supervisor; Annie Groves, head nurse.

The Hospital is open only from October 1st to April 15th. During that time 39 patients were treated. Percentage of mortality, 10. Beds available, 19. Sources of income, Medical School Fund. Contributions, $38.10. From patients, $16.50. Expenditures, $580. Food for the patients, except when special diet is ordered, comes from the school dining room at an average of $4 per capita monthly. The interior has been entirely renovated; the two dark rooms for eye patients have been covered with new drapery of blue denim. The exterior has been painted. No aid is received from city or county or State. The charge is $1.50 per week when the patient is able to pay; otherwise free. We need a new and larger hospital furnishing facilities for a well-equipped nurse training school. Insane patients not treated.

CHARLES F. MESERVE,

*President.*

Received October 26, 1903.

---

## THE PICKFORD SANITARIUM.

The Pickford Sanitarium is located at Southern Pines, N. C. It was organized in May, 1896. Charter granted by the Legislature in 1897. L. A. Scruggs, M. D., is General Manager. The Sanitarium opens December 1st and closes May 1st each year. It is for the treatment of negroes suffering from tuberculosis. Number treated in the wards, 26; in the dispensary, 34. Mortality, 2 per cent. Available beds, 24; but can accommodate 30. Receipts in kind amounted to $350; cash, $288.25. Expenditures, $288.56. Schedule of charges, $15 per month, including everything. The institution is dependent upon contributions for support. It needs aid from State or county, as it is doing much for the poor suffering negro consumptive. Insane patients are not treated. But we think that the tuberculous insane of the race should be provided for at this institution.

L. A. SCRUGGS, M. D.,

*General Manager.*

Received November 27, 1903.

PRIVATE HOSPITALS.

| *Hospitals.* | *No. of Patients Nov. 30, 1903.* | *Total During Year.* |
|---|---|---|
| Broadoaks Sanitarium (Licensed by the Board) | 11 | 75 |
| Asheville Hospital | 11 | .... |
| Atlantic Coast Line | 15 | 147 |
| Highsmith Sanitarium | .... | .... |
| H. O. Hyatt | .... | .... |
| James Walker Memorial | 33 | 557 |
| Mission Hospital | .... | .... |
| Pittman Sanitarium | 12 | 188 |
| Rex Hospital | 26 | 329 |
| St. Peter's | .... | .... |
| Twin City | 15 | 223 |
| University Hospital | .... | .... |
| Watts Hospital | 9 | 176 |
| Wilson Sanitarium | 5 | 101 |
| Winyah Sanitarium | .... | .... |
| | 137 | 1,796 |

(FOR THE COLORED EXCLUSIVELY).

| | | |
|---|---|---|
| Good Samaritan | 8 | 120 |
| St. Agnes | 11 | 94 |
| Leonard Medical School | .... | 39 |
| Pickford Sanitarium | .... | 26 |
| Lincoln Hospital | .... | .... |
| Slater Hospital | 4 | 99 |
| | 23 | 378 |

# VISITORS OF CHARITIES, 1903.

| | | |
|---|---|---|
| Alamance | J. A. Turrentine | Burlington. |
| | Rev. J. W. Holt | Burlington. |
| | P. H. Fleming | Burlington. |
| Alexander | A. Frank Sharpe | Hiddenite. |
| | R. F. Cobb | Taylorsville. |
| Alleghany | E. L. Wagoner | Whitehead. |
| | F. N. Roupe | Piny Creek. |
| Anson | W. J. Ferrell | Wadesboro. |
| | R. L. Henry | Lilesville. |
| Ashe | G. W. Perkins | Orion. |
| | Rev. Allen Jones, Jr | Jefferson. |
| | R. L. Shoaf | Warrensville. |
| Beaufort | Dr. S. T. Nicholson | Washington. |
| | Dr. J. M. Gallagher | Washington. |
| Bertie | Moses B. Gillam | Windsor. |
| | R. W. Askew | Windsor. |
| Bladen | F. M. Willis | Elizabethtown. |
| | J. S. Williamson | Elizabethtown. |
| Brunswick | J. P. Cox | Bolivia. |
| Buncombe | T. W. Patton | Asheville. |
| | Hanford W. Lockwood | Asheville. |
| | Rev. T. C. Wetmore | Arden. |
| | C. M. Valentine | Asheville. |
| Burke | R. T. Claywell | Morganton. |
| | I. T. Avery | Morganton. |
| Cabarrus | M. W. Weddington | Concord. |
| | J. M. Alexander | Concord. |
| | W. H. Lilly, M. D | Concord. |
| Caldwell | J. L. Nelson | Lenoir. |
| | J. R. Wilson | Lenoir. |
| | J. V. McCall | Lenoir. |
| Camden | T. B. Boushall | Belcross. |
| | George H. Riggs | South Mills. |
| Carteret | C. P. Dey | Beaufort. |
| | D. W. Morton | Beaufort. |
| | James C. Davis | Beaufort. |
| Caswell | B. A. Graves | Yanceyville. |
| | S. A. Malloy, M. D | Yanceyville. |
| | George Dailey | Yanceyville. |
| | Rev. S. B. Wilson | Yanceyville. |
| Catawba | Dr. D. McD. Yount | Cameron. |
| | J. H. McLelland | Newton. |
| Chatham | J. M. Griffin | Pittsboro. |
| | G. R. Pilkington | Pittsboro. |
| | Dr. H. T. Chapin | Pittsboro. |

| | | |
|---|---|---|
| Cherokee | F. A. Gennett | Murphy. |
| | Rev. A. T. Bell | Murphy. |
| | Rev. Baylus Cade | Murphy. |
| | D. P. Tate | Murphy. |
| Chowan | W. B. Shepard | Edenton. |
| | Benjamin L. Evans | Cisco. |
| | Rev. R. B. Drane, D. D | Edenton. |
| Clay | John Jay Moore | Hayesville. |
| | G. S. Haigler | Hayesville. |
| | J. S. Carter | Hayesville. |
| | T. H. Hancock | Hayesville. |
| Cleveland | Rev. C. F. Sherrill | Shelby. |
| | W. W. Washburn | Depew. |
| | J. F. Roberts | Shelby. |
| Columbus | R. H. Powell | Whiteville. |
| | H. C. Moffitt | Whiteville. |
| | J. L. Memory | Whiteville. |
| Craven | S. M. Brinson | New Bern. |
| | H. M. Groves | New Bern. |
| | H. P. Harding | New Bern. |
| Cumberland | A. B. Williams | Fayetteville. |
| Currituck | E. R. Johnson | Currituck C. H. |
| Dare | John W. Ward, Sr | Manteo. |
| | Dr. W. H. Peterson | Manteo. |
| | Charles L. Mann | East Lake. |
| Davidson | P. L. Ledford | Thomasville. |
| | Rev. W. A. Smith | Lexington. |
| | James Smith | Lexington. |
| Davie | James McGuire, M. D | Mocksville. |
| | H. H. Jordan | Mocksville. |
| | S. D. Swaim | Mocksville. |
| | Rev. W. C. Wilson | Mocksville. |
| Duplin | J. A. Powell | Warsaw. |
| | Richard W. Millard | Kenansville. |
| | D. L. Carlton | Kenansville. |
| | A. P. Farrior | Kenansville. |
| Durham | N. A. Ramsay | Durham. |
| | J. E. Dowd | Durham. |
| | Thomas M. Stephens | Durham. |
| Edgecombe | M. J. Battle | Whitaker. |
| | E. L. Daughtridge | Rocky Mount. |
| | James R. Gaskill | Tarboro. |
| | W. W. Vick | Battleboro. |
| Forsyth | E. A. Ebert | Winston-Salem. |
| | Rev. Edward S. Crosland | Winston-Salem. |
| | John Bynum, M. D | Winston-Salem. |

| | | |
|---|---|---|
| Franklin | M. S. Davis | Louisburg. |
| | E. C. Jones | Laurel |
| Gaston | Prof. J. P. Reid | Gastonia. |
| | W. C. Thompson | Stanly. |
| | Professor George | Cherryville. |
| Gates | Lycurgus Hofler | Gatesville. |
| | Dr. I. W. Certen | Gatesville. |
| | Joseph E. Lilly | Gatesville. |
| Graham | W. M. Taylor | Robbinsville. |
| | W. H. Garrison | Yellow Creek. |
| Granville | Dr. B. K. Hayes | Oxford. |
| | F. P. Hobgood, Jr | Oxford. |
| | J. S. Hall | Oxford. |
| Greene | Swift Galloway | Snow Hill. |
| | James T. Sugg | Snow Hill. |
| | L. V. Morrill | Snow Hill. |
| Guilford | Dr. Egbert Smith | Greensboro. |
| | Thomas R. Little | Greensboro. |
| | J. R. Wharton | Greensboro. |
| Halifax | Sterling M. Gary | Halifax. |
| | H. S. Harrison | Enfield. |
| Harnett | N. A. Smith | Bradley's Store. |
| | W. A. Stewart | Dunn. |
| | A. W. Gregory | Barclaysville. |
| Haywood | J. N. Mease | Canton. |
| | Benjamin O. Blalock | Jonathan. |
| Henderson | J. G. Waldrop, M. D | Hendersonville. |
| | Rev. G. S. Jones | Hendersonville. |
| | Thomas J. Rickman | Hendersonville. |
| Hertford | George Cowper | Winton. |
| | Dr. John W. Taylor | Union. |
| Hyde | S. S. Mann | Swan Quarter. |
| | Greely Bruin | Swan Quarter. |
| Iredell | L. Harrill, M. D | Statesville. |
| | E. R. Simons | Statesville. |
| | Rev. John A. Scott | Statesville. |
| | P. W. Eagle | Statesville. |
| Jackson | Robert L. Madison | Painter. |
| | T. M. Frizell | Beta. |
| | Thomas A. Cox | Cullowhee. |
| | W. E. Moore | Webster. |
| Johnston | J. D. Spiers | Smithfield. |
| | W. F. Gerald | Pine Level. |
| | John M. Morgan | Benson. |
| Jones | N. G. Shaw, M. D | Maysville. |
| | Thomas C. Whitaker | Trenton. |

| | | |
|---|---|---|
| Lenoir | Jesse T. Heath | Kinston. |
| | G. L. Kilpatrick | Kinston. |
| | S. H. Abbott | Kinston. |
| | R. L. Wooten | Kinston. |
| Lincoln | Rev. R. Z. Johnston | Lincolnton. |
| | S. D. Burgin | Lincolnton. |
| McDowell | M. M. Sisk | Ector. |
| | W. F. Craig | Marion. |
| | B. L. Ashworth, M. D | Marion. |
| Macon | Rev. J. A. Deal | Franklin. |
| | Dr. Fred Siler | Franklin. |
| | Dr. Higgins | Franklin. |
| Madison | M. A. Chandley | Marshall. |
| | Jesse Wallin, M. D | Marshall. |
| | G. M. McDowell | Marshall. |
| | V. B. Davis | Marshall. |
| | Levi Hamlin | Briggsville. |
| Martin | Dr. W. H. Harrell | Williamston. |
| | Wilson G. Lamb | Williamston. |
| Mecklenburg | M. A. Alexander | Sandifer. |
| | Parks Kirkpatrick | Hebron. |
| | James A. Wilson | Huntersville. |
| | John McDowell | Charlotte. |
| Mitchell | J. C. Bowman | Bakersville. |
| | Samuel D. Peterson | Bakersville. |
| Montgomery | A. F. Thompson, M. D | Troy. |
| | R. T. Poole | Troy. |
| | Rev. H. K. Horner | Troy. |
| Moore | Gilbert McLeod, M. D | Carthage. |
| | T. M. Langley | Bensalem. |
| | George H. Humber | Carthage. |
| | John Campbell | Carthage. |
| Nash | Dr. James P. Battle | Nashville. |
| | W. H. Proctor | Nashville. |
| | J. B. Boddie | Nashville. |
| New Hanover | A. G. Hankins | Wilmington. |
| | John D. Bellamy, Jr | Wilmington. |
| | J. O. Kerr | Wilmington. |
| | R. M. Wescott | Wilmington. |
| Northampton | J. S. Grant | Jackson. |
| Onslow | G. H. Simmons | Catharine Lake. |
| | Dr. J. L. Nicholson | Richlands. |
| Orange | Dr. D. C. Parris | Hillsboro. |
| | J. W. Terry | Caldwell Institute. |
| | A. L. Holden | Hillsboro. |

| | | |
|---|---|---|
| Pamlico | R. L. Woodard | Pamlico. |
| | W. T. Caho | Bayboro. |
| | Z. V. Rawls | Bayboro. |
| Pasquotank | Rev. Louis L. Williams | Elizabeth City. |
| | Prof. S. L. Sheep | Elizabeth City. |
| | J. C. Commander | Elizabeth City. |
| Pender | E. Porter, M. D | Rocky Point. |
| Perquimans | T. S. McMullen | Hertford. |
| | B. S. Lassiter | Hertford. |
| Person | W. W. Kitchen | Roxboro. |
| | C. H. Hunter | Roxboro. |
| | W. T. Bradshaw | Roxboro. |
| Pitt | H. Harding | Greenville. |
| | A. J. Moye | Farmville. |
| Polk | T. C. Croker | Columbus. |
| | Rev. William H. Perry | Mill Spring. |
| Randolph | John T. Brittain | Asheboro. |
| | W. N. Elder | Maud. |
| | W. J. Moore, M. D | Asheboro. |
| Richmond | W. R. Coppedge | Rockingham. |
| Robeson | W. A. Smith | Red Banks. |
| | John T. Briggs | Lumberton. |
| Rockingham | D. Lawson Withers | Wentworth. |
| | E. R. Ellington | Madison. |
| Rowan | F. J. Murdoch, D. D | Salisbury. |
| | A. S. Heilig | Salisbury. |
| | H. T. Trantham, M. D | Salisbury. |
| Rutherford | W. A. Thompson, D. D. S | Rutherfordton. |
| | E. B. Harris, M. D | Rutherfordton. |
| | T. B. Twitty, M. D | Rutherfordton. |
| Sampson | Robert M. Mann | Clinton. |
| Scotland | L. P. Gibson | Elmore. |
| | D. D. Gibson | Gibson. |
| | Alexander Jones | Hasty. |
| Stanly | S. H. Milton | Albemarle. |
| | R. E. Austin | Albemarle. |
| Stokes | J. W. Vaughn | Wilson's Store. |
| | Pinckney Oliver | Dalton. |
| Surry | John R. Woltz, M. D | Dobson. |
| | J. R. Lewellyn | Dobson. |
| | J. R. Paddison | Mt. Airy. |
| Swain | W. M. Taylor | Bryson City. |
| | J. S. Elmore | Bryson City. |
| | Samuel B. Gibson | Swain. |
| Transylvania | R. H Zachary | Jeptha. |
| | J. M. Hamlin | Brevard. |

| | | |
|---|---|---|
| Tyrrell | Joseph A. Spruill | Columbia. |
| | J. C. Meekins, Sr | Columbia. |
| | T. L. Jones | Columbia. |
| Union | A. M. Croxton | Monroe. |
| | E. C. Brooks | Monroe. |
| | Dr. John M. Blair | Monroe. |
| Vance | F. R. Harris | Henderson. |
| | Melville Dorsey | Henderson. |
| | H. M. Hight | Bobbitt. |
| Wake | Prof. I. C. Blair | Raleigh. |
| | John A. Mills | Raleigh. |
| Warren | P. H. Allen | Warrenton. |
| | H. J. White | Warrenton. |
| | H. B. Hunter | Warrenton. |
| Washington | Col. W. F. Beasley | Plymouth. |
| | W. Fletcher Ausbon | Plymouth. |
| | C. C. Bateman | Plymouth. |
| Watauga | J. Walter Jones, M. D | Boone. |
| Wayne | M. L. Lee | Goldsboro. |
| | Rev. F. W. Farris | Goldsboro. |
| Wilkes | Rev. W. R. Bradshaw | North Wilkesboro. |
| | R. A. Spainhour | North Wilkesboro. |
| | George Doughton, M. D | North Wilkesboro. |
| Wilson | F. A. Woodard | Wilson. |
| | T. C. Davis | Wilson. |
| Yadkin | R. C. Puryear | Yadkinville. |
| | Rev. S. S. May | Allgood. |
| | M. W. Mackie | Yadkinville. |
| Yancey | James F. Hyatt | Burnsville. |
| | J. J. Furguson | Bald Creek. |

## AUXILIARY VISITORS, 1903.

| | | |
|---|---|---|
| Alleghany | Mrs. Nannie J. Jones | Sparta. |
| Beaufort | Miss Jennie T. Bragaw | Washington. |
| | Mrs. C. M. Brown | Washington. |
| Bertie | Mrs. Francis D. Winston | Windsor. |
| | Miss Alice B. Outlaw | Windsor. |
| Buncombe | Mrs. William Turner | Asheville. |
| Burke | Mrs. John T. Perkins | Morganton. |
| | Mrs. M. N. Erwin | Morganton. |
| Cabarrus | Mrs. G. T. Crowell | Concord. |
| | Mrs. C. E. Craven | Concord. |
| Caldwell | Miss Florence Johnson | Lenoir. |
| | Miss Isabel M. Richmond | Lenoir. |

| | | |
|---|---|---|
| Carteret | Mrs. W. H. Hendrick | Beaufort. |
| Caswell | Miss Samuella Graves | Yanceyville. |
| | Mrs T. P. Womack | Yanceyville. |
| Catawba | Miss Etta Moose | Newton. |
| Chatham | Mrs. L. J. Haughton | Pittsboro. |
| | Mrs. H. A. London | Pittsboro. |
| Chowan | Mrs. W. D. Pruden | Edenton. |
| Cleveland | Mrs. J. Frank Whisnant | Shelby. |
| Columbus | Mrs. J. J. Williamson | Whiteville. |
| Craven | Mrs. J. A. Meadows | New Bern. |
| | Mrs. K. E. Brinson | New Bern. |
| Cumberland | Mrs T. D. Haigh | Fayetteville. |
| Dare | Mrs. O. J. Wescott | Manteo. |
| | Mrs. W. G. Forbes | Manteo. |
| Davidson | Mrs. Charles A. Hunt, Sr | Lexington. |
| Davie | Mrs. A. M. Nail | Mocksville. |
| Duplin | Mrs. Albert P. Farrior | Kenansville. |
| Durham | Mrs. W. W. Shaw | Durham. |
| | Mrs. F. L. Hunter | Durham. |
| Forsyth | Mrs. Henry E. Fries | Winston-Salem. |
| | Mrs. R. B. Glenn | Winston-Salem. |
| Franklin | Mrs. Frank Egerton | Louisburg. |
| Gaston | Mrs. J. C. Puett | Dallas. |
| Gates | Mrs. C. B. Norfleet | Gatesville. |
| Granville | Mrs. Candace R. Emmett | Oxford. |
| Greene | Mrs. L. V. Morrill | Snow Hill. |
| | Miss Iola Exum | Snow Hill. |
| Guilford | Mrs. H. H. Osborn | Greensboro. |
| Halifax | Mrs. J. W. Morgan | Weldon. |
| Haywood | Mrs. M. J. Branner | Waynesville. |
| | Mrs. W. W. Stringfield | Waynesville. |
| Henderson | Mrs. Lila R. Barnwell | Hendersonville. |
| Iredell | Mrs. A. L. Coble | Statesville. |
| McDowell | Miss Alice D. Pratt | Marion. |
| | Miss Rena Neal | Marion. |
| Madison | Mrs. P. M. Hudgins | Marshall. |
| Macon | Mrs. John C. Wright | Franklin. |
| | Mrs. L. M. Rankin | Franklin. |
| Martin | Miss Hattie K. Thrower | Williamston. |
| Mecklenburg | Mrs. S. W. Reid | Charlotte. |
| | Mrs. H. M. Wilder | Charlotte. |
| Mitchell | Mrs. Nora B. Anderson | Bakersville. |
| Montgomery | Miss Dora Wade | Troy. |
| | Mrs. E. J. Parker | Troy. |
| Moore | Mrs. J. G. Downing | Carthage. |
| Onslow | Mrs. Mary F. Scott | Jacksonville. |

| | | |
|---|---|---|
| Pamlico | Mrs. Charles Bobbitt | Bayboro. |
| Pasquotank | Mrs. N. R. Zimmerman | Elizabeth City. |
| | Mrs. Louis L. Williams | Elizabeth City. |
| Person | Mrs. John A. Noell | Roxboro. |
| Polk | Mrs. W. H. Perry | Mill Spring. |
| Richmond | Mrs. M. H. Russell | Rockingham. |
| Robeson | Mrs. J. P. McNeill | Lumberton. |
| Rutherford | Mrs. S. E. Wolfe | Rutherfordton. |
| | Mrs. A. L. Grayson | Rutherfordton. |
| Sampson | Mrs. T. L. Hubbard | Clinton. |
| Stokes | Mrs. R. H. R. Blair | Danbury. |
| Surry | Miss Kathleen F. Lindley | Dobson. |
| | Miss Mary Marshall | White Plains. |
| Swain | Mrs. A. M. Bennett | Bryson City. |
| Tyrrell | Mrs. B. V. McClees | Columbia. |
| Wake | Mrs. I. C. Blair | Raleigh. |
| | Mrs. E. E. Moffitt | Raleigh. |
| Warren | Mrs. J. B. W. Jones | Warrenton. |
| | Mrs. Henry A. Boyd | Warrenton. |
| Wayne | Miss Mary C. Borden | Goldsboro. |
| | Mrs. W. R. Hollowell | Goldsboro. |
| Wilson | Mrs. Albert Anderson | Wilson. |
| Yadkin | Miss Julia Holt | Yadkinville. |

# COUNTY HOMES.

## ALAMANCE.

The Home is 1¼ miles from Burlington. Can accommodate 40; now in charge 20 white, 9 colored; total, 29; helpless, 3. Per capita weekly maintenance, $1.12½. The Superintendent is Solomon Love, Graham; salary $300 and board of family. He is a satisfactory officer. The physician is Dr. H. R. Moore, Burlington, salary $150 per year. Number of inmates on September 1, 1902, 29; since admitted, 1; died, 2. Sick are well cared for. Premises neat and well managed; kitchen good. No regular religious services; Bibles. Four small illegitimate children. Outdoor relief to 70 at $1.55 per month. The barn and 8 mules, 1 horse and a cow were burned; loss $2,000. We are arranging to build a new one.

J. A. TURRENTINE,
P. H. FLEMING,
J. W. HOLT.

## ALLEGHANY.

The Home is 2 miles from the county-seat. One frame building 30x15 feet; 2 log buildings 20x18 feet. Spring water; open fires. Can accommodate 6. Now in charge 3; confined 1, an old Confederate (imbecile). Sufficient food at weekly cost of $1.05. The keeper is T. J. Nichols, Sparta; pay $3.75 per month for each inmate and use of the farm. He is satisfactory. The physician is Dr. Robert Thompson, Sparta; salary $20. Sixty acres poor wornout land; 10 in cultivation. No shade. Ashes saved. No religious services. One idiotic child in need of medical treatment. Outdoor relief to 6 at an average of $2. The general impression is unfavorable.

*Remarks.*—The two log houses which the inmates occupy are shameful and a disgrace. The quilts are in rags. It is a shame to keep a poor and almost helpless soldier in such a place.

E. LEFF. WAGONER.

Received June 22, 1903.

## ALEXANDER.

The Home is 3¼ miles from the county-seat. Three buildings, 6 rooms 12x14 feet, 1 used as dining-room. Ventilated by doors and windows. Well water; open fires. Can accommodate 18; now in charge 9. Sufficient amount of food at yearly per capita of $55. Coffee, bread and meat for breakfast, vegetables at dinner, bread and milk for supper. The Superintendent is Lee Scenhour, Taylorsville. He is a satisfactory officer. The physician is J. C. Carson, Taylorsville; salary

$200 per annum. Admitted in six months, 2; died, 2; 1 old age; 1 boy, insane. The sick are well cared for. The premises not what they should be. Sixty acres; 25 in cultivation; corn and oats raised; fruit trees; ashes saved. Occasional religious services.

*Remarks.*—The County Home for our county is a very poor one and would be a disgrace to a larger and better populated one. Everything is managed as well as circumstances will admit.

R. F. COBB.

Received July 24, 1903.

---

## ANSON.

The Home is 2 miles from county-seat. Four frame houses for inmates; two rooms each with chimney in centre; ventilated by windows; no glass, but wooden shutters. Well water; open fires. Can accommodate 20; now in charge 18 white people, 14 negroes. Helpless, 2; under careful watch, 4; insane and imbecile, 6, 5 females, 1 male. Food at $2.50 per month. The Superintendent is M. O. Strickland, Wadesboro; $125 per year and use of farm. He is satisfactory. The physician is J. H. Bennett, Wadesboro, paid by fees. Admitted in six months, 1; died, 3; discharged, 1, married; 7 assist on the farm; 12 can do light work. No infirmary; no nurse; sick cared for as well as can be in the crowded condition. Home well situated; houses badly managed and out of repair. Two hundred acres good land; 20 in cultivation; 1 horse, 1 cow. Crops are cotton, corn, etc. Some rooms shaded; some not. Ashes saved. Religious services once a month. Two only can read. One colored child 4 years old. Outdoor relief to 21 at $1.21. General impression is favorable.

*Remarks.*—There is great need of better houses. Taxes have been assessed and some have been collected to build a new Home. Plans are being carried out to erect a comfortable brick building. The inmates look well; say they have enough to eat, but cannot see how food can be plentiful on 62½ cents per week. Farm is valuable.

W. F. FERRELL.

Received August 17, 1903.

---

## ASHE.

The Home is 3½ miles from the county-seat. One frame building 30x16 feet; 3 log buildings 20x16 feet; ventilated by windows. Spring water; open fires. Can accommodate 15; now in charge 16 whites, 1 colored. Ample supply of food, milk and vegetables included, at 77 cents weekly per capita. The Superintendent is R. C. Blevins, Grimsley. He is a satisfactory officer. The physician is Dr. Blevins, Beaver Creek; $2.50 per visit. Died in 6 months, 2; discharged, 3. The premises are in a dilapidated condition, needing repair. One hundred

acres of land; 20 in cultivation. Grass for the cows. No shade. Ashes used on the gardens. Occasional religious services. General impression only fair.

G. W. PERKINS.

Received June 3, 1903.

---

## BEAUFORT.

The Home is 2 miles from the county-seat. Five frame buildings from 1 to 6 rooms each; ventilated by windows and doors. Well water; wood stoves. Can accommodate 20; now in charge 15; helpless 1. Sufficient amount of food, with daily change of diet. The Superintendent is Cornelius E. Jackson, Washington; salary 20 cents per day for each inmate. He is a satisfactory officer. The physician is David T. Tayloe, Washington; paid $150 per annum. Admitted in six months, 4; died, 2. Buildings in good repair and well arranged. Fifteen acres very poor land; 10 in cultivation. Corn, potatoes and vegetables raised. Shaded. Ashes, etc., used on the land. Religious services every Sunday. Outdoor relief to 83 at an average of $2 per capita. General impression favorable.

J. M. GALLAGHER, M. D.

Received October 5, 1903.

---

## BERTIE.

The Home is on Cashie river, two miles from town. Five frame buildings for residence; large stables, etc. Four rooms in each; ventilated by windows and doors. Wells and pump; water from river in case of fire. Open fire-places. Can accommodate 20; now in charge, 16; confined, 2, insane. Sufficient amount of food at $1.25 per capita weekly. The Superintendent is J. F. Phelps, Windsor; salary $400 and board for himself and family. He is very satisfactory. The physician is H. W. Dunston, M. D., Windsor; paid by fees. Number admitted in six months 2; died, 2. The buildings are situated on a hill overlooking the river. They are kept in good condition and are fairly comfortable. One hundred and ninety-six acres of land; 100 in cultivation. Hogs, cattle and mules. Crops are peanuts and corn, for the benefit of the Home. Shaded. Ashes used on land. Religious services for colored people monthly and occasionally for the whites. A large number receive outdoor relief. Management good.

W. B. GILLAM,
*Chairman.*

Received November 9, 1903.

## BLADEN.

The Home is 2 miles below Elizabethtown on the Cape Fear. Five buildings 18x30 feet; two rooms each; ventilated by windows. Well water; open fires. Can accommodate 12; now in charge 2 whites, 1 colored. Inmates receive 12 pounds meat, 1 pound coffee, 1 bushel of corn meal per month. Average weekly cost 60 cents. The physician is Dr. L. B. Evans, Clarkton, $100 per year as county physician. Number in the Home on September 1, 1902, 4. The sick are well cared for. Buildings out of repair. No general kitchen. No keeper. One thousand three hundred acres of land rented for 500 bushels of corn, used to furnish the inmates and outside poor. Religious services twice a month. Some outdoor relief.

F. M. WILLIS.

Received April 1, 1903.

---

## BRUNSWICK.

The Home is located at the centre of the county, twenty miles from the county-seat. There are 5 frame buildings, including kitchen. Two rooms each 12x15 feet. Ventilated by windows. Open fires. No fire protection. Well water. Can accommodate 10 or 12. Ordinary fare. Per capita weekly, $1. Outdoor relief to some.

*Remarks.*—The county is taking steps to move the County Home near Southport, and a site for the institution has already been purchased. This will be a great improvement.

J. P. COX.

Received January 28, 1903.

---

## BUNCOMBE.

The Home is 5 miles from the county-seat. Six frame buildings in good repair. Sufficient ventilation. No protection from fire. Open fires. Can accommodate 50; now in charge 36 whites, 5 colored, 2 insane white women. Good food in ample quantity. Monthly per capita $2.50. The Superintendent is F. Sluder, Asheville. He is a satisfactory officer. The physician is E. B. Glenn; $50 per month for services as Superintendent of Health. Keeper of the Home receives $40 per month and board for self and wife. In last six months 2 deaths; discharged, 2. The sick are well cared for. A large farm. Old farm buildings with new dining rooms and kitchen in good order. One hundred and fifty acres of land; 50 cultivated in wheat and corn; cows and hogs. Partly shaded. Efforts made to hold services once a week. Three children, 1 epileptic, two soon to be removed. Some outdoor relief. General impression very favorable.

*Remarks.*—We find the Superintendent a man of good character, integrity, industry and energy. We recommend that the Commissioners take

steps to put running water on the premises for protection from fire and for better sanitary conditions.

REV. MCNEELY DUBOSE,
H. N. LOCKWOOD,
T. W. PATTON.

Received June 1, 1903.

---

## BURKE.

The County Home is 3 miles from Morganton. Three wooden buildings, two of these for inmates. Ventilated by open fire-places, doors and windows. Very dilapidated old buildings. Now in charge 17 whites, 4 colored; confined, 2. Plain food $4.50 per capita cost monthly. The Superintendent is B. H. Andis, Morganton. He receives $4.25 per month for each inmate. He is a satisfactory officer. Dr. Laxton, Morganton, is physician; "paid $3 per visit and is only allowed to make one visit a month." Admitted in six months, 5; died, 3. Buildings and kitchen clean and neat. One hundred acres very poor land; 25 cultivated. Corn, wheat and general crops. Not shaded. Ashes saved. No religious services. Two idiotic children. Some outdoor relief. General impression favorable.

*Remarks.*—The keeper and wife are kind-hearted and keep the old buildings as well as they can.

R. T. CLAYWELL.

Received May 29, 1903.

---

## CABARRUS.

The Home is 4 miles from Concord. Nine frame buildings; 7 for inmates. One has 5 rooms, others have 3 and 2 respectively. Ventilated by doors and windows. No fire protection. Wells; open fires and coal stoves. Can accommodate 36; now in charge 23 whites, 11 colored, total 34; confined, 2, insane; four others insane. Sufficient amount of ordinary food. Cost $14 annually each with what is raised on the farm. The overseer is I. T. Sapp, Concord; salary $30, house and board. He is a satisfactory officer. The physician is Dr. R. S. Young, Concord; receives $2.50 per visit. Number admitted in six months, 8; number in charge September 1, 1902, 32; died, 4—causes, blood poisoning, injury, and 2 unknown. There is an attendant for the sick and they are well cared for. Premises in fair condition. Some repairs needed. One hundred and fifty acres; 14 head of cattle; 16 hogs. Wheat, corn, oats, garden vegetables and fruit, used for the Home. Houses shaded. Ashes saved. Occasional religious services; Bibles, newspapers and periodicals. One person punished by keeper for bad behavior in the kitchen. Outdoor relief to 38 at $1.27 per month.

*Remarks.*—We are favorably impressed with the management of the Home and jail.

W. M. WEDDINGTON,
W. H. LILLY,
J. M. ALEXANDER.

Received March 31, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 31; helpless, 4; number admitted in six months, 2. Some make baskets and brooms. One punished by keeper for disobedience. Outdoor relief to 40 at $1.25 per month. Died, 7; four of these killed on the railroad track. Four inmates were in the wagon with the corpse of another inmate conveying the remains to a near-by cemetery. While on the crossing the mules became frightened and the train dashed into the vehicle, instantly killing the four inmates and mangling them horribly.

W. M. WEDDINGTON,
W. H. LILLY, M. D.,
J. M. ALEXANDER.

Received December 10, 1903.

---

## CALDWELL.

The Home is 3 miles from Lenoir. Three small frame buildings, 2 rooms each. No protection from fire. Ventilated by doors and windows. Spring water. Open grates. Can accommodate 10; now in charge, 2. Sufficient amount of food. The keeper receives $5 per month for each inmate. The overseer is Charles Ballew, Lenoir. He is a satisfactory officer. The physician is Dr. A. A. Kent; paid by the visit. Sick are well cared for. The premises generally are dilapidated and out of repair. One hundred acres of poor land; 20 in cultivation; 1 horse, 1 cow. Crops are corn, wheat, oats, potatoes, and used in support of the inmates. No shade. Ashes saved. Occasional religious services; Bibles. General impression unfavorable.

*Remarks.*—We need a Home worthy of the name, from which our honorable poor would not turn with such horror. Our paupers are kept in private homes at a cost of $1 to $5.

J. V. MCCALL,
*Chairman.*

Received March, 1903.

SECOND REPORT.

The Home is unchanged. In charge, 2. None can be cared for in comfort. The county should provide a Home and take proper care of the poor.

J. V. MCCALL,
*Chairman.*

Received October 23, 1903.

## CAMDEN.

The Home is 2 miles from the county-seat. Three buildings; two 20x15 feet, one story; one 25x30 feet, two stories; 1 room in the first, 4 rooms in the latter. Wells and pumps, stoves and open fires. Can accommodate 20; now in charge 2 white, 1 colored. Boarded from the keeper's table at $4 per month each. The keeper is Benjamin Dunford, Camden; salary $12 per month. He is a satisfactory officer. No regular physician. Sick cared for. Kitchen fair. Buildings in fairly good condition. One hundred and twenty acres of island and swamp land; none in cultivation. Shaded. Ashes used by the Superintendent. No religious services. Outdoor relief to 6 at $2 per month. General impression favorable.

T. B. BOUSHALL.

Received March 12, 1903.

---

## CARTERET.

There is no County Home. Outdoor relief to the poor.

---

## CASWELL.

The Home is 1 mile from the county-seat. Two brick buildings, shingle roof; 12 rooms 16x16 feet. Ventilated by windows. Well water; open fires. No fire protection. Can accommodate 40; now in charge, 22; able to work, 13; helpless, 6. Ample amount of food at $1 per capita weekly. The overseer is E. B. Barker, Yanceyville; salary $210 and board. He is a satisfactory officer. The physician is S. A. Malloy, Yanceyville; salary $150 per annum. Number admitted in six months, 4; died, 2. Premises well arranged, neat and in fair condition. Three hundred and eighty-seven acres; 100 in cultivation; 2 horses. Crops are corn, potatoes, tobacco, etc., for the use of the inmates. Shaded. Ashes saved. Occasional religious services. One child, an idiot. Some outdoor relief.

S. A. MALLOY, M. D.

Received November 25, 1903.

---

## CATAWBA.

The Home is 7 miles from the county-seat. Four 2-room buildings 30x16 feet; 1 building with 4 rooms 15x15 feet; frame. Ventilated by doors and windows. No protection from fire. Well water; open fires. Can accommodate 25; now in charge 11 whites, 4 negroes. Able to work, 2, though both are feeble-minded. Confined, 1, insane girl 13 years old. Sufficient amount of food. The Superintendent is Robert Hoke, Conover; salary $25 per month and board of self and family.

He is a satisfactory officer. Dr. George H. West is the physician, Newton; pay $150 per annum. Sick well cared for. Premises neat, well arranged and in good condition. Kitchen neat and clean. Two hundred acres of land; 60 in cultivation; 2 mules, 3 cows and several hogs. Wheat, corn, potatoes, used for the inmates. No shade. Ashes saved. Religious services every Sunday. Bibles and religious books. One negro child partly paralyzed. Outdoor relief to 55 persons at an average of $1.15 per month. General impression favorable.

R. B. BAKER, M. D.

Received April 3, 1903.

---

## CHATHAM.

The Home is 4 miles from Pittsboro. Eight buildings for inmates; 2 rooms each 14x16 feet; asylum; Superintendent's house. No protection against fire. Spring water; open fires. Can accommodate 50; now in charge 19 white, 13 colored, total 32; 3 idiots, 2 young girls. Sufficient food, $1.25 per week. The Superintendent is W. H. Ward, Pittsboro; salary $200 and board of family. He is a satisfactory officer. The physician is H. T. Chapin, Pittsboro; salary $10 per month. Number admitted in six months, 2; died, 1, consumption. The sick are well cared for. Premises in good condition. Kitchen good. Five hundred acres poor land; 75 in cultivation. Three mules, 13 cows, 10 hogs. Crops are corn, wheat, oats, hay, etc., for use of the Home. Partly shaded. Ashes saved. Occasional religious services; Bibles. Three children; 1 white, idiot; 2 colored; the boy almost large enough to work. Some locked up for disobedience. Outdoor relief to 100 at $1.25 each. Management is good.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received March 20, 1903.

### SECOND REPORT.

Home unchanged as to buildings. Number in charge, 41. Admitted in six months, 17; died, 1; discharged, 7. Regular religious services. Doctor is T. A. Kirkman, Lindhurst. The Home is well managed and has fine crops.

G. R. PILKINGTON.

---

## CHEROKEE.

The Home is 3 miles from the county-seat. Three frame buildings 16x40 feet, 16x35 and 16x32, respectively; 2, 3 and 4 rooms each. Ventilated by windows. No fire protection. Spring water; open fires. Can accommodate 20; now in charge, 5; helpless, 2. Sufficient amount of food at $1.50 per weekly cost for maintenance. The Superintendent is N. D. McDonald; paid $5 per month and the use of the farm. He is a

satisfactory officer. Dr. B. B. Merony is the physician; salary $75 per year. Premises in good condition. Three hundred and fifty acres of land; 30 or 40 cultivated. Crops are corn, rye, oats and vegetables. Very little shade. One child with its mother. Outdoor relief to 5 at $3 per month.

T. C. McDONALD.

Received December 25, 1903.

---

## CHOWAN.

The Home has 2 wooden buildings; 1 for inmates 56x26 feet, 3 rooms; 1 for keeper, 3 rooms. Ventilated by doors and windows. Hand buckets for extinguishing fire. Water from well; open fires. Can accommodate 8; in charge, 4, 2 imbecile. Sufficient amount of food at a cost of $1 per week. The Superintendent is E. L. Byrum, Clum; salary $150; for extras $50 per year. He is a satisfactory officer. Dr. J. R. Parker is physician; salary $80 per year. Number admitted in six months, 4; discharged, 3; died, 1. Premises fairly good. Corn, potatoes, etc., used for the inmates. No religious services. Outdoor relief to 12 at an average of $1.83 1-3 per month. General impression favorable.

*Remarks.*—The keeper and his wife show a kind regard for the poor creatures.

REV. ROBERT B. DRANE.

Received May 20, 1903.

---

## CLAY.

The Home is 3 miles from the county-seat. One wooden building; 4 rooms. Ventilated by windows. Well water; open fires. Can accommodate 6; in charge 4 whites. Sufficient amount of food at $5 per month. Superintendent is O. L. Scroggs, Hayesville; salary $5 per capita and use of farm. Physician is P. B. Killian, Hayesville; small salary. Premises in good condition. Seventy-five acres fair land; 40 in cultivation. Corn is the chief crop. Shaded. No religious services; Bibles. Outdoor relief to 4 at $5 per month.

*Remarks.*—Our poor are well cared for.

G. A. HAIGLER.

Received September 3, 1903.

---

## CLEVELAND.

The Home has 1 brick building 43x143 for whites, 3 frame houses 18x36 for blacks; 18 rooms in the brick building; 2 rooms each in the other three. Well ventilated. Well; open fires. Can accommodate 50; now in charge, 23; helpless, 2. Sufficient amount of food. Cost $80 per month. The Superintendent is C. A. Tucker, Shelby; salary $25

per month and board of self and family. He is a satisfactory officer. The physician is Dr. B. H. Palmer, Shelby; salary $20 per month. The sick are well cared for. Premises neat, pretty, well kept. Two hundred acres of fair land; 130 in cultivation; 4 mules, 5 cows, 5 hogs. Corn, cotton, wheat, oats, garden products for use of the Home. It is not shaded. Ashes saved. Religious services; Bibles, papers, Sunday-school books. Outdoor relief to the poor. General impression favorable.

REV. C. F. SHERRILL.

Received March 29, 1903.

---

## COLUMBUS.

The Home is 1 mile west from the court-house. One frame building for whites, 12 rooms; 1 for colored, 6 rooms. Ventilated by windows and doors. One pump and well; stoves. Can accommodate 25; now in charge, 7. Sufficient amount of food at a weekly per capita of $2. The Superintendent is James R. Taylor, Whiteville; salary $600 per annum. He is satisfactory. The physician is Dr. Isaac Jackson, Whiteville; pay $120 per year. Admitted in six months, 5; discharged, 2. Premises neat, in good condition and fairly well arranged. One hundred and twenty-five acres common pine land; 20 in cultivation. Horse, cow, hogs and poultry. Crops corn, potatoes, etc. Partly shaded. Ashes saved. No religious services. Outdoor relief to 50 at an average monthly per capita of $2.50.

R. D. POWELL.

Received December 17, 1903.

---

## CRAVEN.

The home is well situated 1 mile from the county-seat. Seven frame buildings 50x15 feet; 22x36, others about 15x20; 21 rooms. Ventilated by doors and windows. Fire protection needed. Well and pumps; open fires. Can accommodate 35; now in charge 2 white, 20 colored; total, 22. Sufficient amount of meat, meal, flour, vegetables, rice, potatoes, etc. The Superintendent is Mrs. Fannie Williams, New Bern; salary $20 per month and living expenses of self. The physician is J. F. Rhem, $200 per year. Admitted in 6 months 4. The sick are well cared for. Most of the buildings are old, several new, all in good repair and well kept. Kitchen good. Twenty acres good truck land; crops corn, potatoes, beans, cabbage, etc. Shaded. Ashes saved. Religious services every Sunday and Wednesday night. One child, 7 years old, incapable of caring for herself. Some outdoor relief. General impression good.

H. M. GROVES,
S. M. BRINSON.

Received July 25, 1903.

## CUMBERLAND.

The Home is 7 miles from Fayetteville, and has 5 houses, 16x30 feet; 2 rooms each. Ventilation by two doors and a window to each room. Well; open fires. Can accommodate 20; now in charge 7 white, 3 colored, total 10. Helpless, 2. Five pounds of meal, 2 flour, 2½ bacon, ½ pound coffee, sugar, 1 plug tobacco. Average weekly per capita 80 cents to $1. The Superintendent is A. B. McFadyen, Fayetteville; salary $25 per month and two-thirds of farm. He is a satisfactory officer. Physician is John MacRae, Fayetteville; salary $25 per month. Number admitted in six months, 3; discharged, 3. The sick are well cared for. Premises in good condition. Two hundred acres corn, peas, potatoes, etc. Religious services; Bibles, papers and books. One child with her blind mother. Outdoor relief to 122 at $1.50 per month. General impression favorable.

HON. J. H. CURRIE.

Received April 2, 1903.

---

## CURRITUCK.

The county has no Home. Outdoor relief to the poor, and in case of illness the county pays some one to look after them.

E. R. JOHNSON.

Received November 22, 1903.

---

## DARE.

Two buildings, 4 rooms each, built of rotten pine; dilapidated. No protection from fire. Heated by stoves. Now in charge 1 helpless negro man. The keeper is Timothy Knight, laudanum drunkard; he receives 75 cents per week. The physician is Dr. W. B. Fearing, Manteo; $1.50 per visit. Kitchen dirty; buildings would do for cow stables. Management unfavorable.

S. W. WARD, SR.

Received March 22, 1903.

---

## DAVIDSON.

The Home is 3½ miles from the county-seat. Brick building, 4 rooms 16x14 feet; 1 frame building, 4 rooms 36x16 feet; 3 log buildings 16x14 feet. Dining room, kitchen, barn (frame), 30x20 feet; 2 stables, smoke-house and corn crib. Ventilated by doors and windows. No fire protection. Wells; open fires; can accommodate 30; now in charge 22; able to do light work, 5; 2 insane, 2 idiotic. A sufficient amount of meat, bread, milk, eggs, butter and vegetables. The average monthly per capita is $3.50. The Superintendent is David Crotts, Lexington; salary $35 per month. He is satisfactory. The physician is Dr. Joseph Hill,

Lexington; salary $100 per year. Admitted in 6 months, 3; died, 3—tumor, rheumatism, old age. Buildings old, but are kept neat and clean. Nice shade trees; 108 acres poor land; 15 acres in cultivation. Corn, wheat, fruit and vegetables. Ashes saved. Bibles. No religious services. One child 13 years old, not of sound mind, with her mother. Outdoor relief to an average of 58, paid an average of $2 per month.

*Remarks:* The inmates are well cared for.

P. L. LEDFORD.

Received July 2, 1903.

SECOND REPORT.

The Home is unchanged. Now in charge, 26; several idiotic and imbecile. Admitted in six months, 1; died, 3. Fairly well kept, but needs repairs. One infant with its mother. Other items unchanged.

REV. W. A. SMITH.

---

## DAVIE.

The Home is 2 miles from the county-seat. One brick building 20x80 feet; 4 rooms; 3 frame buildings 16x32, 14x22, 10x12 feet. Ventilated by windows. Well; open fires. Can accommodate 20; now in charge 3 white, 2 colored; confined, 1 male idiot. Sufficient amount of food; ought to have a greater variety. Average monthly per capita, $3. Superintendent is A. D Wyatt. Mocksville; salary $12.50 per month. He is a satisfactory officer. The physician is James McGuire, Mocksville, $1.50 per visit. Admitted in 6 months, 4. The sick are well cared for. Some of the buildings need repairs. One hundred acres; 1 house. Occasional religious services. Shaded. Ashes saved. Two children, 5 and 2 years.

*Remarks.*—The Home has a new Superintendent, and we are very favorably impressed with him. We think the inmates will get the best of treatment at his hands.

REV. W. C. WILLSON,
S. D. SWAIM.

March 17, 1903.

SECOND REPORT.

The Home is unchanged as to buildings. Now in charge, 6; able to work, 3; partially insane, 1. Physician, M. D. Kimbro, Mocksville. Admitted in 6 months, 3; discharged, 4. Buildings dilapidated and needing repairs. Two children with their mothers. General impression favorable. Everything as neat as can be; inmates happy and contented.

S. D. SWAIM, *Chairman*,
IDA G. NAIL.

## DUPLIN.

The Home is 4 miles from the county-seat. Four frame buildings 16x30 feet, 2 rooms each. Ventilated by windows. Well water; open fires. Can accommodate 16; now in charge 8 whites; helpless, 2. Sufficient amount of meat, meal, flour, molasses, coffee and tobacco. They raise their own vegetables. Monthly per capita, $3. The Superintendent is J. H. Rogers, Magnolia; $15 per month in money. He is a satisfactory officer. Physician, Dr. O. F. Smith, Magnolia; $90 per year. The sick are well cared for. Premises in poor cultivation. Two hundred acres land; small acreage in cultivation; corn and potatoes for the use of the inmates. Occasional religious services. No outdoor relief to the poor.

Received April 22, 1903.

### SECOND REPORT.

Five small frame buildings, some with one others with two rooms; neither ceiled nor plastered, merely weather-boarded. In charge 8 whites; 2 children. Ordinary meat, bread and collards, but they get enough of it. Dr. A. J. Jones, Kenansville, is the physician. Dilapidated; very much out of repairs, furniture and bedding inferior. One hundred acres; little stock; crops used for the inmates. Shaded. No outdoor relief. The Home is dreadful, and I think that it should be improved and the inmates better cared for. They have a tough time of it.

---

## DURHAM.

The Home is 3 miles from Durham on a macadam road. Four brick buildings, one-story, 2 rooms 16x36, 1 room 16x34, with 4 cells, used by negro insane; 1 old frame building, 6 cells for white insane. Ventilated by windows. Wells; open fires. Can accommodate 25; now in charge, 11 white, 10 colored; total, 21; helpless, 1; insane, 1 white female, 2 colored females and 2 males. Sufficient amount of food, at an average per capita weekly of $2. The Superintendent is J. G. Ferguson; salary, $40 per month. He is a satisfactory officer. Physician, Dr. N. M. Johnson, Durham; $25 per month salary. Admitted in 6 months, 5; discharged, 7; died, 4—pneumonia and consumption. The sick are well cared for. Kitchen good. Two hundred acres of land, 60 in cultivation; 3 mules and 1 horse, 6 cows, 7 hogs. Corn, oats, clover and vegetables raised, used at the Home. Ashes saved. Partly shaded. One child with convict mother. Outdoor relief to 91, at average monthly rate of $1.77½. General impression very good.

*Remarks.*—Since our last report we find the greatest improvement. Good mattresses; rooms neat and clean. According to our suggestion, a good assistant has been given the Superintendent. Also telephone

facilities through the grand jury and Judge Allen. We recommend iron bedsteads (to prevent vermin) and some arm-chairs for the old and feeble.

N. A. RAMSAY,
T. M. STEPHENS,
J. W. DOWD.

Received April 7, 1903.

---

## EDGECOMBE.

The Home is 5 miles from Tarboro. One house 60x40 feet, 14 rooms; 1 dwelling, 4 rooms; 11 with 2 rooms each; barns and stables. Ventilated by windows. Wells; open fires. Can accommodate 50; now in charge, 32; helpless, 1; 1 white female, 2 colored females, 1 colored male; total, 4 insane. Sufficient amount of food at weekly per capita of 72 cents. The Superintendent is S. F. Jenkins, Tarboro; salary $30 per month and board for self and family. He is very satisfactory. Inmates are attended by the Pittman Hospital staff of physicians at $75 per month for Home and jail. Number admitted in 6 months, 6; discharged 1 (cured and able to work); died, 1—old age. Premises are well arranged and in good condition. Four hundred acres of land; 130 in cultivation; 2 mules; 1 horse; 7 cattle; 30 hogs. Corn and truck of all kinds. Well shaded. Cabbage, peas, mustard, turnips and potatoes for winter use. Ashes saved. Several punished by being locked up by the keeper. Outdoor relief to 150. Eight hundred pounds of meat and 40 bushels of meal are distributed monthly.

*Remarks.*—The Superintendent is one of the most humane men in the State. The poor and afflicted are well cared for.

JAMES R. GASKILL.

Received May 18, 1903.

---

## FORSYTH.

The Home is 3 miles from Winston. Seven buildings, 3 brick and 4 frame, from 1 to 6 rooms each. Ventilated by windows, etc.; stoves and fire-places; 2 wells; force pumps and hose for extinguishing fire. Can accommodate 40; 18 whites, 7 colored; total, 25. Confined 2 females, 2 males, 1 idiot (insane). Sufficient amount of food; average cost, $2 per week. The Superintendent is Robert A. Fulcher, Winston-Salem; salary $45 per month, no perquisites. He is a satisfactory officer. The physician is Dr. J. H. Bynum, Winston-Salem; salary $200 for county work. None admitted in last 6 months; deaths, 1 (drinking). The sick are well cared for. Premises neat, well arranged and in good condition. Two hundred and thirty-three acres. Shaded. Crops are wheat, corn, oats, tobacco—used at the Home. Ashes saved. Services

held during the summer; none in the winter. Slight whipping for stubbornness. No outdoor relief to the poor. General impression favorable.

E. A. EBERT,
REV. EDWARD S. CROSLAND.

Received March 22, 1903.

---

## FRANKLIN.

The Home is 6 miles from Louisburg. Five frame houses, 4 and 2 rooms each. Well; open fires. Can accommodate 25; now in charge 11 white, 14 colored. Confined, 3 insane. Sufficient amount of food, at average weekly per capita of $1.25. The Superintendent is J. L. Jackson, Ingleside; $375 and board of family. He is a satisfactory officer. The physician is Dr. E. S. Foster, Louisburg, County Superintendent of Health; salary $30 per month. None admitted in 6 months. Sick are well cared for. Premises in good condition. Five hundred acres of land; 75 acres in cultivation; crops corn, etc. Shaded. Ashes saved. Near two churches; Bibles. One colored infant (2 months old) with its mother. Outdoor relief to 75.

M. S. DAVIS.

Received May 20, 1903.

---

## GASTON.

The home is 1 mile from the county-seat. Five buildings, 1 22x32 feet, 4 rooms; 4 buildings 14x32, 2 rooms each. Ventilation by doors and windows. No fire protection. Well; open fires. Can accommodate 20; now in charge, 5 colored, 10 whites; total, 15. Confined, 1 colored female (insane). Sufficient amount of food. Superintendent is H. L. Rhyne, Dallas; salary $200. He is a satisfactory officer. Physician is H. F. Glenn, Gastonia; pay $400 as Superintendent of Health. Number admitted in 6 months, 10; died, 2; discharged, 3. Sick are well cared for. Premises neat and kitchen good. One hundred and fifteen acres light sandy soil. Shaded. Ashes saved. Religious services once a month. Outdoor relief to 60 at $2 per month. General impression favorable.

M. A. CARPENTER,
J. R. LEWIS.

Received June 11, 1903.

---

## GATES.

The Home is 1 mile from the county-seat. Three houses, 4 rooms each. Ventilated by doors. Well; open fires. Can accommodate 15; now in charge, 7 white, 4 colored, total 11; 2 insane; helpless, 5. Sufficient amount of food. Weekly per capita, 85 cents. The Superintendent is

J. P. Blanchard, Gatesville; salary $2.75 per month for each inmate. Physician is W. O. P. Lee, Reynoldson; salary $50 per year as Superintendent of Health. Number admitted in 6 months, 5; discharged, 1; died, 1—old age. The keeper looks after the sick. Buildings are not as good as they should be. Kitchen good. One hundred and three acres of fair land, 18 in cultivation; cattle, horses and hogs; corn, cotton, peanuts, potatoes, etc., for the keeper in addition to his pay. Shaded. Ashes saved. No religious services. Bibles. Outdoor relief to 3 at $2 per month. General impression good.

*Remarks:*—The present keeper is spoken of very highly by all the inmates. Some repairs needed on the buildings.

J. E. LILLEY.

Received March 31, 1903.

SECOND REPORT.

Buildings, etc., as heretofore reported. Now in charge, 10; helpless, 2; confined, 1 colored female, insane. Admitted in 6 months, 1; died, 2. Dilapidated, but kept clean as possible under the circumstances. The present keeper is an industrious man. Commissioners are having repairs made and are trying to make the inmates comfortable.

J. E. LILLEY.

---

## GUILFORD.

The Home is on a knoll in a beautiful grove, 3 miles from Greensboro. Five buildings and a hospital. Main building of brick, others frame. Cottages 12x14 feet, 2 rooms each; brick building 16x14. Ventilated by doors and windows. No fire protection. Wells; open fires. Can accommodate 50; now in charge, 34. Confined, 2, idiots. Sufficient amount of food. Cost, $2,136. Superintendent is S. J. Scott, Greensboro; salary $300 and wife $90. He is satisfactory. The physician is Dr. Edmund Harrison; $200 and fees in county practice. Admitted in six months, 6; died, 4; discharged, 2. Premises well arranged, neat and in good condition. Four hundred acres fair land; 100 in cultivation. Wheat, corn, peas, etc. Shaded. Ashes saved. Occasional religious services. One child born there, too young to leave. Occasional light punishment for insubordination. No outdoor relief.

*Remarks.*—The keeper is a good man. Altogether, we consider the Home in first-class condition. The hospital has ten rooms and is heated by coal stoves. Well ventilated, neat and nicely kept. The keeper is trying to secure a manager for this department.

REV. E. W. SMITH,
J. W. TYSON,
A. A. STANLEY.

Received January 4, 1904.

## GREENE.

The Home is on an elevation, 2 miles from Snow Hill. Three houses, frame, 100x16 feet; one for white, one for colored. Cottage for keeper, 4 rooms. Well and mineral spring; open fires. Can accommodate 20; now in charge, 10; helpless, 4, insane, but not violent. The same fare as the keeper, bread, meat and vegetables. The Superintendent is R. J. Eason, Snow Hill; salary $6 per month for each inmate, house and use of the farm. He is satisfactory. Dr. C. S. Maxwell, Snow Hill, is the physician; pay $15 per month. None admitted in the six months; discharged, 1. Shaded. Occasional religious services. Eighty acres of land. Outdoor relief to 63 at $1.50 per month.

*Remarks.*—I think that the Home is well kept and the jail is in good condition.

L. V. MORRILL,
S. GALLOWAY.

Received June 30, 1903.

---

## HARNETT.

There is no Home in this county. The poor are boarded by the county with Mr. A. L. Baugham. Now in charge, 1 white idiot. He is well cared for at a cost of $1.40 per week for maintenance. The physician is Dr. O. L. Denning, Dunn; salary $100 per year for county service. Outdoor relief to 54 at $2.30 per capita monthly. The Board of Commissioners has been making an effort for some time to buy a place suitable for the location of a Home. The county is small and there are few applications for help.

A. C. HOLLOWAY.

Received March 10, 1904.

---

## HENDERSON.

The Home is 4 miles from the county-seat. One house with 6 rooms, frame and plastered. An out-building could be used for negroes. Ventilated by doors and windows. Well; open fires. Can accommodate 10; now in charge, 5 whites and 1 insane white woman, goes to the asylum. Sufficient amount of food. Average monthly per capita $6.50 for food. The Superintendent is Frank Corn, Hendersonville; salary $6.50 each, use of farm and wood. He is a satisfactory officer. The physician is J. G. Waldrop, Hendersonville; paid by the visit and for furnishing medicines. Admitted in six months, 2; discharged, 1. The sick are well cared for. The house is good, repainted; kitchen good; grounds neglected. One hundred and fifty acres of land; 25 in cultivation; cow, horse and pigs. Premises neglected. No shade. No religious services. General crops. Outdoor relief to 14 at $2 each. General impression favorable.

Received May 27, 1903.

DR. J. G. WALDROP.

SECOND REPORT.

The Home is unchanged. Now in charge, 10; discharged in six months, 1; confined, 1, female, insane. Outdoor relief to 23 at an average of $2 each. Other items as heretofore reported.

*Remarks.*—The inmates might be employed in truck gardening and the making of small articles of North Carolina wood. We are thinking of going before the Commissioners to ask that the County Home be removed to a spot nearer town. If this can be done there are many ladies who would assist in religious services, help the sick and encourage the well. The present property can be sold for enough to give us a suitable amount of land and a good building.

MRS. LILA RIPLEY BARNWELL,
J. G. WALDROP, M. D.

Received September 25, 1903.

---

## HYDE.

The Home is 1 mile from the county-seat. Three wooden buildings, 1 with 1 story, 2 with 2 stories, 6 rooms 14x16 feet. Ventilated by doors and windows. Cistern water; open fires. Can accommodate 12; now in charge, 3 whites, 3 blacks. Sufficient amount of food at per capita of $6 per month. The Superintendent is B. F. Midyette, Swan Quarter; salary $12.50 per month. Fairly good. The physician is E. H. Jones, Lake Comfort. Number admitted in six months, 2; died, 2. The sick are well cared for. Premises in good condition. Twenty acres of land; garden and 5 acres in cultivation. Small shade trees. No religious services. Outdoor relief to some at $1.50 to $5 per month. Management good.

GREELY BRUIN.

Received July 28, 1903.

---

## IREDELL.

The Home is 6 miles from Statesville, near Barium Springs. One Superintendent's house; 2 story 6 room frame building; one 24x24 feet, 4 rooms, for insane; nine 1 story 2 room buildings for inmates; two 1 room buildings. Ventilated by doors and windows. Stoves and open fires; wells. Can accommodate 40; now in charge, 13 whites, 11 colored, total 24; confined, 1 white female, harmlessly insane. Sufficient amount of food, cost 75 cents per week each besides supplies raised on the farm. W. D. Estep, Barium Springs, is Superintendent; salary $300 per year and board of self and family. He is satisfactory. Physician is Dr. M. R. Adams, Statesville; pay $20 per month for all county patients. Admitted in six months, 12; died, 6, 5 old age and 1 epilepsy; discharged, 4. The sick are well cared for by a special colored nurse.

The old log buildings are being displaced by neat new frame buildings. Two hundred and twenty-seven acres rather poor land; 40 cultivated; 2 mules, 2 cows. Corn, wheat, oats and vegetables. Partly shaded. Ashes saved. Monthly services by different ministers. Outdoor relief to 75 at average cost of $12 per year.

*Remarks.*—The Home has been greatly improved. The old log buildings have been replaced by neat frame houses, ceiled and made comfortable by stoves. The insane building has 4 rooms; all have one side of strong wire with the stove in the center, so that they can be warmed without danger. Improvements cost $1,100.

L. HARRILL, M. D.

---

## JOHNSTON.

The Home is 7 miles from the county-seat. The keeper is a good man and his wife looks personally to the comfort of the inmates. It is in fair condition. The ladies of the Home Mission Society visit the inmates often. They have begun a movement to have the Home nearer the town. The Commissioners are considering the advisability of the change. Management favorable.

J. D. SPIERS.

Received January 25, 1904.

---

## JONES.

The Home is 1½ miles from the county-seat. There are 3 frame buildings, 1 just erected; 8 or 10 rooms and very comfortable. Windows and doors. Pump and well water; open fires. Can accommodate 10; now in charge, 2; 1 partially imbecile, the other a cripple. Ample supply of good food. Mr. Moore is the keeper. He receives $12 per month. He is a satisfactory officer. The physician is Dr. N. G. Shaw; salary as County Superintendent of Health about $170 annually. None admitted in six months. Inmates could do light sewing. Premises are well adapted to the present use. One hundred acres of good land; 2 in cultivation; no stock. Shaded. Outdoor relief to 10 or 15 at an average of $3 per month.

*Remarks.*—I think that Jones does all that is necessary for her poor; not many in this county. The two in charge are more than usually comfortable. The Home is new and a credit to the county.

N. G. SHAW, M. D.

Received December 4, 1903.

## LENOIR.

There is no County Home. One hundred persons have a monthly allowance at an average of $2. The Board of Commissioners contemplate building a Home this year.

J. T. HEATH.

Received April 24, 1903.

---

## LINCOLN.

The Home is 5 miles from Lincolnton. Five frame buildings; 4 of them 1 story, 40x18 feet; chimney in the middle. Ventilated by windows and doors. Well water; open fires. Now in charge, 19. A sufficient amount of food. The Superintendent is Andrew Gilbert, Reepsville; $3.50 per capita monthly. Very satisfactory. The physician is Thomas S. Costner, Lincolnton; salary $135 per year and he furnishes drugs. None admitted in the last six months; 1 death. One hundred and five acres of land. Two children; homes secured part of the time. Outdoor relief to 43 at a monthly per capita of $1.54. Management good.

R. Z. JOHNSTON.

Received April 3, 1903.

SECOND REPORT.

The Home is as heretofore reported as to buildings, etc. Now in charge, 18; 4 discharged; 2 mothers with infants. The Superintendent is Andrew Gilbert; salary $3.35 per inmate. The physician is John W. Saine, Lincolnton; salary $10 per month for attendance and medicine. Outdoor relief to 44, paid from 50 cents to $3.50 per month. General impression favorable.

*Remarks.*—Roof needs repairs. Orders have been made for the same. Hard to get information for want of records.

R. Z. JOHNSTON.

Received October 23, 1903.

---

## McDOWELL.

The Home is well situated, 5 miles from the county-seat. Three frame buildings, one with 3 rooms, two with 2 rooms each. Open fires; well. Can accommodate 10; in charge, 8. Sufficient amount of plain food at monthly average of $4 to $5 per inmate. Superintendent is J. A. Poteat, Ector. He is a satisfactory officer. The physician is Guy S. Kirby; salary $100 per year. Sick well cared for. Premises and kitchen in good condition. Two churches near. Some outdoor relief. Management good. One hundred acres poor land.

WILLIAM F. CRAIG,
B. A. CHEEK, M. D.

Received April 8, 1903.

SECOND REPORT.

Unchanged as to buildings. Now confined, 8 whites, 2 colored, total 10; helpless, 1, idiot negro; 1 child 8 years old, defective eyesight, probably feeble-minded. Physician is Dr. B. L. Ashworth. Admitted in six months, 2. Services in churches near twice a month and Sunday-school each Sunday.

*Remarks.*—Home is let to the lowest bidder. Amount paid, $3.75 per capita monthly. Too small; buildings crowded. Steps are to be taken to provide another room. Keeper's house 2 rooms, too small for his family, necessitates having a bed in the kitchen. The abnormal child should be removed to a proper institution.

W. F. CRAIG, *Chmn.*,
B. L. ASHWORTH, M. D.,
M. M. SISK,
ALICE D. PRATT,
RENA C. NEAL.

Received September 29, 1903.

---

## MACON.

The Home is 4¼ miles from county-seat, on an elevated spot in an oak grove; one large frame building, 8 rooms 16x16x9 feet. Ventilated by doors, windows and open fire-places. No fire protection. Water from well and stream. Can accommodate 16; now in charge, 12 whites, 3 colored; one male confined, insane. Sufficient amount of food, $1.20 per weekly average. Superintendent is W. A. Ramsey, Franklin. He receives $4.80 per capita. He is satisfactory. Physician is F. L. Siler, Franklin; salary $80 per annum. Number admitted in six months, 16; died, 1; discharged, 3; ran away, 2. Premises and kitchen neat and in good condition. Nine acres more in cultivation than last year; 1 horse, cows, hogs and chickens. Occasional religious services; Bibles and papers. Three children; children punished for mischief by the keeper. Outdoor relief to 7 at an average of $2 per capita. Management good.

J. G. SILER,
J. A. DEAL,
W. H. HIGGINS.

Received May 15, 1903.

SECOND REPORT.

The Home is as heretofore reported. Drs. Lyle, Rogers, Siler and Fouts each serve 3 months. Now in charge, 3 whites; 1 helpless. Keeper gets $5 per month for each inmate and use of the place. County

pays $100 per year for medical service. On the whole the impression is favorable. Outdoor relief to 12 at $5.50 per month.

MRS. J. C. WRIGHT,
REV. J. A. DEAL,
F. L. SILER, M. D.,
L. M. RANKIN.

---

## MADISON.

The Home is 2 miles west of Marshall. One frame building, 5 rooms. Ventilated by windows. Well water; open fires. Can accommodate 25; now in charge, 23 whites; confined, 3 idiots. Sufficient amount of food; weekly per capita, $1. The keeper is Len. Henderson, Marshall; salary $4 per inmate. He is a satisfactory officer. The physician is J. K. Hardwick, Marshall; salary $10 per month. Admitted in six months, 1; died, 1, old age. Sick well cared for. Premises in fairly good condition; kitchen good. Twenty-three acres of ordinary land, used as pasturage. Five cows. Shaded. Manure saved. Occasional religious services. Three orphan children, too young to work. No outdoor relief. Impression favorable.

M. A. CHANDLEY.

Received April 30, 1903.

---

## MARTIN.

The Home is 3 miles from Williamston on a farm. Four frame buildings; main structure has 4 rooms, the other 2 rooms each. Wells; open fires. Ventilated by windows. No fire protection. Can accommodate 15; now in charge, 5 white and 5 colored, total 10; 5 can do light work; 1 idiot; 1 imbecile, not confined. Sufficient food. Superintendent is John D. Bowen, Williamston; salary $200. He is satisfactory. The physician is Dr. W. H. Harrell, Williamston; salary $120 per year. The sick are well cared for. Buildings not well arranged; kitchen good. One hundred acres land; cultivated, 25; horse, cow and hogs. Crops peas, potatoes and vegetables. Shaded. Ashes saved. Occasional religious services. Outdoor relief to 25 at $2 to $5 per month. Management good.

*Remarks.*—Buildings old-fashioned and badly arranged, but in good repair and inmates well cared for.

W. H. HARRELL, M. D.

Received April 6, 1903.

SECOND REPORT.

There have been some improvements to buildings, otherwise unchanged. Now in charge, 10. Annual cost from $800 to $1,000. Five could do light work. No religious services. Outdoor relief to some at from $1 to $5 each.

W. H. HARRELL, M. D.

Received September 23, 1903.

## MECKLENBURG.

The Home is 3 miles from the county-seat. The building is 56x30 feet; 4 brick and 3 log houses, 2 cook houses 36x20 feet; tin roof. Well ventilated. Spring and well water. Heated by stoves. Can accommodate 50; now in charge, 14 white males, 10 white females; 24 colored, total 48; helpless, 29; can do light work, 19. Sufficient amount of food of good variety. The Superintendent is J. T. Holton, Charlotte; salary $30 per month and board of self and family. Physician is C. S. McLaughlin, Charlotte; $50 per month for services at all county institutions. Admitted in six months, 30; died, 8; discharged, 21. Inmates attend each other in case of sickness. Repairs needed, but a new location will soon be selected. Kitchen good. One hundred and ninety-two acres of land. Wheat, corn, oats, vegetables, used for the Home. Three mules. Shaded. Ashes saved. Prayer-meeting is held every two weeks. Bibles and religious papers. One girl; her mother an inmate. Inmates are sometimes locked up a few hours for insubordination. Management good. An improvement in the treatment of demented and helpless.

JOHN MCDOWELL,
M. A. ALEXANDER.

Received May 2, 1903.

---

## MITCHELL.

The Home is at Red Hill, 6 miles from the county-seat. One frame building 16x36 feet, 3 rooms. Ventilated by window. Spring water; open fires and stoves. Can accommodate 10; now in charge, 4. Sufficient amount of food at $1.50 per capita weekly. The Superintendent is W. P. Arrowood, Red Hill; salary $1.50 per week for each inmate. He is a satisfactory officer. V. R. Butt is the physician; regular fees. Died in six months, 1. Premises only fair. Do not belong to the county. Inmates are boarded. Occasional religious services. General impression unfavorable.

SAMUEL D. PETERSON.

Received August 18, 1903.

### SECOND REPORT.

The Home is unchanged. Let to lowest bidder at $1.50 per week. Keeper is William West, Red Hill. Physician is V. R. Butt, Bakersville. Now in charge, 3; can do light work, 2. No outdoor relief. Not favorable.

SAMUEL D. PETERSON.

Received September 19, 1903.

MONTGOMERY.

The Home is 2 miles from the county-seat. Four frame buildings, each 16x34 feet and 2 rooms. Ventilated by windows and doors. Well water; open fires. Can accommodate 10; now in charge, 14 whites, 4 blacks, total 18; none totally helpless. Sufficient amount of food. Average weekly per capita $1. The Superintendent is Ed. Hurley, Troy; salary from $4 to $4.50 for each inmate. He is industrious and sober. Physician is M. P. Blair, Troy; $50 or $60 per year for Home and jail. None admitted in past six months. No farm, no garden, no work; 8 to 10 could do light work. The sick are poorly attended in all ways. Buildings deplorable, filthy, old; kitchen bad. Four acres land; ½ acre in cultivation. No stock. Ashes not saved and seldom cleaned away. No religious services. Too much shade. Everything unfavorable.

*Remarks.*—Montgomery county is in need of a Home. The present houses are as poor as the poorest; if repaired might do for the negroes. The white and colored are too close together.

DR. A. F. THOMPSON.

Received May 9, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 7 men, 1 boy, 12 women, total 20. Can accommodate, comfortably, 16; one insane female. Admitted in six months, 4; discharged, 1, to go to Soldiers' Home. Buildings dilapidated, grown up, muddy, etc. Three children, 1 disowned, 2 taken from imprisoned mother. Outdoor relief to 24 at an average of $2.25 per month. General impression of management favorable.

R. T. POOLE,
A. F. THOMPSON, M. D.

Received October 24, 1903.

---

NASH.

The Home is 3 miles from the county-seat, and is on one of the fine farms of this section. Ten buildings, 9 with 2 rooms and a chimney in the middle, rooms 14x16 feet; one building with 4 rooms, front rooms for the Superintendent and the dining room and kitchen for the use of the inmates. Ventilated by windows with glass. Well water; open fires. No special protection from fire. Can accommodate 40; now in charge, 33; helpless, 1; no records kept of discharges, etc. Abundant supply of food. They raise their hogs, chickens, cows and farm produce for the use of the inmates. J. W. Strickland, Nashville, is the Superintendent; salary $25 per month and board of family. He is satisfactory. The physician is James P. Battle, M. D., Nashville; salary $150 per year. Buildings are comparatively new and well arranged. Four hundred and seventy acres clay soil; 110 acres in cultivation; 4 mules. Wheat, corn, potatoes, etc., for use of inmates. Cotton sold and money

placed in the county treasury. Six small children with their mothers, who are inmates.

*Remarks.*—The Home is on a nice farm, in a high state of cultivation. Fine water, nice shade trees. Everything in reason is done for the inmates, such as furnishing them plenty of good food and good clothes.

J. B. BODDIE.

Received March 30, 1904.

---

## NEW HANOVER.

The Home is 2 miles from Wilmington. Main building 180x45 feet. Insane department 15x100 feet. Stockade 15x50 feet. Colored ward 40x90 feet. Hospital 38x36 feet. Kitchen 30x33 feet. Main building has 22 rooms; insane department 9; stockade 5; colored ward 13; kitchen 4; hospital 3. Ventilated by windows. Tin roof. Pumps and cistern. Cistern water for drinking purposes. Insane department heated by furnace. Can accommodate 150; now in charge, 27; 4 can do light work; 14 insane and imbecile. Food varied and not limited. Average weekly per capita $1.50. The Superintendent is M. G. Chadwick, Wilmington. He is a satisfactory officer. He receives $1.40 per capita weekly for each inmate and the use of the farm. Dr. McMillan is the physician; salary $1,200 per annum. Number admitted, 6 in six months; died, 2. The Home buildings have recently been repaired and are in fair condition. Five hundred and sixty acres of land; 75 in cultivation. Corn, peas, potatoes and vegetables raised; turnips, cabbage and collards for winter use. Few trees, but good wide porches. Ashes saved; peas plowed in. One child lame and not bright. Room for religious services once a month by city ministers. Outdoor relief at $1.50 to $3 per month. General management good. John Unknown says nothing and eats almost nothing and is pitiful.

J. T. KERR,
R. M. WESCOTT.

Received May 8, 1903.

---

## NORTHAMPTON.

The Home is 1½ miles from the county-seat. Eight buildings, 1 with 6 rooms, 5 with 2 rooms each; new jail 9 rooms and old jail 4; all frame buildings. No fire protection. Wells and pumps. Fifty can be accommodated; in charge, 10 whites, 16 colored; confined, 1, idiotic. Ample supply of food at $4 monthly per capita. The Superintendent is A. H. Reid, Jackson; salary $30 per month, part board. He is a satisfactory officer. Dr. H. W. Lewis, Jackson, is physician; salary $200 per annum. Died, 5, old age; discharged, 6 or 8. The sick are well cared for. Premises in excellent condition; kitchen clean and neat. Three hundred and forty-five acres of land; 100 in cultivation.

Crops are corn, peas, peanuts and vegetables. Shaded. Manures saved. Inmates allowed to go to church on the wagon. Bibles. One infant with its mother. Outdoor relief to 40.

*Remarks.*—Our poor are as well cared for as any in the State. Our County Commissioners pride themselves on the care taken of them.

J. S. GRANT.

Received May 18, 1903.

---

## ONSLOW.

The Home is situated on Jacksonville road, 9 miles from the county-seat. Four buildings; 3 are 15x30 feet, 1 20x15 feet, frame, 2 rooms each. Buckets and ladder escapes in case of fire. Well; open fires. Can accommodate 12; now in charge, 4 whites; helpless, 1, imbecile. Plenty of food at per capita weekly of $1.25. The Superintendent is Mrs. Nancy Boggs; salary $96. She is industrious. The physician is E. L. Cox, Jacksonville; $75 annually. None admitted in six months; died, 1. The sick are well cared for. Buildings dilapidated and out of repair. Kitchen good. Twenty-five acres good land; 1 acre in cultivation. No stock. Vegetables. Shaded. Ashes saved. No religious services. Outdoor relief to 45 at cost of $1.25 per month. General impression unfavorable.

G. H. SIMMONS.

Received June 3, 1903.

SECOND REPORT.

Unchanged. Now in charge, 3; died, 1. Buildings getting out of repair. Twenty-five acres; 2 in cultivation. Outdoor relief to 164 persons at average of $88 each per year.

*Remarks.*—My impression is very unfavorable. I still recommend a farm of two or three hundred acres; one good building for whites and one for colored. Have farm worked by convicts. Stop outdoor allowance. I think it would be self-supporting in a few years.

G. H. SIMMONS.

Received October 3, 1903.

---

## ORANGE.

The Home is 5 miles from the county-seat on an elevated tract of land. Two brick buildings 108x18 feet, 6 rooms each. Ventilated by doors and windows. One story. Two wells; open fires. Can accommodate 36; now in charge, 24; able to do light work, 6; helpless, 6; insane, 1; imbecile, 1; idiotic, 3, 1 white male, 1 white female, 1 colored male. Sufficient amount of substantial and varied diet. R. D. Bain, Efland, is Superintendent; salary $200 per year, board and house furnished. He is a satisfactory officer. The physician is C. D. Jones, Hillsboro. Number admitted in six months, 4 whites, 2 colored, total 6; died, 3. Sewing could be done for the benefit of the Home if a machine could be

bought. Repairs badly needed; floors and roof in poor condition. Four hundred acres of land; 70 in cultivation; 3 mules, 4 cows and hogs. Truck garden; all products used for the Home. Shaded. Ashes used on land. An occasional passer-by holds religious services two or three times a year. Outdoor relief to 50; $1 per month to 40; $5 to one, and the others average $2 to $3. General impression favorable.

*Remarks.*—Repairs are needed, also better beds and bed-furnishing. Superintendent should receive more pay and have an assistant to care for the sick.

D. C. PARRIS, M. D.
J. W. PERRY.

Received September 9, 1903.

---

## PAMLICO.

The Home is in town. One building for whites 35x18 feet, 1 for colored 25x18 feet; 6 rooms in the former and 3 in the latter. No protection from fire. Heated by stoves and fire-places. Can accommodate 12; now in charge, 6; well fed at cost of $8 per capita monthly. The Superintendent is George W. Reed, Bayboro; pay 9 per month. He is a satisfactory officer. The physician is Dr. H. P. Underhill, Bayboro; salary by fees, $1.50 per visit. None admitted in six months; died, 1; discharged, 2. All could do some light work. Premises in fair condition. Two acres of good land; a small garden. Shaded. Inmates all attend church. Outdoor relief to 21 at $3 per month. General impression of management favorable.

Z. V. RAWLS.

Received December 12, 1903.

---

## PASQUOTANK.

The Home is 1¼ miles from Elizabeth City. Three frame buildings; two 110x45 feet, one 55x30 feet; 1 small building used as a church and another used as a prison. Buildings have respectively 21, 22 and 6 rooms. Ventilated by windows. No fire protection. Heated by stoves. Can accommodate 50; now in charge, 11 whites, 19 colored, total 30; 13 can do a little work; confined, 1, idiotic. Average yearly cost, $80 per capita. Plenty of food. J. T. Newbold is Superintendent; salary $200 per year and board for his family. He is satisfactory. The physician is John B. Griggs, Elizabeth City; salary $300, including medicines. Number admitted in six months, 15; died, 3, colored, consumption and pneumonia; discharged, 12. The sick are attended by the keeper. Buildings almost new and kept in good order. Four acres good land, all cultivated; no stock; vegetables for inmates. Trees recently planted for shade. Ashes and manure saved; peas turned in. Services for the colored twice a month. Few can read. Bibles. One white girl 5 years

old. Imprisonment for leaving without permission. Outdoor relief to 36 at an average of $2 per month. Management very good.

*Remarks.*—Main buildings much better than the average County Homes. No protection from fire, but fire department near. I recommend that a well be sunk near; could be done at little cost.

REV. LOUIS LEWELLYN WILLIAMS.

Received June 22, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 30; confined, 1 male, idiotic. Admitted in six months, 11; died, 9, 2 typhoid fever, 1 consumption, 1 burnt, 2 old age, 1 paralysis, 1 child-birth; discharged, 2. Premises in good order. Young shade trees coming on. Religious services for the colored once a month. One child, 5 years old, born here. Outdoor relief to 36 at $1.75 per month. General impression favorable.

REV. LOUIS LEWELLYN WILLIAMS.

Received November 20, 1903.

---

## PENDER.

The Home is half a mile from the county-seat. One house with 6 rooms and one with 2 rooms. Windows. Wells and open fires. Can accommodate 12; now in charge, 1. Sufficient amount of food at $1.50 per capita weekly. The Superintendent is E. G. Rochelle, Burgaw; receives $4 per month for each inmate and the use of the barn and garden. He is a satisfactory officer. The physician is R. J. Williams, Rocky Point; salary $100 per annum. Admitted in six months, 1; died, 1. Buildings, etc., situated in an oak grove and are in good condition. One hundred and fifty acres of fair land; 15 in cultivation; no stock. Corn, cotton, etc. Outdoor relief to 35 or 40 at from $1 to $2 monthly. General impression favorable.

W. M. HAND.

Received December 17, 1903.

---

## PERQUIMANS.

The Home is 4 miles from the county-seat. Three frame buildings, 4 or 5 rooms to each. Ventilated by windows. Open fires. Pump water. Now in charge, 12; able to work, 4; average cost per month, $4. The Superintendent is Simon Stallings; salary $200 and use of farm. He is satisfactory. Physician is C. C. Winslow, Winfall; salary $150. Admitted in six months, 2. One or two deaths; one wandered off and found dead; discharged, two or three. The main building is on the public highway; kept in good condition. Eighty acres of cleared and 50 of wood land; cultivated, 80 acres; 1 horse, 1 mule, 2 cows and

pigs. Cotton and corn are crops of the keeper. Partly shaded. Ashes saved. Church near. About 30 or 40 receive outdoor relief. Management and general impression good.

T. S. McMULLEN.

Received April 3, 1903.

---

## PERSON.

Two brick buildings with rooms 18x18 feet, 1 frame house 18x20; 9 rooms to each brick building. Ventilated by windows. No fire protection. Spring and well; open fires. Can accommodate 35; now in charge, 18; 9 can do light work; confined, 1, idiot. Plenty of wholesome food. Superintendent is S. M. Morris, Roxboro; salary $150 and board of family. He is satisfactory. Dr. J. A. Wise, Roxboro, is physician; paid by the visit. Admitted in six months, 2; died, 2, old age. Women could do light work. Premises are in good condition. Two hundred acres of land; 50 or 60 acres cultivated; mules, cows and hogs. Crops are wheat, corn, tobacco and vegetables. Partly shaded. Ashes saved. No religious services. Three children. County gives outdoor relief to 75 at an average of $1.50 per month.

*Remarks.*—The management is good and the inmates are kindly treated and well cared for.

HON. W. W. KITCHIN.

Received April 21, 1903.

---

## PITT.

The Home is on a sandy ridge 5 miles from Greenville. Situation pleasant. Seven frame buildings; 3 houses 16x64 feet, 4 rooms each; 1 building 16x64 feet, 4 rooms; 1 22x28, 2 rooms; 1 16x30 feet, 2 rooms. Each room ventilated by windows, doors and fire-places. Well water; open fires. Can accommodate 40; now in charge, 15 whites, 7 colored, total 22; helpless, 6; can do light work, 4. They have plenty of good food, pork, bacon, fish, fresh beef twice a week, vegetables, bread, sugar and coffee. Weekly per capita $1.20. Superintendent is J. W. Smith, Greenville; salary $25 per month. He is a very efficient officer. The physician is Dr. C. O. H. Laughinghouse, Greenville. Admitted in six months, 3; died, 1; discharged, 1. Three men bottom chairs; 2 women knit socks. Buildings are arranged around a central court, whitewashed and cleanly. One hundred and eighty-seven acres of land; 20 in cultivation, sandy and poor. Cows, hogs and poultry. Crops are corn, potatoes and vegetables, melons, fruit, etc. Shaded. Ashes and manure saved. One inmate locked up for insubordination. Outdoor relief to 62 at from $1 to $4 per month.

*Remarks.*—The county has recently erected a neat chapel on the premises and the various ministers hold services in turn once a month. A

Sunday-school in maintained therein by the Superintendent, wife and daughter. I have visited like institutions elsewhere and find this as well managed as any I have seen.

H. HARDING.

Received April 3, 1903.

---

## POLK.

The poor are kept in a private home about 6 miles from the county-seat. There is no County Home. Only 3 to 6 at any time. Now in charge, 5; all can do a little work. They have the same fare as the keeper. The Superintendent is W. C. Champion, Mill Spring; pay $5 per month for each inmate. He is satisfactory. The physician is Dr. Kinworthy, Tryon. None admitted in six months; died, 1. It is a common country farm house. Religious services.

*Remarks.*—The management is good.

T. C. CROKER.

Received June 30, 1903.

SECOND REPORT.

The poor are cared for in a private house. No fire protection except buckets; spring near. Number in charge, 6; helpless, 2. Admitted in six months, 2; died, 1. Premises fair. No shade. Two children. Outdoor relief to 14 at $2 per month. General impression favorable.

T. C. CROKER.

Received November 5, 1903.

THIRD REPORT.

Since the above the total destruction of building and the burning to death of five inmates has been reported. Only one male inmate, insane, was saved. He is now lodged in jail and it is thought that he set fire to the house.

---

## RICHMOND.

The Home is 2½ miles from the county-seat. Seven 2-room cottages with porches, 16x16 feet, also 1 cottage with 3 rooms, and 1 of 5 rooms with passage and 2 porches. No fire protection. Two wells; open fires. Can accommodate 30; now in charge, 28; able to work, 6; helpless, 1. Sufficient amount of food at weekly per capita of $1.50. The Superintendent is D. W. Sedberry, Rockingham; salary $200 per annum, with board for himself and family. He is a satisfactory officer. The physician is F. J. Garrett, Roberdell; salary $200 for county. Admitted in six months, 3; died, 1, heart disease; discharged, 1. Premises well arranged and fairly neat. One hundred and thirty acres, mostly poor and sandy; 50 in cultivation; 1 mule, 1 horse, 2 cows, hogs. Vegetables raised for inmates. Corn, peas, beans, cabbage, etc. Some shade. Ashes

saved. Religious services twice a month through the King's Daughters of Rockingham. Outdoor relief to 115 at $1 per month. Impression fairly good. Some of the helpless might be made more comfortable with larger appropriation.

W. R. COPPEDGE.

Received April 22, 1903.

SECOND REPORT.

The Home is unchanged. Number in charge, 23. Admitted in 6 months, 1; died, 2 (epilepsy and old age). One negro girl incapable of work. Management is fairly good.

W. R. COPPEDGE.

---

## ROBESON.

One and one-fourth miles from the county-seat. Six frame buildings. Keeper's 30x40 feet, four rooms; 4 frame buildings 16x32 feet, 2 rooms each, for inmates; insane asylum 2 stories, 4 rooms. No fire protection. Open fires and heater. Can accommodate 20; now in charge, 13; confined, 2, insane. Sufficient amount of food. The Superintendent is F. J. Meares, Lumberton; pay $6 per month each in money, also use of farm, etc. He is satisfactory. The physician is H. T. Pope, Lumberton. Premises well arranged; drainage good; need some repairs. Six acres in cultivation; 1 cow. Corn, potatoes and vegetables for use of Home. Young shade trees planted. No regular religious services. Some outdoor relief.

MRS. J. P. MCNEILL,
JOHN T. BIGGS.

Received December 30, 1903.

---

## ROCKINGHAM.

The Home is 2½ miles from the county-seat. One-story cabins. Ventilated by windows and doors. Warmed by heaters. Well and spring. Can accommodate 40; now in charge, 36; confined, 2 insane. Bread, meat, coffee and molasses. Average weekly per capita 62½ cents. The Superintendent is William Williams, Wentworth; salary $22.50 per month in money. He is satisfactory. The physician is Sam Ellington, Wentworth; salary $125 for Home and jail. Buildings fairly good. Two hundred acres of poor land; 30 or 40 in cultivation; 2 mules, 2 cows. Crops are wheat, potatoes, vegetables. Fruit trees. Manure saved; peas turned in. Occasional religious services. Several small children. Some outdoor relief. Management good.

*Remarks.*—We have recently erected an asylum for the insane who cannot be admitted to the Hospital. It is a very creditable institution.

D. LAWSON WITHERS.

Received April 6, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 36; died, 2; can do light work, 6. Outdoor relief to 30. Impression favorable. The county asylum is built of brick; 6 rooms, plastered, heated by registers, and iron gratings over the windows.

D. LAWSON WITHERS.

Received October 6, 1903.

---

## ROWAN.

The Home is 3 miles from the county-seat. Three dwellings, an infirmary, a church and a house for the Superintendent, 9 rooms. No fire protection. Ventilated by windows. Well water; open fires. Now in charge, 15 whites, 3 colored, total 18. Can accommodate 35. Sufficient amount of food at $4 per capita per month. The Superintendent is Adam Brown; pay $180 per year. He is satisfactory as an officer. The physician is W. L. Crump; $400 per year for county work. Number admitted in six months, 8; discharged, 2; died, 5, 1 cancer, 1 consumption, 3 unknown. Premises in good condition. Kitchen fair. One hundred and thirty acres; a few in cultivation; garden stuff. Shaded. No religious services. Three children, 4 and 2 years old, and 1 infant. Some outdoor relief. General impression favorable.

REV. F. J. MURDOCH.

Received July 11, 1903.

SECOND REPORT.

The Home is unchanged. Now in charge, 14. Number admitted in six months, 10; died, 6; discharged, 8. Three children, two 4 and 2 years old with parents, inmates, and 1 deserted. Other items as heretofore reported. Favorable impression. Some outdoor relief.

One insane woman in county asylum. Three men have been sent to Morganton.

REV. F. J. MURDOCH.

Received September 30, 1903.

---

## RUTHERFORD.

The Home is 3 miles from the county-seat on a farm. Seven buildings, 2 rooms each, 14x16, 1 story; Superintendent's house, 6 rooms, 2 stories; all frame. Ventilated by windows and open fireplaces. Buckets for use in protection from fire. Well; open wood fires. Can accommodate 40; now in charge, 23; able to work, 5; confined, 1, insane. Sufficient amount of plain food. Superintendent is John F. Edwards, Rutherfordton; salary $200 and board of self and family. He is satisfactory. Physician is Dr. T. B. Twitty, Rutherfordton; $1.50 per visit and price of medicine. Admitted in six months, 6; died, 2; discharged, 6. Inmates sew and knit. A double row of houses on a street; keeper's

house at one end, a cottage at the other. One hundred and eighty-five acres of land; 40 in cultivation; 2 horses, 2 cows, hogs. Crops are corn, wheat, sorghum, potatoes, etc. Shaded. Ashes saved. Occasional religious services. Two children with parents. Punished sometimes by locking up for disobedience. Outdoor relief to several at $1.50 per month.

W. A. THOMPSON, M. D.,
T. B. TWITTY, M. D.,
E. B. HARRIS, M. D.

Received May 14, 1903.

SECOND REPORT.

No change. In charge, 20 whites, 3 colored, total 23; confined, 2. Admitted in six months, 4; died, 3; discharged, 3 (2 sent to State Hospital, 1 ran away). Four children. Outdoor relief to 5. Management good—much better than the old way of letting to bidders.

---

## SAMPSON.

The Home has 2 buildings, built of wood. Superintendent's house is 2 stories and has 8 rooms; 1 building with 3 rooms, 2 dining rooms and kitchen. Fine water; open fires. Now in charge, 24. Can accommodate 40. Able to work, 8; helpless, 3. Sufficient amount of food at cost of $60 per month for the 24. The physician is R. E. Lee, Clinton; salary $100 per year. Superintendent is D. G. Bowen; salary $10 per month. He is satisfactory. Number admitted in six months, 2. Premises and kitchen good. Partly cultivated; 1 mule, 1 ox, hogs. Crops are corn, cotton, potatoes, etc., general garden. Partly shaded. Religious services monthly. Some outdoor relief.

*Remarks.*—The County Home is in good condition, in fact better than heretofore.

R. E. LEE, M. D.

Received April 7, 1903.

SECOND REPORT.

The buildings, etc., unchanged. Now in charge, 13 whites, 7 colored. Helpless, 5; idiots, 3; imbeciles, 2. The Superintendent is J. H. Boon, Clinton; salary $12.50 per month and board. He is a satisfactory officer. The physician is John A. Stephens, M. D., Clinton; paid by fee. Management good.

R. M. MANN.

Received October 3, 1903.

---

## SCOTLAND.

The Commissioners are having a building erected for the poor which will soon be completed. Everything in good order and favorable.

L. P. GIBSON.

Received May 15, 1903.

## STANLY.

The buildings are nearly new, neatly built and painted. Now in charge, 11; able to do light work, 3. Varied fare and unlimited in quantity. Average monthly per capita $4. The Superintendent is Eben Smith, Albemarle; $19 in money per month, with board of himself and family. He is satisfactory. The physician is V. A. Whittey, Albemarle; pay $1.50 per visit. Number admitted in six months, 2; died, 1, dropsy of the heart. No religious services. Outdoor relief to 15 whites, 6 colored, total 21, at an average cost of $1.90 per month.

*Remarks.*—We have a very efficient keeper with good family, all of whom are kind to the inmates. Mules and cattle belonging to the Home are in fine condition, and the farm is being gradually improved. We hope to get more machinery to save labor, such as mowers, harrows, etc.

S. H. MILTON.

Received May 2, 1903.

SECOND REPORT.

The buildings, etc., as heretofore. Now in charge, 12. Admitted in six months, 1; died, 2. Outdoor relief to 24 at $1.50 per month.

*Remarks.*—The Home is new and comfortable. The farm is steadily improving. We hope to soon be able to get new machinery and make the Home self-supporting, also to get the ladies interested in visiting the inmates and assisting in making it an attractive place.

S. H. MILTON.

---

## STOKES.

The Home is 2½ miles from Danbury. Nice location with water near by. Two frame buildings 16x16 feet for whites, and one 16x16 feet for the colored. Ventilated by windows. Spring water; open fires. Can accommodate 30; now in charge, 19; helpless, 1; confined, 1, insane, white, 25 years old. Sufficient food at $1.25 weekly per capita. The Superintendent is R. C. Mounce, Meadows; salary $5 per month and farm. He is satisfactory. The physician is J. Walter Neal; pay $37.50. None admitted in six months; died, 2. Buildings out of repair, but well arranged. Two hundred acres of land; 25 in cultivation. Tobacco, wheat, corn and vegetables. No shade. Ashes saved. Two colored children, aged 2 and 6, with their mother. No outdoor relief.

MRS. R. H. R. BLAIR.

Received December 19, 1903.

---

## SURRY.

The Home is 1½ miles from the county-seat, 200 yards from Fish river. Two frame and 3 double log buildings; 3 with 2 rooms each and 2 with 1 room each. Ventilated by windows and open fire-places. Bold,

cool spring; open fires. Now in charge, 17 whites, 1 colored, total 18. Confined, 1 imbecile. Sufficient amount of food at weekly per capita of 82½ cents. The Superintendent is J. W. Hicks, Dobson; salary $280. He is satisfactory. The physician is John R. Woltz; pay $36. Number admitted in six months, 1; died, 2; discharged, 1. Sick are well cared for. Repairs needed. Kitchen good. Two hundred acres of good land; 15 acres of bottom and the rest upland; 2 mules. Wheat, corn, rye, tobacco, sorghum, etc. Partly shaded. Ashes saved. No religious services. No reading matter provided. One colored child 6 years old, epileptic. Some outdoor relief. Management favorably reported.

*Remarks.*—The condition of the Home about the same; no improvement since last report.

JOHN R. WOLTZ, M. D.

Received June 8, 1903.

SECOND REPORT.

The Home is unchanged as to buildings. Now in charge, 16 whites, 1 small colored child, total 17. Confined at times, 1 imbecile. Admitted in six months, 4; died, 2; discharged, 1. General management good.

MISS KATHLEEN LINDLEY,
JOHN R. WOLTZ, M. D.

---

## SWAIN.

The Home is 5 miles from the county-seat. Two frame buildings 24x36 feet and 22x40 feet, 6 and 3 rooms respectively. Windows ventilate them. Spring water. No protection from fire. Heated by stoves and open fires. Can accommodate 10; now in charge, 4; able to work, 1; helpless, 2. Sufficient amount of food, with vegetables and milk, at $1.50 per capita weekly. The keeper is John Tanther, Sr., Swain. He receives $5.50 additional for each sick inmate. He is a satisfactory officer. The physician is A. W. Bennett, Bryson City; usual fees. Number admitted in six months, 1; died, 1. A broom factory might be maintained at small cost. The buildings are dilapidated; need repairs and paint. Seventy-five acres of land; 20 in cultivation; cows and hogs. Crops are corn, peas and vegetables. Houses shaded. Ashes used on land. The keeper is a minister and holds services.

WILLIAM M. TAYLOR.

Received August 18, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 4; 1 child. The buildings are frame structures in bad condition. Farm is poor; needs fertilizers.

WILLIAM M. TAYLOR.

Received November 2, 1903.

## TRANSYLVANIA.

The County Home is 2 miles from the county-seat. Three small cottages built of wood, 2 rooms each. Ventilated by doors and windows. Open fires; spring water. Can accommodate 8; now in charge, 2. Weekly per capita $1.50. The Superintendent is W. S. McGaha, Brevard; $15 per month and farm. Physician is Dr. C. W. Hunt, Brevard; $50 per year. None admitted in six months. Sick well cared for. Land poor and building out of repair. Corn and vegetables. No religious services. Outdoor relief to 10 at $6 per month.

*Remarks.*—Everything "poor."

Received April 20, 1903.

---

## TYRRELL.

The Home is three-fourths of a mile from the county-seat. One 2-story building 30x30 feet and 1 building 16x20 feet; 4 rooms in the first and 1 in the second; built of wood. Rain water and wells. Ventilated by windows. Heated by stoves and open fires. Now in charge, 2; 1 idiot. Sufficient amount of food. The Superintendent is W. S. Haskett, Columbia. He is satisfactory. Physicians called in as needed. The premises will compare favorably with regular country homes. Six acres of land; 5 in cultivation. Fine vegetables raised. Houses shaded and ashes saved. Outdoor relief to from 4 to 8 at $3 per month.

*Remarks.*—Our poor and infirm are properly cared for in every way.

JOE A. SPRUILL.

Received March 27, 1903.

### SECOND REPORT.

The Home is unchanged. Now in charge, 1 idiot white boy. Management very favorable.

*Remarks.*—Not a beggar, a hungry person or a tramp in the county.

T. L. JONES,
J. C. MEEKINS, SR.,
JOE A. SPRUILL,
MRS. B. V. MCCLEES.

Received September 25, 1903.

---

## UNION.

The Home is in the city limits. Five buildings; the main structure is built of brick, 14 rooms; two 2-room cottages and 2 with 1 room each. Large windows. City water-works and fire company convenient in case of fire. City water; open fires. Can accommodate 27; now in charge, 27; helpless, 5; 4 idiots, 2 paralytics. Sufficient amount of food at $1 per capita weekly. The Superintendent is William Stewart, Monroe. He receives $250 and expenses of his family. He is a satisfactory offi-

cer. The physician is Dr. John M. Blair, Monroe; salary $100. Admitted in six months, 4; died, 3; discharged, 2, by marriage. The buildings are well situated and drained. Premises in good condition. Twenty acres of good improved land; all in cultivation; 1 horse, 4 cows and 8 hogs. Corn and vegetables raised for the use of the Home. Shaded. Ashes saved. Religious services on Sunday by different denominations. One epileptic child, 14 years old. General impression favorable.

JOHN M. BLAIR, M. D.

Received November 20, 1903.

---

## VANCE.

The Home is 4½ miles from the county-seat. Ten frame buildings 32x14 feet, 2 rooms each. Ventilated by windows, doors and chimneys. Well; open fires. Can accommodate 22; now in charge, 17; able to work, 5; helpless, 1. Diet, meat, bread, coffee, milk and butter, molasses twice a day, vegetables in season and dessert twice a week. Weekly per capita about $1.25. The Superintendent is L. W. Huff, Henderson; salary $225 per year and 1 suit of clothes. He is a satisfactory officer. The physician is H. H. Bass, Henderson; pay $150 per annum. Admitted in six months, 2; died, 1. A few might use a sewing-machine. Premises neat and in fair repair. Two hundred and twenty-five acres; 50 in fair cultivation; 4 cows, 2 mules, 17 hogs. Grain crops used for inmates. Shaded. Religious services monthly. Two children. One colored boy whipped for stealing, by order of the Commissioners. No outdoor relief.

*Remarks.*—Premises are kept neat and clean and everybody seems satisfied.

F. R. HARRIS.

Received July 30, 1903.

---

## WAKE.

The Home is 6 miles north of Raleigh. Fourteen buildings 16x30 feet, 2 rooms each and porches in front; built of wood, plastered. Ventilated by windows, doors and chimneys. Two wells. Ladders and buckets in case of fire. Open fires and stoves for heating. Can accommodate 100; now in charge, 88. Diet of meat, flour, molasses, rice, vegetables, coffee, sugar, milk and butter; not limited. Weekly per capita $1.50. The Superintendent is W. G. Allen, Raleigh, at $600 and board for family. He is a satisfactory officer. Dr. J. J. L. McCullers is physician at $500 as Superintendent of Health. Number admitted in six months, 19; deaths, 9. The sick are well cared for. Premises in good condition. A new kitchen has been built and another well sunk nearer the houses. Six hundred acres of hilly and rocky land; 250 in cultivation; 7 mules, 2 horses, 30 head of cattle, 80 hogs in stock. Crops are corn, cotton, etc.; 25 acres of vegetables for the use of the inmates.

Religious services nearly every Sunday; minister for one service in the month. Outdoor relief to about 80. The management of the Home is good.

J. C. BLAIR,
JOHN A. MILLS.

Received August 1, 1903.

---

## WARREN.

Three double-room houses 16x36 feet; Superintendent's house has 4 rooms. Can accommodate 30; now in charge, 20; helpless, 3. John S. Davis is Superintendent. He receives $5.50 per month for each inmate, house and use of the farm. He is satisfactory. Dr. E. W. Gayle, Warrenton, is physician; salary $25 per month. Number admitted in six months, 2; died, 2, dropsy and pneumonia; discharged, 4. Premises in good condition. One hundred and eighty acres of fair land; 30 in cultivation; 2 horses, 3 cows. Crops are cotton, corn and vegetables. Partly shaded. Manure saved. Child 3 years old with its mother. One inmate resisted the keeper, was whipped reasonably and imprisoned for 2 days. Outdoor relief to 64 at $1.40 per month. A weather-boarded cook-house was built last winter.

*Remarks.*—The former Superintendent resigned in February. The grounds are being improved by the present one.

H. B. HUNTER,
P. H. ALLEN,
H. J. WHITE.

Received April 2, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 18. The physician is M. B. Perry, M. D., Macon. Admitted in six months, 1; died, 3. One child with idiotic mother. Outdoor relief to 59 at cost of $1.40 per week.

*Remarks.*—Inmates are well cared for in every respect.

MRS. V. L. PENDLETON,
MRS. HENRY A. BOYD,
P. H. ALLEN,
H. B. HUNTER.

---

## WASHINGTON.

The County Home is three-fourths of a mile from the county-seat, located on high ground. Four buildings, frame, 1 with 8 rooms, and 2 cottages with 2 rooms each. Ventilated by windows. Well; heated by stoves and open fires. Can accommodate 20; now in charge, 7. Substantial food. Weekly per capita for food and clothing $2. Levi Blount is Superintendent; $8 per month and house. Dr. W. H. Ward,

Plymouth, is physician. Keeper's wife cares for the sick. Premises in good condition. Home new. Occasional religious services. No outdoor relief. Management good.

W. F. BEASLEY.

Received June 3, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 8. Premises in good condition and well arranged. The cottage system has been adopted. General impression favorable. One idiot.

WILLIAM F. BEASLEY,
W. F. AUSBEN.

Received November 17, 1903.

---

## WATAUGA.

The Home is 2 miles from the county-seat. Three 1-story buildings 20x30 feet, 2 to 4 rooms each. Ventilated by windows. Spring; open fires. Can accommodate 10; now in charge, 7; confined, 1 imbecile. Sufficient amount of food at $1.25 per week each. The Superintendent is M. A. Teague, Boone; salary $5 per month for each inmate and use of 100 acres of land. He is satisfactory. Dr. C. W. Phipps, Fiscal; salary $2 to $3 per visit and $1 for prescription. Admitted in six months, 2; died, 1. Premises in very good condition. One hundred acres of land; horses, cattle, sheep, hogs and poultry. Crops are corn, oats and rye. Partly shaded. Ashes saved. Two children, 3 and 5 years old, girls. Some outdoor relief.

*Remarks.*—The Home is in good condition and the inmates are well cared for. The two little girls should be in an orphanage, though I think some one will take them in the county.

DR. J. W. JONES.

Received April 6, 1903.

---

## WAYNE.

The County Home is pleasantly situated 6 miles from Goldsboro. Four buildings 40x25 feet, wood; 1 with 6 rooms, 3 with 4 rooms. Ventilated by doors and windows. Well; open fires. Can accommodate 30; now in charge, 13 whites, 10 colored; helpless, 2 colored women. Average monthly cost $3. Plenty of wholesome food. The Superintendent is E. M. Head, Pikeville; salary $18 per month, with house and board of self and family. He is satisfactory. The physician is Dr. Williams, Spicer; salary $340 per year. Admitted in six months, 1; discharged, 2. Buildings are suitable. Sick well cared for. One hundred and thirty-four acres of land; 2 mules, 2 cows. Shaded. No religious services. Bibles and papers. Outdoor relief to 125 at $2 per month. General impression favorable.

REV. F. W. FARRIS.
W. L. LEE.

Received May 21, 1903.

## WILKES.

The Home is 2 miles from Wilkesboro. One frame and five log buildings; log houses have 2 rooms each 16x18 feet. Ventilated by doors and windows. Open fires; well water. Can accommodate 20; now in charge, 15; confined, 5 insane, 3 white females, 1 white male, 1 colored female. Bread and meat twice a day, milk, coffee and molasses. The Superintendent is J. N. Brooks, Fair Plain; salary $40 per year for each inmate and use of the farm. He is a satisfactory officer. The physician is W. P. Horton, M. D., Wilkesboro. Number admitted in six months, 18; died, 1; 3 can do light work. It is fairly well arranged. One hundred and thirty-four acres; 35 in cultivation; 2 horses, 5 cows, 4 hogs. Crops are wheat, corn, oats, sugar cane and all kinds of vegetables. Shaded. Ashes saved. Religious services twice a month. One child, 5 years old.

*Remarks.*—The Home is kept by an excellent Christian gentleman, and the inmates are well cared for.

REV. W. R. BRADSHAW.

Received September 19, 1903.

---

## WILSON.

Six frame buildings with tin roof. Wells; open fires. Now in charge, 28; able to do light work, 11. Ample supply of food; cost per year, $2,000. The Superintendent is S. E. High, Wilson; salary $400 per year and board for self and family. He is satisfactory. Physician is W. S. Anderson, Wilson; $20 per month. Number admitted in six months, 16; died, 5, 4 of old age and 1 of dropsy. Premises fairly good. One hundred and thirty-two acres of fair land; 30 in cultivation; 2 horses. Corn, potatoes, peas and vegetables. Shaded. Ashes saved. Religious services once a month. Outdoor relief to 100 at $1.50. General impression favorable.

J. B. STICKNEY.

Received April 20, 1903.

---

## YADKIN.

The Home is on a farm 3 miles from the county-seat. Five frame buildings 18x36 feet; also Superintendent's house; 2 rooms to each. Ventilated by doors and windows. Well and spring; open fires. Now in charge, 28 whites, 5 colored; 10 able to do light work; 2 confined, insane, 1 man, 1 woman. Sufficient amount of food at per capita of $1 per week. The Superintendent is M. H. Bryant, Yadkinville; salary $24 per year for each inmate and proceeds of farm. He is satisfactory. The physician is T. R. Harding; $150 per annum. Admitted in six months, 2; 3 deaths, dropsy, pneumonia, consumption. Sick are well cared for. Buildings and premises in fairly good condition. Two hun-

dred acres of land; 75 in cultivation; horses and cattle. Crops are corn, wheat and oats. Shaded. Ashes saved. Religious services once a month. Two colored children; no one will take them. No outdoor relief. General impression fairly good.

*Remarks.*—I think that the inmates are too crowded. There ought to be more buildings.

R. C. PURYEAR.

Received July 17, 1903.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 32; 1 white woman insane. Admitted in six months, 3; died, 2. One white and 1 black child. Some have been locked up in a room for several hours by the keeper. Managed as well as could be expected with the means.

MISS JULIA HOLT,
R. C. PURYEAR.

---

## YANCEY.

The Home is six miles from the county-seat. One frame building of 3 rooms; very poorly constructed. Ventilated by windows. Open fires; spring near. Can accommodate 4; now in charge, 4. Ordinary food. Weekly per capita $1.35. The Superintendent is W. S. Rowland, Burton; salary $5.40 per month for each inmate. Physician is J. L. Ray; paid by visits. Number admitted in six months, 2. The building is on hilly poor land. It is dilapidated and inferior. Twenty acres; 5 in cultivation. No shade. No ashes saved. No religious services. Outdoor relief to 16 at $4 per month.

Received December 20, 1903.

# COUNTY PRISONS.

## ALAMANCE.

The jail is built of brick. Fire-proof. Well in the yard and water-works in the building in case of fire. No ventilation except by windows. Heated by stoves. Scrubbing and disinfectant used. Occasional religious services. 50x60 feet, 2 stories with 4 cells upstairs and 2 rooms below for prisoners. Rooms 20x30; cells 10x10. Now in charge, 4 white males, 4 colored males, 2 colored females, total 8. Petty offenses. Number confined in six months, 15 colored, 10 whites—24 males, 1 female.

*Remarks.*—We found the jail in good condition.

J. A. TURRENTINE,
P. H. FLEMING,
J. W. HOLT.

Received May 12, 1903.

## ALLEGHANY.

The county prison is built of brick and wood. Not fire-proof. 36x24 feet; 2 stories; 6 cells 10x10 feet. Heated by open fires. Straw beds and four quilts to each prisoner. Sufficient food; coffee for breakfast. Cleansed by the use of soap and water. No provision for bathing; wash twice a month. Free of vermin. Occasional religious services. Now confined, 1 white male. Number confined in six months, 6 white males, 1 white female. Well managed, neat and clean.

*Remarks.*—The building is poor, but the prisoners are kindly treated.

E. LEFF. WAGONER.

Received June 22, 1903.

## ALEXANDER.

The prison is of brick, 20x30 feet, 2 stories; 3 rooms, 1 cell. Cell 8x10 feet; 2 prisoners to a cell. Open wood fires. No suffering from cold. Two comforts and 1 blanket. Drinking water when needed. One pound meat, 1 pound bread and coffee once a day. Lime used freely. No provision for bathing. Excreta removed and buried. No religious services. Now confined, 2 colored males. Number in six months, 5 white males, 1 white female, 2 colored males, total 8.

*Remarks.*—The prison is a very poor affair, but the county is small and we rarely have more than four prisoners at once. The jailer does the best he can and the general impression is fair. There are no facilities for keeping prisoners clean.

R. F. COBB.

Received July 24, 1903.

## ASHE.

The jail is of brick, 40x30 feet, 2 stories. Cells 14x8 feet. Windows barred. Open fires. Prisoners suffer with cold; not much bedding; sufficient food. Sewer pipes. One white female, retailing. General impression good.

G. W. PERKINS.

Received June 3, 1903.

---

## BEAUFORT.

The prison is built of brick and steel. Fire-proof. Steam and hand engines and hydrants near. The building is 40x50 feet, 2 stories; cells 7x10 feet, will hold 4. Windows barred. Ventilated. Heater. No suffering in cold weather. Sufficient amount of bedding. Water at all times. Ample supply of pork, cabbage, peas, beets, with potatoes and bread. Cleansed daily. Both tub and water-works. Sewerage. Free of vermin. Occasional religious services. Now in charge, 12 colored males. Number confined in six months, 12 white males, 66 colored males, 2 females, total 80. General impression favorable.

*Remarks.*—The prison is kept in good condition. Sewers flushed once in three days.

J. M. GALLAGHER, M. D.

Received October 5, 1903.

---

## BERTIE.

The new jail is nearing completion. We will make a full report upon this next time. The old structure is very dilapidated.

M. B. GILLAM,
*Chairman.*

Received November 9, 1903.

---

## BLADEN.

The county prison is built of wood, 40x50 feet, 2 stories; 2 cells to hold 4 each. It is not fire-proof. No means of extinguishing fire. Windows barred. Heated by stoves; some suffering from cold. Mattress and sufficient covering. Sexes in separate apartments. Water twice a day. Scoured and white-washed. No provision for bathing. Excreta thrown out on ground. Now confined, 2 white males. The general impression is not favorable.

*Remarks.*—The authorities are preparing to build a new jail at once.

F. M. WILLIS.

Received April 1, 1903.

BUNCOMBE.

The county prison is 30x45 feet, 3 stories, built of brick. Running water in each cell. Cleansed and disinfected. Sewerage. Occasional religious services. Sufficient amount of food. Now confined, 17 white males, 6 females, total 23; 19 colored males, 5 colored females, total 24; grand total 47. Two U. S. prisoners.

*Remarks.*—Our impression of the management is favorable, with the exception of the risk caused by the fact that at times no officer is on the premises. The bedding is in very bad condition. We would strongly recommend canvas hammocks. Food is sufficient, but we disapprove of the hours as now—breakfast at 9, dinner at 1, an interval of 21 hours between the two meals. If only two meals are to be allowed, the hours should be different.

REV. MCNEELY DUBOSE,
T. W. PATTON.

Received July 20, 1903.

---

BRUNSWICK.

The prison is built of wood, 30x30 feet, 2 stories; 4 rooms; 2 cells, 14x14 feet. Heated by stoves. Windows barred. Sufficient amount of bedding and food.

*Remarks.*—A new jail is in course of construction, and will be much better in every way.

J. P. COX.

Received January 28, 1903.

---

BURKE.

The jail is built of brick, 30x45 feet, 3 stories; 4 rooms. Windows barred. Open fires. Sufficient bedding. Enough food and fresh water. Excreta removed and buried in lime and clay. Free of vermin. Occasional religious services. Tubs are used for bathing. Now confined, 2 white males. Number confined in six months, 27. Management good.

R. T. CLAYWELL.

Received May 27, 1903.

---

CABARRUS.

The prison is of brick, 40x50 feet, 3 stories, including the basement; 6 rooms 15x15. It is not fire-proof. Water-pipe in each story. No ventilation except by windows. Heated by furnaces. No suffering from cold. Sufficient bedding. Sexes separated. Water 3 times daily. Food not limited. Cleansed by soap and lime and broom. Sewerage. No vermin. Occasional religious services. Now confined, 4 white males,

1 insane 27 years old, 3 colored males. Number confined in six months. 25 white males, 58 colored males, 9 colored females, total 101. Bibles. General impression favorable.

W. M. WEDDINGTON,
J. M. ALEXANDER,
W. H. LILLY.

Received March 31, 1903.

SECOND REPORT.

The prison is as heretofore reported. Now confined, 4 colored males, 1 female, 1 white male, total 6. General impression of the management favorable.

W. M. WEDDINGTON,
J. M. ALEXANDER,
W. H. LILLY.

Received December 18, 1903.

---

## CALDWELL.

The prison is of brick. Fire-proof. 45x105 feet, 2 stories; 8 cells, 4 inmates to each. Cistern, tank and hose in the building for extinguishing fire. Windows barred. Ventilators in the top of the building. Heated by stoves. No suffering from cold. Sufficient bedding. Sexes separated. Water when called for and sufficient food and coffee. Premises cleansed daily. Tubs; prisoners required to bathe frequently. Sewerage. Free of vermin. Occasional religious services. Now confined, 1 colored male. Number in six months, 3 white males, 7 colored males, total 10. Carrying concealed weapons. Bibles. Prisoners have been well cared for.

J. V. MCCALL, *Chairman.*

Received March 13, 1903.

SECOND REPORT.

Prison unchanged. Now confined, 1 white male. Number in six months, 8 white males, 1 white female, 4 colored males, 1 colored female, total 14. Never has been any punishment. Occasional religious services.

J. V. MCCALL, *Chairman.*

Received October 23, 1903.

---

## CAMDEN.

The prison is built of brick, 20x30 feet; 2 cells above, 2 below, 13x16 feet. Windows barred and glass sash. Stoves. Sufficient bedding. Water as needed. Sufficient food. Prisoners are not required to bathe. One colored male hired out for six months. Favorable impression.

*Remarks.*—Our people are law-abiding and we have little use for a jail.

T. B. BOUSHALL.

Received March 15, 1903.

---

## CARTERET.

The county prison is of brick, but not fire-proof. The city fire department is near. The building is 16x32 feet, 2 stories, with 3 rooms; one 14x15 feet; 2 cells 8x14 feet. Sufficient amount of bedding. Plenty of food and fresh water. Bath-tub. Cleansed with soap and water. Excreta removed and buried. Now confined, 4 white males, 1 colored male. The Commissioners have recently erected a comfortable home for the keeper.

D. W. MORTON.

Received June 24, 1903.

### SECOND REPORT.

The prison is unchanged since last report. Now confined, 1 colored male, insane, been in jail 3 weeks. Number in six months, 2. Prisoners were sent to the county camp of Lenoir county.

*Remarks.*—Prisoners are well provided for. Good bedding and fires, and about what the market affords in food. Commissioners are contemplating repairs to the building. Other items as heretofore.

D. W. MORTON.

Received October 26, 1903.

---

## CASWELL.

The prison is a frame building, 2 stories; 4 rooms. Not fire-proof and no means of extinguishing fire. Ventilated by windows. Heated by furnace. Prisoners suffer in cold weather. Three blankets each. Cool water three times a day. Three meals. Tub for bathing. Excreta removed by buckets. Free of vermin. No religious services. None now confined. Management good.

S. A. MALLOY, M. D.

Received November 25, 1903.

---

## CATAWBA.

The prison is of brick. It is not fire-proof. 24x40 feet, with L 16x40; 2 stories, 4 rooms; 3 cells 12x20 and 10x10 feet. Ventilation by windows. Stoves. No suffering from cold. Sufficient bedding. Sexes separated. Water three times daily. Sufficient amount of food. Jail cleansed in the usual way. Wash bowls; no tubs. Sewerage. Free of vermin. Occasional religious services. Now in prison, 1 white male, 1 colored

male. Number confined in six months, 12 white males, 3 white females, 18 colored males, 1 colored female, total 34, 1 insane. Bibles. General impression favorable.

R. B. BAKER, M. D.

Received April 3, 1903.

---

## CHATHAM.

The jail is built of brick, 2 stories; iron cages 10x12 feet; 2 in a room. Windows barred. Enclosed by wooden stockade. Sexes separated. Water twice a day. Sufficient food. Excreta removed and buried. Free of vermin. Prisoners are required to bathe. Now confined, 1 white male. Number in six months, 3 white males, 14 colored males, 1 female, total 18. Bibles. General impression favorable.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received March 20, 1903.

### SECOND REPORT.

The prison is unchanged as to buildings. Sufficient amount of bedding. No religious services. Now confined, 3 white males, 2 colored males. No punishment. Number in six months, 8 colored males, 4 white males, 2 white females, total 14. General impression favorable.

*Remarks.*—Prisoners are well cared for by the efficient jailer.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received October 27, 1903.

---

## CHEROKEE.

The prison is built of brick, 50x25 feet, 1 story; cells 10x12 feet. Windows barred. Heated by stove. Some suffering in cold weather. Sufficient amount of bedding. Water 3 times a day. Ample supply of ordinary food with coffee. Sewerage. Free of vermin. No religious services. Now confined, 5 prisoners. Management good.

T. C. MCDONALD.

Received December 25, 1903.

---

## CHOWAN.

The prison is of brick. Not fire-proof. No special means of extinguishing fire. Two stories; 4 rooms, 16x18x8½ feet. Windows glazed, barred. No ventilation except by windows. Wood fires. No suffering from cold. Sufficient bedding. Cool water accessible at all times. Sufficient amount of food. Jail cleansed with lime and disinfectants. Free of vermin. Now confined, 1 colored male. Number in six months,

3 white males, 8 colored females, 59 males, total 60. No religious services. General impression of the management is good.

*Remarks.*—The jail is old, without conveniences, not to say necessaries.

REV. ROBERT B. DRANE.

Received May 30, 1903.

---

## CLAY.

The prison is of wood, 16x32 feet, 2 stories; 2 cells, 16x16 feet. Windows barred. Ventilated by windows. Wood stove. Sufficient amount of bedding, food and fresh water. Lime and carbolic acid used in cleansing the jail. Excreta removed. Free of vermin. Bibles. Now confined, 1 white male.

*Remarks.*—We seldom have more than one or two prisoners at a time, except when serving out sentences of the Federal Court.

Received September 3, 1903.

---

## CLEVELAND.

The jail is built of brick and steel. It is not fire-proof. Pump on the porch. Two stories, 30x60 feet; 6 cells, 8x10 feet. Windows are not obstructed. Ventilation by windows only. Heated by hot-air furnace. No suffering from cold; sufficient covering. Sexes on the same floor, but separated. Water four or five times daily. Ample supply of food. Sewerage. Generally free of vermin. Occasional religious services. Now confined, 3 white males, 21 colored males, 3 females, total 27. Bibles. General impression favorable.

REV. C. F. SHERRILL.

Received March 29, 1903.

---

## COLUMBUS.

The prison is built of brick, 2 stories; 5 cells; rooms 16x16 feet. Windows closed at night and barred. Open fires and stoves. No suffering from cold. One mattress and sufficient covering to each prisoner. Water three times a day. One pound meat, 1 pound bread, no warm drink. No means for bathing except basins. Excreta removed every night. Free of vermin. Number confined, 1 white male, 1 white female. During six months, 28 white males, 3 white females, 12 colored males, 2 females, total 45.

R. D. POWELL.

Received December 17, 1903.

## CRAVEN.

The jail is built of brick, 66x32 feet, 1 story. Fire-proof. City water-works. Four rooms 16x20x16 feet; cells 8x10x8 feet. Heated by stoves. No suffering in cold weather. Sufficient bedding. Water as needed. As much food as wanted; coffee. It is washed out every two or three days. Disinfected daily. Tub; prisoners are required to bathe. Sewerage. Free of vermin. Several punished by order of the sheriff for profanity and unruly conduct. Occasional religious services. Now confined, 11 colored males, 1 colored female, total 12; 3 of these U. S. prisoners. Number in six months, 6 whites, 79 colored, total 85. General impression favorable.

H. M. GROVES,
S. M. BRINSON.

Received July 25, 1903.

---

## CUMBERLAND.

The prison is built of brick and steel. Fire-proof. Connected with city water-works. Three stories, 36x40 feet; 12 cells, 4x8 feet; 1 prisoner to a cell. Ventilated by windows. Steam heated. No suffering from cold; sufficient covering. Ample amount of food; coffee to a few. Jail cleansed by scouring. Hot and cold water for bathing. Religious services. Ten colored males, 1 female, total 11, now confined. Number in six months, 1 white male. Bibles. General impression favorable.

Received April 2, 1903. HON. JOHN H. CURRIE.

---

## CURRITUCK.

The prison is built of brick, 50x25 feet, 2 stories; rooms 16x16 feet; 2 to a cell. It is not fire-proof, and no means of extinguishing fire. Heated by stoves. Ventilated by windows. Sufficient bedding. Water twice a day. As much food as they need and coffee. Jail cleansed by scouring. No provisions for bathing and prisoners are not required to do so. Excreta removed in buckets. Free of vermin. No religious services. None confined at present. No Bibles or reading matter provided. Management favorable.

E. R. JOHNSON.

Received November 22, 1903.

---

## DARE.

The prison is 1 story, 15x20; 2 small rooms. One hole for ventilation 10x12 inches. Heated by stove. Mattresses and blankets. Legal rations furnished. No provision for bathing. No Bibles. Excreta left in jail for two or three days. No one in prison and God forbid it!

*Remarks.*—The jail is almost a wreck, not fit to stable cattle.

JOHN W. WARD, SR.

Received March 22, 1903.

## DAVIDSON.

The prison is of brick, 30x24 feet, 1 story; 3 cells, 6½x13 feet. Glass and wire screens in the windows. Coal stove. No suffering from cold. Sufficient bedding. When crowded the women are put outside of cells; when not crowded kept in separate cells. Drinking water from three to five times daily. Meat, bread, molasses, vegetables and coffee. Floors and cells scoured. Prisoners change their clothes every week. Wash-bowl and soap; required to wash. Sewerage. Free of vermin. Occasional religious services. Three white, 3 colored males, 1 colored female, total 7. Number in six months, 11 white males, 16 colored males, 2 colored females, total 29. Management favorable.

P. L. LEDFORD.

Received July 2, 1903.

### SECOND REPORT.

The prison is unchanged. Now confined, 2 white males, 2 colored. The prison is very well kept.

REV. W. A. SMITH.

Received December 17, 1903.

---

## DAVIE.

The jail is of brick, 2 stories; 4 rooms; 2 are 10x12 feet and 2 are 8x10 feet. Windows closed with grating and glass. Heated by stove. Some suffering in very cold weather. Water twice a day in winter; oftener in summer. Ample supply of substantial food; coffee for breakfast. Jail scoured. Prisoners wash when they choose. Excreta removed in buckets. Free of vermin. Occasional religious services. Now confined, 3 white males, 1 colored male—1 insane at times. Number in six months, 15 whites, 3 colored, total 18. Bibles. Management fairly good.

*Remarks.*—A new jail is badly needed, and the attention of the Commissioners will be called to this fact.

REV. W. C. WILLSON,
S. D. SWAIM.

Received March 22, 1903.

### SECOND REPORT.

The prison remains the same. Occasional religious services. Now confined, 1 colored male. Number in six months, 20 white males, 17 colored, total 37. All petty offenses except one murder case. A careful record is kept. Management is good, but a new building is badly needed.

IDA G. NAIL,
S. D. SWAIM.

Received November 2, 1903.

## DUPLIN.

The jail is built of brick, 1 story, 20x30 feet; 5 rooms. Rooms or cells 5x9 feet and 9x9 feet. Glass windows, barred. Stove. Not very warm in winter. Sufficient amount of bedding. Sexes separated. Water once a day in winter, 3 times in summer. Sufficient amount of food. Excreta removed in buckets. Free of vermin. Tubs and basin when wanted. Occasional religious services. Now confined, 1 white male, murder. Number confined in 6 months, 4 white, 2 colored, 2 of these insane. The general impression is favorable.

L. MIDDLETON.

Received April 22, 1903.

SECOND REPORT.

The prison is unchanged. Prisoners subject to suffering in cold weather. Allowed 1 mattress and 2 pairs blankets. Heated by stove. Cool water twice a day. Two meals, no warm drink. Occasionally use lime. Bucket of water for bathing; not required. Free of vermin. No punishment. Intoxicating liquors allowed if given to them. No religious services. None confined at present.

Received November 20, 1903.

---

## DURHAM.

The prison is of brick. Fire-proof. Water and fire companies. Two stories, 35x25 feet; 6 cells 8x12 feet. Ventilated by windows. Heated by stoves. Sufficient amount of bedding. Hydrant water. Fed twice a day, no warm drinks. The cells are washed out with the hose and disinfectants. Required to bathe once a week. Sewerage. Free of vermin. Occasional religious services. Four white males, 19 colored males, total 23. Number confined in six months, 10 males, 1 female, white, 76 colored males, 2 colored females, total 89. Bibles. General impression favorable.

*Remarks.*—We think that prisoners should have coffee once daily and ice water in the hot season, also folding iron beds instead of the floor as now used.

CAPTAIN N. A. RAMSEY,
T. M. STEPHENS,
J. W. DOWD.

Received April 7, 1903.

---

## EDGECOMBE.

The county prison is of brick. Fire-proof. City water-works for extinguishing fire. 30x50 feet, 2 stories; 4 cells and 2 rooms. Cells for whites 8x10 feet and 8x12 feet; cell for blacks 10x14; 6 persons to a cell. Ventilated by flue in top of the building. Stoves. Sufficient

bedding. Lower floor for males, upper for females. Running water in cells. Ample supply of food. The jail is properly cleansed. Bath-tubs; prisoners are required to bathe. Sewerage. Free of vermin. No religious services. Five colored females now confined. Number in six months, 4 whites, 76 colored males, 5 colored females, total 85. One suicide. General impression very favorable.

*Remarks.*—Our prison is kept remarkably well.

JAMES R. GASKILL.

Received May 18, 1903.

---

## FORSYTH.

The prison is of brick, 30x100 feet, 3 stories; 4 large rooms; 5 cells on the middle floor; rooms 30x40 feet; 3 cells in front, 2 in the rear. Ventilation by windows. Five to a cell in the colored department. Steam heated. A cot and 3 double blankets to each prisoner. Lower cells occupied by males; second floor front room by females; rear rooms occupied by white and colored respectively. Running water in the cells. Ample supply of plain food. Coffee once a week; all the time if sick. Swept, scoured, disinfected. Bath-tubs in cells; prisoners are required to wash once a week. Sewerage. Free of vermin. Religious services every Sunday and every other Wednesday. Now confined, 9 white males, 16 colored males, 2 colored females, total 27. Number confined in six months, about 250—one-fourth of these white. Bibles in every cell. General impression favorable.

E. A. EBERT,
REV. EDWARD S. CROSLAND.

Received March 22, 1903.

---

## FRANKLIN.

The county prison is built of rock. It is not fire-proof, and there are no means provided for extinguishing fire. Two stories; 6 cells 8x8 feet; 4 prisoners to a cell. Glass windows. Stoves. Sufficient amount of bedding. Upper story occupied by males, lower by females. Water three times a day. Sufficient amount of food and coffee. Jail scoured. Tubs. Sewerage. Free of vermin. No religious services. Confined, 1 white male, insane. Number confined in six months, 27; 2 colored males, 1 white male, insane. Bibles. General impression favorable.

M. S. DAVIS.

Received May 20, 1903.

---

## GASTON.

The county prison is new, built of brick, and fire-proof. It is 30x50 feet, 3 stories and basement; 3 rooms 13x14, one 30x30, containing 4 steel cells. Provided with force pump, tank and hose. Ventilated by

window. Heated by hot-air pipes. No suffering in cold weather. Ample bedding. Drinking water as needed. Coffee. Water and basins in the cells. Sewerage system. Free of vermin. No religious services. Now confined, 2 white males, 1 white female, 1 colored male, 3 colored females, total 7. General impression good.

M. A. CARPENTER,
J. R. LEWIS.

Received June 11, 1903.

---

## GATES.

The prison is of brick, 2 stories, 24x36 feet; 3 rooms, 3 cells. Cells are 12x14 feet. Ventilated by windows. Stoves. Suffer in cold weather. Covering not limited. Water daily. Food not limited, warm drink. Cleansed by use of water, soap and lye. No provision for bathing. Excreta removed by buckets and composted. No vermin. No religious services. Now confined, 1 white female, larceny. Number confined in six months, 1 white male, 2 white females, 1 colored male. The general impression is favorable.

*Remarks.*—The jail is not as comfortable as it should be. Management is fairly good.

J. E. LILLEY.

Received March 31, 1903.

### SECOND REPORT.

The prison is as heretofore reported. Some suffering in cold weather. Sufficient amount of water and food. Prison cleansed by use of lime, soap and water. It is not free of vermin. No religious services. Now confined, 1 white male, burning a barn, 1 colored male, assault. These two are the only prisoners in six months. General impression favorable.

*Remarks.*—Some repairs will soon be made to the jail, and it will be kept in better order than heretofore reported.

J. E. LILLEY.

Received November 5, 1903.

---

## GUILFORD.

The prison is brick and iron, with cement floors. It is fire-proof. Fire department near by. Building 30x40x40 feet, 3 stories; 20 cells; rooms 12x12x10 feet; cells 8x8x15 feet. Glass and bars in the windows. Ventilated by air-shafts. Warmed by hot water. Two double blankets and mattress to each. Water in each. Food, 5 biscuits, slice of meat and coffee for breakfast, molasses twice a week; for dinner, peas, corn-bread and meat—two meals. Sewerage. Jail can be flushed throughout. Some vermin among colored prisoners. Usual punishment, solitary confinement by jailer and by authority of the Commissioners, to pre-

serve order. Regular religious services. Now confined, 10 white males, 20 colored males, total 30. During six months, number confined, 222 males, 22 females, total 244. The impression of the management is decidedly favorable.

REV. E. W. SMITH,
J. W. TYSON,
A. A. STANLEY.

Received January 4, 1904.

---

GRAHAM.

The jail is built of brick. No fire protection. The building is 35x45 feet, 2 stories; 1 steel cell 12x14 feet. Windows barred. Stove. No suffering from cold. Sufficient amount of bedding. Water at hand. Swept and scoured. Plenty of food. Free of vermin. Excreta removed in buckets. No religious services. No prisoners now confined. Management good.

W. H. GARRISON.

Received August 16, 1903.

---

GREENE.

The county prison is of brick. Not fire-proof. 27x33 feet, 2 stories, 10x10 feet. Windows barred. Ventilated by windows only. Wood stove. No suffering in cold weather. One pound of meat, 1 pound of bread. Bathing is required. No vermin. Excreta removed in buckets. No prisoners at present. Number confined during six months, 4 white males, 16 colored males, total 20. Management good.

L. V. MORRILL,
S. GALLOWAY.

Received June 30, 1903.

---

HARNETT.

The jail is a wooden structure, 26x40 feet, 2 stories; rooms 8x8 feet; 1 cell. Windows barred. Stoves. Sufficient bedding. Well fed. None now confined. In charge during six months, 2 white males, 13 colored males, total 15. None under 16 years of age. The jail is as well kept as its condition will allow. It is old and inferior. The Commissioners will erect a new jail during the summer.

A. C. HOLLOWAY.

Received March 10, 1904.

---

HENDERSON.

The jail is built of brick, 2 stories, 40x56 feet; 2 rooms, 3 cells in one. Windows opened when prisoners desire it. Hot air. Sufficient bedding. Separate apartments for the sexes Water from hydrant. Sufficient

food. Jail scoured and white-washed. Prisoners required to bathe. Sewerage. Free of vermin. No religious services. Six white males, 1 colored male. Number confined in six months, 27 whites, 18 colored, total 45. General impression favorable.

J. G. WALDROP, M. D.

Received May 27, 1903.

SECOND REPORT.

The prison is unchanged as to buildings, etc. Bedding and food abundant. Coffee twice a day. Jail cleansed strictly by sanitary rules. City water and sewerage. No punishment, not necessary. No religious services. Now confined, 3 white males, 9 colored males, total 12. Federal prisoners, 2. Very favorable impression.

*Remarks.*—The prison management is excellent and most humane. I try to send books and papers occasionally, but there is no regular work of that kind. Our jail is one of the best in the State.

MISS LILA RIPLEY BARNWELL,
J. G. WALDROP, M. D.

Received September 25, 1903.

---

## HYDE.

The prison is of brick and iron, 30x40 feet. No fire protection. Two stories; cells 15x15 feet. Wood heaters. No suffering from cold. Sufficient amount of food. Drinking water twice a day. The jail is scoured. Excreta carried off. Free of vermin. No religious services. None now confined.

GREELY BRUIN.

Received July 28, 1903.

---

## IREDELL.

The prison is brick. Good system of water-works and fire department for protection. Third story for males, second for females. Sufficient bedding. Water in reach at all times. Ample supply of food. No warm drinks. Good bathing arrangements; required to bathe except in winter. Sewerage. The jail is cleansed by scrubbing. Occasional religious services. Confined, 1 white male, 3 colored females, total 4. Number confined in six months, 20 white males, 30 colored males, 2 females, total 52—18 U. S. prisoners. Hung for murder, 1; died, 1, pneumonia. General impression favorable.

L. HARRILL, M. D.

JOHNSTON.

The prison is brick, 2 stories; 8 cells; rooms 8x10 feet. Stoves. Sufficient food. Sexes separated. Sufficient amount of bedding. Excreta removed in buckets. Free of vermin. Occasional religious services. Bathing required. Jail cleansed daily. Now confined, 7 white males, 7 colored males, total 14. Impression of management very favorable.

JOHN D. SPIERS.

Received January 25, 1904.

---

JONES.

The prison is built of wood, 20x30 feet, 2 stories. The building is not fire-proof, but a fire-proof vault is in process of construction. Ventilated by windows. Heated by stoves. Sufficient amount of bedding and food. Jail cleansed by ordinary means. Now confined, 1 colored male, murder; hanged last week, 1 white male, murder.

N. G. SHAW, M. D.

Received December 4, 1903.

---

LENOIR.

The county prison is built of brick. Fire engine and hose near. The building is 30x40 feet, 2 stories; 8 cells, 6x8 feet. Windows have steel bars both ways. Heaters and coal stoves. Ample amount of covering. Water three times a day; oftener in summer if necessary. Sufficient amount of food and coffee. Cleansed with disinfectants and scrubbing. Tubs for bathing. Usually free of vermin. Occasional religious services. One white male now confined. Number in six months, 9 whites, 129 colored, total 134. Management good.

J. T. HEATH.

Received April 24, 1903.

---

LINCOLN.

Prison is of brick. Not fire-proof. Two stories and one basement. No suffering from cold. Sufficient bedding, food and fresh water. Lime used in cleansing. Excreta removed. No vermin. Occasional religious services. Now confined, 4 colored males, 2 white males, total 6. Number in six months, 22 white males, 1 white female, 14 colored males, 1 colored female, total 38. One prisoner hanged. Management good.

R. Z. JOHNSTON.

Received April 3, 1903.

SECOND REPORT.

The prison is as heretofore reported. Now in charge, 1 white male, 1 colored male, 2 females, 1 baby, total 5. Number in charge in six months, 14 whites, 18 colored, total 32. General impression favorable.

*Remarks.*—The prison is clean and the keeper provides for the comfort of the prisoners. Fresh water pumped into rooms from a new well. Improvements to the building have been recommended by the grand jury.

R. Z. JOHNSTON.

Received October 23, 1903.

---

## McDOWELL.

The jail is constructed of brick. 45x50 feet, 2 stories and 2 rooms, 12x15; 4 in a cell. Ventilated by doors and windows. Hot-air furnace. No suffering from cold. Sufficient bedding, food and fresh water. Excreta removed by sewerage. No vermin. Occasional religious services. Cleansed by scouring and use of lime. Now in charge, 1 white male, 2 colored males, total 3. Number confined, 17 whites, 17 colored, total 34, 1 insane. Management good.

W. F. CRAIG.

Received April 8, 1903.

SECOND REPORT.

No change in the buildings. In good repair and well managed. Bathtubs provided and prisoners are required to bathe. No religious services; no Bibles. Now confined, 1 white male, 1 white female, 2 colored males. Number confined in six months, 31 whites, 19 colored, 46 males, 4 females, total 50. No punishment.

*Remarks.*—We will make an effort to have Bibles placed in the prison and will endeavor to have religious services for them.

W. F. CRAIG, *Chmn.*,
B. L. ASHWORTH, M. D.,
M. M. SISK,
MISS ALICE D. PRATT,
MISS RENA C. NEAL.

Received September 29, 1903.

---

## MACON.

The prison is of brick and iron. Fire-proof. No fire protection. 30x39 feet, 2 stories; 2 rooms and 3 cells 6x8 feet; rooms 14x14 feet. Ventilated by windows. Heated by stoves. No suffering from cold. Ample bedding. Sufficient food and fresh water. Cleansed by soap and water. Sewerage. No vermin. No religious services. No prisoners now confined.

REV. J. A. DEAL,
W. H. HIGGINS,
J. G. SILER.

Received May 15, 1903.

SECOND REPORT.

The prison is as heretofore reported. Sufficient amount of food and bedding. Pillows, straw mattress, 1 double blanket and 2 quilts. As much food as they want, with coffee. Prisoners are required to bathe. None now confined. Number in six months, 5 whites, 3 colored—7 males and 1 female—total 8. General impression favorable.

*Remarks.*—Sewerage needs attention.

REV. J. A. DEAL,
DR. F. L. SILER,
W. H. HIGGINS,
MRS. L. M. RANKIN,
MRS. J. C. WRIGHT.

---

## MARTIN.

The prison is of brick, 20x30 feet, 2 stories; 4 cells on the lower floor, 2 rooms upstairs. Ventilated by windows. Heated by coal stoves. No suffering from cold. Bedding as needed. Water three times a day. Food not limited. Coffee in winter. Cleansed by scouring and liming. Sewerage. No vermin. No religious services. No record kept of prisoners. General impression favorable.

W. H. HARRELL, M. D.

Received April 6, 1903.

SECOND REPORT.

The prison is unchanged. No punishment. No record kept. General impression favorable.

W. H. HARRELL, M. D.

Received September 23, 1903.

---

## MECKLENBURG.

The prison is built of brick and steel. Fire-proof. Water-works. Building is 35x32 feet, 3 stories; 20 cells, 8x10 feet; 3 corridors; 1 to 4 placed in the same cell. Well heated and ventilated. Each prisoner is allowed 4 blankets. Well fed. Access to water at all times. Cleansed frequently. Bath-tubs. Sewerage. Disinfectants used. Regular religious services. Now confined, 31 colored males, 4 colored females, 4 white males, total 39. Number confined in six months, 275. General impression favorable.

JOHN MCDOWELL,
M. A. ALEXANDER.

Received May 2, 1903.

## MITCHELL.

The prison is of brick. Fire-proof. Creek near. The building is 40x40 feet, 3 stories; 4 cells, 16x16 feet; 2 or 3 in each at times. Windows barred; sash may be raised. Stoves. No suffering in cold weather. Bed for each. Males and females on the same floor, but different cells. Water when called for. Amount of food allowed by law. Pipes in the jail. Excreta removed. Free of vermin. Now confined, 2 white males. No religious services. General impression favorable.

SAMUEL D. PETERSON.

Received August 18, 1903.

### SECOND REPORT.

The prison is unchanged. Now confined, 3 males. No punishment. General impression favorable.

SAMUEL D. PETERSON.

Received September 19, 1903.

---

## MONTGOMERY.

The prison is built of wood. Not fire-proof. 36x50 feet, 2 stories; cells 8x8 feet; 2 or 3 in a cell. Wood stoves. Sufficient bedding. Water at all times. Plenty of food, coffee and tea. Prisoners are not required to wash. Excreta removed. Free of vermin. Occasional religious services. One white male, murder, just tried. None now confined. Impression very favorable.

*Remarks.*—The jail is well kept and inmates kindly treated.

A. F. THOMPSON, M. D.

Received May 9, 1903.

### SECOND REPORT.

The prison is as heretofore reported. Now confined, 1 colored male, 1 colored female. Number in six months, 5 white males, 3 colored males, total 8, 6 of these charged with murder. General impression favorable.

R. T. POOLE,
A. F. THOMPSON, M. D.

Received October 3, 1903.

---

## NASH.

The jail is built of brick with wooden stockade. Said to be fire-proof, but the second floor is wood. A well and force-pump. The building is 22x32 feet, 2 stories; 5 cells, 7½x9½ feet lower floor, and 8x9½ upper tier. Windows barred; glass in sashes. Coal stoves. Sufficient bedding. Mattress and two pairs of double blankets to two prisoners. Water three times a day. Food twice a day; meat, peas and bread. It is frequently scoured and white-washed. Bath-tubs and soap. Prisoners are required to bathe and change clothes twice a month. Sewer-

age. Vermin sometimes, but steps always taken to get rid of them. Now confined, 4 colored males. No record kept except to put down the name of each prisoner as received. Died in six months, 3. Management good.

J. B. BODDIE.

Received March 31, 1904.

---

## NEW HANOVER.

The county prison is built of brick, and is fire-proof. Fire department near. It is 30x78 feet, with little 3-foot wing on either side. Two stories; 10 cells. Cells 10x12 feet, holding 7 to 10 colored and less in white cells. Windows barred. Ventilators under the roof. Coal heaters. Very comfortable; sometimes too hot. One blanket to a prisoner except in very cold weather. Water at all times. Plenty of bread and meat once a day. No warm drink. Disinfectants. Some vermin in colored cells. Sewerage. Put in irons when unruly, occasionally. Religious services tried but not appreciated. Now in charge, 28 colored males, 4 colored females, 6 white males, total 38. Number in six months, 46 whites, 241 colored, total 287. W. C. T. U. furnishes Bibles and reading matter. Many arrests for carrying concealed weapons.

*Remarks.*—Very favorable as to management, considering the class of prisoners. No complaint is made of the food, but we would recommend that the prisoners have coffee once a day and flour bread and vegetables for a change.

R. M. WESCOTT,
A. G. HANKINS.

Received May 8, 1903.

---

## NORTHAMPTON.

The county prison is of brick and steel. Fire-proof. It is 30x90 feet, 2 stories; cells 8x10 feet. Windows barred. Heated by stoves. No suffering from cold. Sufficient bedding. Drinking water at hand. Sufficient amount of food. Jail cleansed. Tank and tub; prisoners are required to wash. Sewerage. Free of vermin. No religious services. Now confined, 2 white males, 1 colored male, total 3. Management good.

J. S. GRANT.

Received May 18, 1903.

---

## ONSLOW.

The county prison is of wood. Not fire-proof and without fire protection. 20x40 feet, 2 stories; 2 rooms and 3 cells, 4½x7 feet; rooms 8x8; 2 prisoners in each. Ventilated by windows. Warmed by wood heaters. No suffering from cold. Four blankets and mattress to each prisoner.

Cool water three times daily. Food from jailer's table. Cleansed by scrubbing and scalding. Free of vermin. No religious services. Now confined, 1 colored male. Number confined in six months, 1 white male, 7 colored males, total 8. Management good. Stockade around the jail.

*Remarks.*—Water-works and new sewerage will soon be added.

G. H. SIMMONS.

Received June 3, 1903.

SECOND REPORT.

No change since last report. None now confined. Number in charge in six months, 4 colored males. Impression of management favorable.

G. H. SIMMONS.

Received October 3, 1903.

---

## ORANGE.

The prison is built of rock. 48x24 feet; 2 rooms on first floor, 4 cells above. Rooms 20x20 feet, cells 12x12 feet. Window sash and wire screen. Ventilation by window. Heated by furnace and flues. No suffering in cold weather. Mattresses in each cell, and 2 pairs of blankets each. Fresh water 3 times a day in summer and twice in winter. Daily allowance one pound of meat with vegetables; coffee twice a day. Excreta removed to a near-by stream. Free of vermin. No religious services. Now confined, 5 colored males.

*Remarks.*—Management fairly good. Diet substantial and varied. Rooms and cells not as cleanly as they should be.

D. C. PARRIS, M. D.,
J. W. TERRY.

Received September 9, 1903.

---

## PAMLICO.

The prison is built of brick and steel. Fire-proof. One story, 20x30 feet; 4 rooms or cells, 6x7 feet; only 3 prisoners to a cell. Glass windows and bars. Heated by stoves. Sufficient bedding. Water when needed. Sufficient amount of food, with coffee or tea. Bathing is required of prisoners. Excreta removed. Free of vermin. No punishment. Occasional religious services. We have not had a prisoner in 8 months. Management good.

Z. V. RAWLS.

Received December 12, 1903.

---

## PASQUOTANK.

The county prison is built of brick. 25x45 feet; 3 rooms, 4 iron cages. Windows barred. Fire department near. Stoves. No suffering in cold weather. Sufficient amount of bedding. Two meals daily; plenty of food. Drinking water when desired. Cleansed daily. Excreta burnt

and carried off. Free of vermin. Occasional religious services. Now confined, 1 colored male, 1 colored female. Number in six months, 32 colored males, 1 female, 2 white males, total 35. General impression good.

REV. LOUIS L. WILLIAMS.

Received June 22, 1903.

SECOND REPORT.

The prison is as heretofore reported. Confined, 10 white males, 22 colored males, 2 colored females, total 34; 1 white male; murder, manslaughter, affray, concealed weapons, larceny, etc. Bibles in prison. Management good.

REV. LOUIS L. WILLIAMS.

Received November 20, 1903.

---

## PENDER.

The prison is built of brick. 35x60 feet, 2 stories; 2 rooms and 4 cells, 4x8 feet; 1 prisoner to a cell. Windows barred. Heater. A mattress and sufficient covering. Water three times a day. Ordinary meal with coffee. Prisoners are required to bathe. Free of vermin. No religious services. Confined, none. During six months, 1 white male, 3 colored males, total 4. General impression favorable.

W. M. HAND.

Received December 17, 1903.

---

## PERQUIMANS.

The prison is of brick. Fire-proof. Building 30x40 feet; rooms 15x12 feet, cells 8x15 feet; 1 prisoner each. Ventilated by windows. Stoves. No suffering from cold. Sufficient bedding. Water once a day. Two meals, substantial food and coffee. No special means for cleansing jail; looked after every day. Washpan for bathing; do not wash unless they wish. Sewerage. Free of vermin. No religious services. No prisoners now confined. Number in six months, 1 white male, murder, 1 colored male, larceny. Management good.

T. S. MCMULLEN.

Received April 3, 1903.

---

## PERSON.

The county jail is of brick. 30x20 feet, 1 story; 3 cells and corridor; cells 6x8 feet. Fire-proof. City water. Windows are barred. Stove. Sufficient amount of covering. Drinking water as desired. Plenty of food. Baths not compulsory. Good sewerage. Free of vermin. Small drinks sometimes. No religious services. Now confined, 3 colored males. In past six months, none. General impression good.

Received April 21, 1903. HON. W. W. KITCHIN.

## PITT.

The jail is built of brick and iron. Fire-proof. City fire department near. 40x50 feet, 2 stories; 5 cells, 12x16; hold from 1 to 4. Heated by furnace in the corridor. No suffering from cold. One mattress, 1 comfort, 2 blankets for two. Drinking water twice a day. One and one-fourth pounds of bread, three-fourths pound meat daily. Prison scoured once a week. Tubs and basins supplied. Excreta removed. Free of vermin. Occasional religious services. Now confined, 8 colored males, 1 colored female. Number in six months, 1 white male, 12 colored males, total 13. Management fairly good.

H. HARDING.

Received April 3, 1903.

---

## POLK.

The county prison is built of brick. Not fire-proof. Buckets for extinguishing fires. 50x30 feet, 3 stories; cells 14x14 feet; 2 to 5 in each cell when necessary. Windows barred and shuttered. No ventilation except by window. Stoves. No suffering from cold weather. Mattresses and blankets. Drinking water when needed. Sufficient amount of food; coffee for breakfast. Jailer and family live in the jail and attend to properly cleansing it. Prisoners are required to wash. Excreta removed. No vermin. Occasional religious services. Liquors for sickness sometimes. Now confined, 2 white males, 3 colored males, total 5. Dr. Kinworthy is the physician and visits the jail once a month.

T. C. CROKER.

Received June 30, 1903.

### SECOND REPORT.

The prison is as heretofore reported. Windows closed by shutters and glass sashes. Now confined, 1 white male, 1 colored male, total 2. Number in six months, 3 white males, murder, 1 colored male, murder, 1 larceny, total 5.

*Remarks.*—Improvements are needed, but the prison compares favorably with those of larger and more wealthy counties.

T. C. CROKER.

Received November 15, 1903.

---

## RICHMOND.

The prison is of brick with slate roof. Fire-proof. Rubber hose and pump provided. 40x40 feet, 2 stories; 4 cells. Ventilation by windows. Heated by furnace in the basement. No suffering from cold. Fresh water whenever wanted. Sewerage. Cleansed by scouring and disinfectants. No vermin. Occasional religious services. Reading matter

provided by the King's Daughters. Now confined, 1 white male, 3 colored males, total 4. General impression favorable.

W. R. COPPEDGE.

Received April 22, 1903.

SECOND REPORT.

The prison is as heretofore reported. No warm drink. Number now confined, 2 white males, 4 colored males, 1 female, total 7; 1 murder, 3 larceny, 3 assault and battery. Number confined in six months, assault and battery 44, larceny 8, insane 3, total 55. Management favorable.

W. R. COPPEDGE.

---

## ROBESON.

The contract for a modern jail building has been made. The new jail will be built of brick, 35x60 feet, 2 stories, fire-proof, steam-heated, water-works, etc. Cost between $15,000 to $20,000. This will be erected at once.

JOHN T. BIGGS.

Received December 30, 1903.

---

## ROCKINGHAM.

The county prison is of brick. 36x46 feet, 2 stories; 6 cells. Hospital room full size of house; cells 6x8x7 feet. Ventilated by windows. Heated by furnace. No suffering from cold except in extreme weather. Legal allowance of food. Cleansed by whitewashing, water, etc. Sewerage. Free of vermin. Now confined, 5 white males, 1 white female, 7 colored males. No record kept of inmates. Management good.

*Remarks.*—We have a new keeper, who seems to be a good man.

D. LAWSON WITHERS.

Received April 6, 1903.

SECOND REPORT.

The prison is unchanged since last report. Now confined, 10—5 white males, 1 white female, 3 colored males, 1 colored female. One prisoner who is on the public roads whipped for unruly conduct. Impression of management favorable.

D. LAWSON WITHERS.

Received October 6, 1903.

---

## ROWAN.

SECOND REPORT.

The prison is of brick and wood. Not fire-proof. Fire department and water-works. Building is 40x60 feet, 3 stories; 6 cells; 2 are 16x16 feet and 1 8x14. Ventilation by windows. Furnace. No suffering

in cold weather. Sufficient amount of bedding. City water accessible. Enough food with coffee. Floors are scoured and swept. Tubs for bathing and water-closets in each cell. No punishment. Occasional religious services. Now confined, 4 white males, 2 colored males, 3 colored females, total 9. General impression of the management is favorable.

REV. F. P. MURDOCH.

Received September 30, 1903.

---

## RUTHERFORD.

The county prison is of brick. 30x40 feet, 2 stories; 6 cells, 6x8 feet. Barred windows. Ventilated by windows. Coal stoves. Sufficient bedding. Drinking water several times daily. Plain food. Use pump, disinfectants, soap and water for cleansing jail. Sewerage, but poor. Free of vermin. No religious services. Now confined, 4 white males, 2 colored males. General impression fair.

W. A. THOMPSON, M. D.,
T. B. TWITTY, M. D.,
E. B. HARRIS, M. D.

Received May 14, 1903.

SECOND REPORT.

The prison is as previously reported. Now confined, 9 males, 2 females, total 11. General impression favorable.

Received September 20, 1903.

---

## SAMPSON.

The prison is of brick. 20x36 feet, 1 story; 2 steel cells in large room, 2 in front room 20x16; cells 2x8; back rooms 20x20. Ventilated by windows. Heated by furnace. Hammocks provided. Ample covering. Abundant food; coffee and soup. Water three times a day. Sewerage. Hot water to wash the jail. Free of vermin. No religious services. Now confined, 1 white male. Number in six months, 9 whites, 15 colored, total 24. General impression favorable.

R. E. LEE, M. D.

Received April 7, 1903.

SECOND REPORT.

The prison is unchanged. Now confined, 4 white males, 4 colored males, total 8. Number confined in six months, 13 whites, 8 colored, total 21. Management favorable.

R. M. MANN.

Received October 3, 1903.

## SCOTLAND.

The county prison is new. Now confined, 3 colored, 2 white, total 5. Number in charge in six months, 51 colored males, 5 colored females, 9 white males, total 65.

*Remarks.*—Our jail, and in fact everything, is as neat as a pin. All prisoners have books and literature furnished them. I hear no complaint, but much praise.

L. P. GIBSON.

Received May 15, 1903.

---

## STANLY.

The prison is of brick. Fire-proof. Force pumps. Comparatively new. Heated by stoves. No suffering from cold. Sufficient amount of food and bedding. Fresh water as needed. Coffee. Washpans for bathing. Sewerage. Free of vermin. No religious services. One prisoner awaiting trial; 6 recently confined.

R. E. AUSTIN.

Received May 2, 1903.

### SECOND REPORT.

The prison is unchanged. None now confined. Number in six months, 3. Management good. Our negro population is small and for that reason the prison is seldom crowded.

R. E. AUSTIN.

Received October 2, 1903.

---

## STOKES.

The prison is wood and iron. It is not fire-proof. 24x36 feet, 2 stories; 4 cells, 12x14 feet. Windows barred. Stoves. Sufficient bedding. Water three times a day. Lime used in cleansing the jail. Excreta removed. Now confined, 2 white males. Number in charge during six months, 14 white males, 1 female, 1 insane, 1 murder, etc., 5 colored males; U. S. prisoners, 2 white and 2 colored males, total 26. Management favorable.

*Remarks.*—The building is very old and dilapidated. We will have a new jail built very soon.

MRS. R. H. R. BLAIR.

Received December 19, 1903.

---

## SURRY.

The county prison is of brick. 40x60 feet. Not fire-proof. Three stories; 2 cells; rooms 10x10 feet; 2 steel cells 8x10. Windows barred. Stoves. No suffering in cold weather. Sufficient amount of bedding. Drinking water as needed. Sufficient amount of food; coffee for breakfast. Scoured. Free of vermin. Tubs; prisoners are required to wash.

Excreta removed 250 yards by pipe. Visited by the Friends for religious services. Now confined, 1 white male, 1 white female, 2 colored females, total 4, retailing and larceny. General impression favorable.

JOHN R. WOLTZ, M. D.

Received June 8, 1903.

SECOND REPORT.

The prison is as heretofore reported. Now confined, 4 white males, 2 colored males, total 6. A white man chained for disobedience and assault upon the jailer. Confined in six months, 15 white males, 1 white female, 9 colored males, 2 colored females, total 27. Most of these small offenses; 1 insane. Management good.

JOHN R. WOLTZ, M. D.

Received October 7, 1903.

---

## SWAIN.

The prison is built of wood. Water-works. Building 36x44 feet, 2 stories; steel cage and corridor. Windows barred. Heated by stoves. Sufficient amount of bedding and food. Water. Jail is kept clean. Means for bathing in the cells. Sewerage. No vermin. Occasional religious services. Now confined, 5 colored males. Number in six months, 3. Prisoners are kept and worked in a humane manner in the open air and attended by a good physician.

WILLIAM M. TAYLOR.

Received August 18, 1903.

SECOND REPORT.

The prison is as heretofore reported.

WILLIAM M. TAYLOR.

Received November 2, 1903.

---

## TRANSYLVANIA.

The county prison is stone. Not fire-proof. Water-works. 24x40 feet, 2 stories; 4 rooms 12x12 feet. Fireplaces in 2 rooms only. No ventilation except by windows. Sufficient bedding. Water several times a day. Plenty of food—one pound of meat and one pound of bread and coffee. Cleansed by scrubbing and lime. Town fire company near. No bathing arrangements. Excreta removed in buckets. Occasional religious services. Now confined, 5. Number in six months, 12. Management favorable.

Received April 20, 1903.

## TYRRELL.

The prison is a wooden building. 25x35 feet, 1 story; 5 rooms 11x11 feet. Bars and shutters. Heated by stoves. No suffering from cold. Sufficient amount of bedding. Seldom have prisoners. Drinking water as needed. Ample supply of food. Excreta removed and buried. Jail cleansed by scrubbing. No provision for bathing. Free of vermin. No religious services. No prisoners. Management good.

*Remarks.*—When we have any prisoners they are of that class that they fare better than at their homes.

JOE A. SPRUILL.

Received March 27, 1903.

### SECOND REPORT.

The prison is as previously reported. Seldom have any prisoners.

JOE A. SPRUILL.

---

## UNION.

The prison is built of brick, covered with slate and has steel cells. Fire-proof. City water-works. It is 2 stories high and has 14 cells and 4 rooms. One in each cell. Ventilated by windows. Warmed by a first-class heater. Sufficient amount of bedding. Three good meals with coffee. Scoured and aired. Prisoners are required to bathe. Excreta removed in covered vessels. Free of vermin. Occasional religious services. One or two confined for small offenses. General impression favorable.

J. M. BLAIR, M. D.

Received November 20, 1903.

---

## VANCE.

The prison is built of brick and steel. Fire-proof. City water-works. 25x50 feet, 2 stories; 10 cells; from 1 to 6 in a cell. Windows barred. Stoves. No suffering from cold. Two double blankets and a hammock to each. Water three times a day. Good food twice daily; coffee. Sewerage. Whitewashed. Required to bathe once a week. Free of vermin. Occasional religious services. Now confined, 2 white, 2 black males, 2 black females, total 8. One religious weekly paper. General impression favorable.

F. R. HARRIS.

Received July 30, 1903.

---

## WAKE.

The jail is built of brick. 21x41 feet, 2 stories; 8 cells; 2 rooms for women, 14x15 feet, in each of which there are two cells 5½x6 feet. Windows barred. Heated by stoves. Some suffering in cold weather. Two

light blankets apiece. City water-works. Meat and bread, one vegetable. Flour bread and molasses twice a week. No warm drink. Two meals a day. Sewerage. Not free of vermin. Lime and disinfectants used. Religious services by the W. C. T. U. Now confined, 1 white male, 4 colored males. Number confined in six months, 61 white males, 1 white female, 102 colored males, 17 colored females, total 181. The prison is often crowded just before court. Management fair.

*Remarks.*—The prison is now being cleaned.

I. C. BLAIR.

Received July 31, 1903.

---

## WARREN.

The county prison is of stone. 45x35 feet, 2 stories; 4 rooms; 3 steel cells. Water supply from a tank in the top of the jail. Water is always at hand for the prisoners. Heated by stoves. Sufficient amount of bedding. Free of vermin. No religious services. Now confined, 1 colored male, murder. Number in charge in six months, 2 white, 11 colored, total 13; one of these was insane.

*Remarks.*—The condition of the jail is not as good as it should be. The bedding is not clean, and the odor of the cell in which the only prisoner is confined is bad. We would recommend that the interior of the jail be scraped before whitewashed.

H. B. HUNTER,
P. H. ALLEN,
H. J. WHITE.

Received April 2, 1903.

SECOND REPORT.

The prison is as heretofore reported. Now confined, 10 colored males, 1 colored female, 3 white males, 1 white female, total 15. Number in charge during six months, 15. General management good. Prison is in good condition and prisoners well cared for.

H. B. HUNTER,
P. H. ALLEN.

Received October 2, 1903.

---

## WASHINGTON.

The county prison is built of brick. 18x36 feet, 2 stories, with 4 rooms and 4 cells. Heated by stoves. The jailer carries water with the meals. Sufficient amount of ordinary food. Jail cleansed. Required to bathe. Religious services when requested. Now confined, 1 white female. Number in charge in six months, 4. General impression favorable.

COL. W. F. BEASLEY.

Received June 3, 1903.

SECOND REPORT.

The prison is as heretofore reported. None now confined. Four in six months; 1 for murder, 3 for larceny. The jail is kept in good condition and the prisoners are well fed.

COL. WILLIAM F. BEASLEY,
W. F. AUSBEN.

Received November 17, 1903.

---

## WATAUGA.

The prison is of brick. 30x40 feet, 2 stories; 3 cells, 8x12. Ventilated by windows. Heated by stove. No suffering from cold. Sufficient amount of bedding. Drinking water as often as desired. Plenty of food; coffee. Tub. Required to wash. Sewerage. Free of vermin. Intoxicating liquors allowed if prisoners will buy them. Now confined, 5 white males, 2 colored females, total 7. General impression favorable.

*Remarks.*—The jailer is a good man and the prisoners are well cared for.

J. W. JONES, M. D.

Received April 6, 1903.

---

## WAYNE.

The county prison is built of brick. Fire-proof. City water-works and fire department. Building is 38x30 feet, 2 stories; 8 rooms; cells 8x7 feet; average number in cells, 4. Ventilated by windows and over the doors. Hot-air furnace. No suffering from cold. Mattress and pair of blankets for each prisoner; more if needed. Water as often as required. The jail is thoroughly scoured bi-monthly; disinfectants freely used. Tubs and basins. They are required to bathe every Saturday. Sewerage. Comparatively free of vermin. No religious services. Now confined, 22 colored, 5 white.

*Remarks.*—There is a decided improvement since the last report. While the convicts who are lodged there are still overcrowded, the other prisoners are not at present. A large addition is being made to the jail which will double its capacity.

REV. F. W. FARRIS,
W. L. LEE.

Received May 21, 1903.

---

## WILKES.

The jail is built of brick. It is not fire-proof. There is a reservoir in the second story with hose attached. The building is 44x36 feet. It is two stories high, four rooms, two steel cells, the latter 10x12 feet. Ventilated by windows. Heaters. No suffering in cold weather. Suffi-

cient amount of food and coffee. Swept and cleansed. Tubs for bathing. Prisoners are required to wash. Sewerage. Free of vermin. No punishment has been inflicted. Now confined, 5 white males, 1 colored male, total 6. Number during six months, 36—3 colored males, 5 white females, 28 white males—6 of these Federal prisoners. General impression favorable.

*Remarks.*—Steel cells and water-works have recently been placed in the jail. The building needs repairs.

C. F. BLEVINS.

Received March 14, 1904.

---

## WILSON.

The prison is of brick, 40x40 feet; 5 cells, 6x8 feet; 2 corridors. None confined in cells. No ventilation except by windows. Heated by stoves. No suffering in cold weather. Sufficient bedding. Water at all times. Sufficient amount of food. Water and disinfectants used for cleansing the jail. Tubs; prisoners are required to bathe. Sewerage. Free of vermin. Occasional religious services. Now confined, 7 colored males, 1 colored female, 2 white males, total 10. Number in six months, 24 white males, 128 colored males, 13 colored females, total 141. General impression favorable.

J. B. STICKNEY.

Received April 20, 1903.

---

## YADKIN.

The county prison is brick, 30x40 feet, 1 story; 4 cells, 6x6 feet; 4 to each cell. Ventilated by windows. Stoves. No suffering from cold. Sufficient bedding for each. Drinking water three times a day. Enough food and coffee. No provisions for bathing. Prisoners are required to wash. Sewerage. Cleansed with lime. Free of vermin. No religious services. None now confined. Number in six months, 2 white males, 1 colored male. General impression good.

R. C. PURYEAR.

Received July 17, 1903.

SECOND REPORT.

The prison is as heretofore reported. Now in charge, 3 white males. General impression favorable. Prisoners are worked on the public roads of Randolph county.

MISS JULIA P. HOLT,
R. C. PURYEAR.

Received December 11, 1903.

YANCEY.

The prison is built of brick and wood. It is 30x40 feet, 3 stories high. Two rooms 16x20 feet, three rooms 14x14 feet. Windows barred. Fireplace and stoves. Prisoners suffer in cold weather; very little bedding. Sufficient amount of food and fresh water. Lime used for cleansing the jail. Excreta removed. No means for bathing. It is not free of vermin. Now confined, 2 colored males, 2 white females. General impression unfavorable.

Received December 20, 1903.

## VISITORS' REPORTS SUPPLEMENTED IN OUTDOOR RELIEF TABLE BY COMMISSIONERS' REPORTS.

| Counties. | In the Home at Time of Report. | | | | | | | Average Weekly per Capita. | Amount per Annum. | Outdoor Relief. | | | Commissioners' Reports Supplementary—Total Amount for Counties. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Insane. | Epileptic, Idiotic, Imbecile. | Children. | Whites. | Blacks. | Number at Time of Report. | Number During Six Months. | | | Number. | Monthly per Capita. | Amount per Annum. | |
| Alamance | | | 4 | 20 | 9 | 29 | 30 | $ 1.12½ | $ 1,755.00 | 70 | $ 1.55 | $ 1,302.00 | $ 3,057.00 |
| Alexander | 1 | | 1 | 9 | 0 | 9 | 11 | 1.15 | 657.80 | 23 | 1.30 | 358.80 | 1,016.60 |
| Alleghany | | 1 | 1 | 3 | 0 | 9 | 3 | 1.05 | 163.80 | 6 | 2.00 | 168.00 | 331.80 |
| Anson | 4 | 2 | 1 | 18 | 14 | 32 | 36 | .62½ | 1,170.00 | 21 | 1.21 | 304.92 | 1,474.92 |
| Ashe | | | 0 | 16 | 1 | 17 | 22 | .77 | 858.88 | | None | | 858.88 |
| Beaufort | | | 0 | | | 15 | 17 | 1.40 | 1,237.60 | 83 | 2.00 | 1,992.00 | 3,229.60 |
| Bertie | 2 | | 0 | | | 16 | 18 | 1.25 | 1,229.00 | 33 | 1.33⅓ | 528.00 | 1,757.00 |
| Bladen | | | 0 | 2 | 1 | 3 | 4 | .60 | 124.80 | 65 | 1.50 | 1,170.00 | 1,294.80 |
| Brunswick* | | | | | | | | | | 37 | 2.00 | 900.00 | 900.00 |
| Buncombe | 2 | 1 | 3 | 36 | 5 | 41 | 45 | .62½ | 1,462.50 | 175 | 2.00 | 4,200.00 | 5,662.50 |
| Burke | 2 | | 2 | 17 | 4 | 21 | 24 | 1.25 | 1,644.00 | 21 | 2.00 | 504.00 | 2,148.00 |
| Cabarrus | 6 | | 0 | | | 31 | 38 | 1.25 | 2,470.00 | 40 | 1.25 | 600.00 | 3,070.00 |
| Caldwell | | | 0 | | 2 | 2 | 2 | 1.25 | 137.00 | 48 | 1.70 | 979.20 | 1,116.20 |
| Camden | | | 0 | 2 | 1 | 3 | 3 | 1.00 | 156.00 | 6 | 2.00 | 168.00 | 324.00 |
| Carteret | | No Home. | | | | | | | | 40 | 1.75 | 840.00 | 840.00 |
| Caswell | 0 | | 1 | | | 22 | 24 | 1.00 | 1,248.00 | | Some | | 1,248.00 |

VISITORS' REPORTS—CONTINUED.

| Counties. | In the Home at Time of Report. | | | | | | | Average Weekly per Capita. | Amount per Annum. | Outdoor Relief. | | | Commissioners' Reports Supplementary—Total Amount for Counties. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Insane. | Epileptic, Idiotic, Imbecile. | Children. | Whites. | Blacks. | Number at Time of Report. | Number During Six Months. | | | Number. | Monthly per Capita. | Amount per Annum. | |
| Catawba | 1 | 2 | 0 | 11 | 4 | 15 | 15 | $ 1.00 | $ 780.00 | 55 | $ 1.15 | $ 759.00 | $ 1,539.00 |
| Chatham | ------ | 4 | 3 | 28 | 13 | 41 | 49 | 1.25 | 3,356.50 | 100 | 1.25 | 1,500.00 | 4,856.50 |
| Cherokee | ------ | ------ | 1 | 5 | ------ | 5 | 5 | 1.50 | 390.00 | 5 | 3.00 | 180.00 | 570.00 |
| Chowan | ------ | 2 | 0 | ------ | ------ | 4 | 8 | 1.00 | 416.00 | 12 | 1.83⅓ | 264.00 | 680.00 |
| Clay | ------ | ----- | 0 | 4 | ------ | 4 | 4 | 1.25 | 274.00 | 4 | 5.00 | 240.00 | 514.00 |
| Cleveland | ------ | ------ | 0 | ------ | ------ | 23 | 23 | 87½ | 1,046.50 | 64 | 1.87 | 1,436.16 | 2,482.66 |
| Columbus | ------ | ------ | 0 | ------ | ------ | 7 | 9 | 2.00 | 936.00 | 50 | 2.50 | 1,500.00 | 2,436.00 |
| Craven | ------ | 1 | 1 | 2 | 20 | 22 | 22 | 1.00 | 1,144.00 | 100 | 1.50 | 1,800.00 | 2,944.00 |
| Cumberland | ------ | ------ | 1 | 7 | 3 | 10 | 13 | .90 | 608.40 | 122 | 1.50 | 2,196.00 | 2,804.40 |
| Currituck | ------ | No H | ome. | ------ | ------ | -------- | -------- | ---------- | ---------- | ---------- | Some | ---------- | ---------- |
| Dare | ------ | 1 | 0 | ------ | 1 | 1 | 1 | .75 | 39.00 | ---------- | None | ---------- | 39.00 |
| Davidson | ------ | 4 | 1 | ------ | ------ | 26 | 29 | .87½ | 1,319.50 | 58 | 2.00 | 1,392.00 | 2,711.50 |
| Davie | 1 | ------ | 2 | 3 | 3 | 6 | 10 | .75 | 390.00 | 45 | 1.00 | 544.95 | 934.95 |
| Duplin | ------ | ------ | 2 | 8 | ------ | 8 | 8 | .75 | 312.00 | 86 | 1.38 | 1,424.16 | 1,736.16 |
| Durham | 5 | ------ | 1 | 11 | 10 | 21 | 32 | 2.00 | 3,328.00 | 91 | 1.77½ | 3,553.55 | 6,881.55 |
| Edgecombe | 4 | ------ | 0 | ------ | ------ | 32 | 34 | .72 | 1,272.96 | 150 | 2.00 | 864.00 | 2,136.96 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Forsyth | 1 | 1 | 0 | 18 | 7 | 25 | 26 | 2.00 | 2,704.00 | None | | | 2,704.00 |
| Franklin | 3 | | 1 | 11 | 14 | 25 | 25 | 1.25 | 1,712.50 | 76 | 1.50 | 1,368.00 | 3,080.50 |
| Gaston | 1 | | 0 | 10 | 5 | 15 | 20 | 1.00 | 1,040.00 | 60 | 2.00 | 1,680.00 | 2,720.00 |
| Gates | 1 | | 0 | 7 | 3 | 10 | 12 | .85 | 530.40 | 3 | 2.00 | 72.00 | 602.40 |
| Graham | | No Home. | | | | | | | | | | | |
| Granville | | | | | | | | | | | | | |
| Greene | 4 | | 0 | | | 10 | 11 | 1.50 | 858.00 | 63 | 1.50 | 1,134.00 | 1,992.00 |
| Guilford | | 2 | 1 | | | 34 | 40 | 1.03 | 2,136.00 | | None | | 2,136.00 |
| Halifax | | | | | | | | | | 101 | 1.84⅓ | 2,235.00 | 2,235.00 |
| Harnett | | 1 | | | | 1 | | 2.10 | 109.20 | 56 | 2.00 | 1,344.00 | 1,453 20 |
| Haywood | | 2 | 5 | | | 18 | 18 | | | 40 | Some | | |
| Henderson | 1 | | 0 | | | 10 | 11 | 1.62½ | 929.50 | 23 | 2.00 | 552.00 | 1,481.50 |
| Hertford | | | 0 | | | | | | | 17 | 2.00 | 408.00 | 408.00 |
| Hyde | | | 0 | 3 | 3 | 6 | 8 | 1.50 | 624.00 | 32 | 2.00 | 768.00 | 1,392.00 |
| Iredell | 1 | | 0 | 13 | 11 | 24 | 34 | .75 | 1,326.00 | 75 | 1.00 | 900.00 | 2,226.00 |
| Jackson | 0 | 0 | 0 | | | | | | | 7 | 3.28 | 275.52 | 275.52 |
| Johnston | 0 | | | | | | | | | 100 | 1.25 | 1,500.00 | 1,500.00 |
| Jones | | 1 | | | | 2 | 2 | 1.50 | 144.00 | 15 | 3.00 | 540.00 | 684.00 |
| Lenoir | | No Home. | | | | | | | | 100 | 2.00 | 2,400.00 | 2,400.00 |
| Lincoln | | | 2 | | | 18 | 22 | .87½ | 1,001.00 | 44 | 2.00 | 1,056.00 | 2,057.00 |
| McDowell | | 2 | 1 | 8 | 2 | 10 | 10 | .93½ | 486.20 | 14 | 1.29 | 216.72 | 702.92 |
| Macon | 1 | | 0 | 3 | | 3 | 3 | 1.20 | 187.20 | 12 | 5.50 | 792.00 | 979.20 |
| Madison | 3 | | 3 | 23 | | 23 | 24 | 1.00 | 1,248.00 | 7 | 2.00 | 168.00 | 1,416.00 |

VISITORS' REPORTS—CONTINUED.

| Counties. | In the Home at Time of Report. | | | | | | | Average Weekly per Capita. | Amount per Annum. | Outdoor Relief. | | | Commissioners' Reports Supplementary—Total Amount for Counties. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Insane. | Epileptic, Idiotic, Imbecile. | Children. | Whites. | Blacks. | Number at Time of Report. | Number During Six Months. | | | Number. | Monthly per Capita. | Amount per Annum. | |
| Martin | ------ | 2 | ------ | 5 | 5 | 10 | 10 | $ 1.50 | $ 780.00 | 25 | $ 3.00 | $ 900.00 | $ 1,680.00 |
| Mecklenburg | ------ | ------ | 1 | 24 | 24 | 48 | 67 | 1.00 | 3,484.00 | ---------- | None | ---------- | 3,484.00 |
| Mitchell | ------ | ------ | ------ | ------ | ------ | 3 | 4 | 1.50 | 312.00 | 7 | ---------- | ---------- | 312.00 |
| Montgomery | 1 | ------ | 3 | ------ | ------ | 20 | 21 | 1.00 | 1,092.00 | 24 | 2.25 | 648.00 | 1,740.00 |
| Moore | ------ | ------ | 0 | ------ | ------ | ---------- | ---------- | ---------- | ---------- | 55 | 2.00 | 1,320.00 | 1,320.00 |
| Nash | ------ | ------ | 6 | ------ | ------ | 33 | ---------- | ---------- | ---------- | 46 | 1.33⅓ | 736.00 | 736.00 |
| New Hanover | 7 | 7 | 1 | ------ | ------ | 27 | 29 | 1.50 | 2,262.00 | 204 | 1.95 | 4,773.60 | 7,035.60 |
| Northampton | ------ | 1 | 1 | 10 | 16 | 26 | 37 | 1.00 | 1,924.00 | 40 | 2.00 | 960.00 | 2,884.00 |
| Onslow | 0 | ------ | 0 | ------ | ------ | 3 | 4 | 1.25 | 274.00 | 45 | 2.78 | 1,500.00 | 1,774.00 |
| Orange | 1 | 4 | ------ | ------ | ------ | 24 | 27 | 1.50 | 2,106.00 | 12 | 1.50 | 192.00 | 2,298.00 |
| Pamlico | ------ | ------ | 0 | ------ | ------ | 6 | 9 | 2.00 | 936.00 | 21 | 3.00 | 756.00 | 1,692.00 |
| Pasquotank | ------ | 1 | 1 | ------ | ------ | 30 | 52 | 1.50 | 4,156.00 | 36 | 1.75 | 756.00 | 4,912.00 |
| Pender | ------ | ------ | 0 | ------ | ------ | 1 | 2 | 1.50 | 156.00 | 35 | 2.00 | 840.00 | 996.00 |
| Perquimans | ------ | ------ | ------ | ------ | ------ | 12 | 15 | 1.00 | 780.00 | 35 | 2.00 | 840.00 | 1,620.00 |
| Person | ------ | 1 | 3 | ------ | ------ | 18 | 20 | 1.25 | 1,370.00 | 75 | 1.50 | 1,350.00 | 2,720.00 |
| Pitt | ------ | ------ | ------ | 15 | 17 | 22 | 24 | 1.20 | 1,497.60 | 62 | 2.00 | 1,488.00 | 2,985.60 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Polk | | No H | ome. | | | | | | | 12 | | 504.00 | 504.00 |
| Randolph | | 4 | 2 | | | 22 | 28 | 1.00 | 1,000.00 | | None. | | 1,000.00 |
| Richmond | | 1 | 0 | | | 23 | 25 | 1.50 | 1,950.00 | 115 | 1.00 | 1,380.00 | 3,330.00 |
| Robeson | 2 | | | | | 13 | 13 | | | 104 | 3.50 | 1,946.28 | 1,946.28 |
| Rockingham | 2 | | 0 | | | 36 | 38 | .62½ | 1,235.00 | 30 | 2.00 | 720.00 | 1,955.00 |
| Rowan | 1 | | 3 | | | 14 | 28 | 1.00 | 1,456.00 | 47 | 1.00 | 564.00 | 2,020.00 |
| Rutherford | | | 4 | 20 | 3 | 23 | 29 | 1.00 | 1,580.00 | 5 | 1.50 | 90.00 | 1,670.00 |
| Sampson | | 5 | 0 | 13 | 7 | 20 | 20 | .62½ | 650.00 | 4 | 2.50 | 120.00 | 770.00 |
| Scotland | Not | compl | eted. | | | | | | | 51 | 2.00 | 1,224.00 | 1,224.00 |
| Stanly | 0 | | 0 | | | 12 | 14 | 1.00 | 728.00 | 24 | 1.50 | 432.00 | 1,160.00 |
| Stokes | 1 | | 2 | | | 19 | 21 | 1.25 | 1,438.50 | 45 | 1.00 | 540.00 | 1,978.50 |
| Surry | | 1 | 1 | 16 | 1 | 17 | 20 | .82½ | 858.00 | 40 | 2.00 | 960.00 | 1,818.00 |
| Swain | | | 1 | | | 4 | 4 | 1.50 | 312.00 | 7 | 4.00 | 336.00 | 648.00 |
| Transylvania | | | 0 | | | 2 | 2 | 1.50 | 156.00 | 10 | 6.00 | 720.00 | 876.00 |
| Tyrrell | | 1 | 0 | | | 1 | 2 | 1.50 | 156.00 | 6 | 3.00 | 216.00 | 372.00 |
| Union | | 6 | 1 | | | 27 | 32 | 1.00 | 1,664.00 | 60 | 1.20 | 864.00 | 2,528.00 |
| Vance | | | 2 | | | 17 | 18 | 1.25 | 1,233.00 | None. | | | 1,233.00 |
| Wake | 3 | | 0 | | | 88 | 97 | 1.50 | 7,546.00 | 80 | 1.50 | 1,440.00 | 8,986.00 |
| Warren | | 1 | 1 | | | 18 | 21 | 1.25 | 1,438.00 | 59 | 5.60 | 3,964.80 | 5,402.80 |
| Washington | | 1 | 0 | | | 8 | 8 | 2.00 | 832.00 | 6 | 2.50 | 180.00 | 1,012.00 |
| Watauga | | 1 | 2 | | | 7 | 8 | 1.25 | 548.00 | 41 | 1.50 | 738.00 | 1,286.00 |
| Wayne | | | 0 | 13 | 10 | 23 | 25 | .75 | 974.00 | 125 | 2.00 | 3,000.00 | 3,974.00 |
| Wilkes | 5 | | 1 | | | 15 | 16 | .87½ | 728.00 | 90 | 1.00 | 1,080.00 | 1,808.00 |

VISITORS' REPORTS—CONTINUED.

| Counties. | In the Homes at Time of Report. | | | | | | | Average Weekly per Capita. | Amount Expended per Annum. | Outdoor Relief. | | | Commissioners' Report Supplementary—Total Expenditure for the Poor by the Counties. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Insane. | Epileptic, Idiotic, Imbecile. | Children. | Number White Inmates. | Number Black Inmates. | Total Number at Time of Report. | During Six Months. | | | Number. | Average Monthly per Capita. | Cost per Annum. | |
| Wilson | ------ | ------ | ------ | ------ | ------ | 28 | 33 | $ 1.25 | $ 1,260.50 | 100 | $ 1.50 | $ 1,800.00 | $ 3,060.50 |
| Yadkin | 1 | ------ | 2 | ------ | ------ | 32 | 34 | 1.00 | 1,768.00 | ---------- | None. | ---------- | 1,768.00 |
| Yancey | ------ | ------ | ------ | ------ | ------ | 4 | 4 | 1.35 | 280.80 | 16 | 4.00 | 768.00 | 1,048.80 |
| Total | 68 | 64 | 76 | 518 | 219 | 1,575 | 1,640 | 1.17½ | 95,884.64 | 4,153 | 2.08 | 89,724.66 | 185,609.30 |

803 color not given.

* Building.

† No report.

Naught denotes counties have reported no inmates.

Blanks denote no report from the county.

| Counties. | Insane. | | | | | | | | | | | | | | | Children in County Homes. | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Homes. | | | | | Jails. | | | | | Outside of Institutions. | | | | | | | | | |
| | | White. | | Black. | | | White. | | Black. | | | White. | | Black. | | | White. | | Black. | |
| | Number. | Male. | Female. | Male. | Female. | Number. | Male. | Female. | Male. | Female. | Number. | Male. | Female. | Male. | Female. | Number. | Male. | Female. | Male. | Female. |
| Alamance | 4 | 2 | | | 2 | 0 | | | | | 0 | | | | | 3 | 2 | 1 | | |
| Alexander | 1 | 1 | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Alleghany | 0 | | | | | 0 | | | | | 1 | | 1 | | | 1 | 1 | | | |
| Anson | 2 | | 2 | | | 0 | | | | | 0 | | | | | 4 | 1 | 1 | | 2 |
| Ashe | 7 | 3 | 4 | | | 0 | | | | | 4 | 2 | 2 | | | 2 | | | | |
| Beaufort | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Bertie | 2 | 1 | | 1 | | 0 | | | | | | | | | | 0 | | | | |
| Bladen | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Brunswick | 1 | 1 | | | | 0 | | | | | | | | | | 0 | | | | |
| Buncombe | 5 | 2 | 3 | | | 3 | 1 | 2 | | | 5 | 5 | | | | 0 | | | | |
| Burke | 3 | 1 | 2 | | | 2 | 2 | | | | | | | | | 2 | | | 1 | 1 |
| Cabarrus | 3 | 1 | 1 | 1 | | 0 | | | | | 4 | | | | | 0 | | | | |
| Caldwell | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Camden | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |

COMMISSIONERS' REPORTS, STATE CENSUS—CONTINUED.

| Counties. | Insane. | | | | | | | | | | | | | | | Children in County Homes. | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Homes. | | | | | Jails. | | | | | Outside of Institutions. | | | | | | | | | |
| | Number. | White. | | Black. | | Number. | White. | | Black. | | Number. | White. | | Black. | | Number. | White. | | Black. | |
| | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. |
| Carteret | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Caswell | | | | | | | | | | | | | | | | | | | | |
| Catawba | 2 | | 2 | | | 0 | | | | | | | | | | 1 | | | 1 | |
| Chatham | 4 | 1 | 3 | | | 0 | | | | | 39 | 10 | 13 | 9 | 7 | 3 | | | | 3 |
| Cherokee | 0 | | | | | 0 | | | | | 0 | | | | | 1 | | 1 | | |
| Chowan | 2 | | | | 2 | 0 | | | | | | | | | | 0 | | | | |
| Clay | 0 | | | | | 1 | 1 | | | | 0 | | | | | 0 | | | | |
| Cleveland | 4 idiots | | 1 | 3 | | 0 | | | | | 6 | 2 | 4 | | | 1 | | | 1 | |
| Columbus | 1 | | | | 1 | 0 | | | | | 1 | | | 1 | | 1 | 1 | | | |
| Craven | 1 | | | | 1 | 1 | | | 1 | | 0 | | | | | 0 | | | | |
| Cumberland | | | | | | | | | | | | | | | | | | | | |
| Currituck | No Home | | | | | | | | | | | | | | | | | | | |
| Dare | 0 | | | | | 0 | | | | | 3 | 2 | 1 | | | 0 | | | | |
| Davidson | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Davie | 0 | | | | | 0 | | | | | 1 | | | | | 2 | 1 | 1 | | |
| Duplin | 0 | | | | | 0 | | | | | 3 | 1 | 2 | | | 2 | 1 | 1 | | |
| Durham | 9 | | 2 | 4 | 3 | 0 | | | | | 0 | | | | | 1 | | | 1 | |
| Edgecombe | 1 | | | | 1 | 5 | | 2 | 1 | 2 | 5 | | 2 | 1 | 2 | 0 | | | | |
| Forsyth | 5 | 3 | 1 | | 1 | 0 | | | | | | | | | | | | | | |
| Franklin | 1 | | 1 | | | 1 | | 1 | | | 0 | | | | | 1 | | 1 | | |
| Gaston | | | | | | | | | | | | | | | | | | | | |
| Gates | | | | | | 0 | | | | | 3 | | | | | 0 | | | | |
| Graham | No | Home | | | | 0 | | | | | 0 | | | | | | | | | |
| Granville | | | | | | | | | | | | | | | | | | | | |
| Greene | | | | | | | | | | | | | | | | | | | | |
| Guilford | 3 | | 1 | 2 | | | | | | | 2 | | 1 | | 1 | 2 | | | 1 | 1 |
| Halifax | 6 | | | | | 3 | | | | | 2 | 1 | | 1 | | 1 | | | | 1 |
| Harnett | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Haywood | | | | | | | | | | | | | | | | | | | | |
| Henderson | | | | | | | | | | | | | | | | | | | | |
| Hertford | 3 | 2 | | 1 | | | | | | | | | | | | 2 | | | 1 | 1 |
| Hyde | 0 | | | | | 0 | | | | | 2 | 1 | 1 | | | | | | | |
| Iredell | 3 | | 3 | | | 0 | | | | | 6 | 3 | 3 | | | 3 | | 3 | | |
| Jackson | 0 | | | | | 1 | 1 | | | | 10 | 7 | 2 | | 1 | 0 | | | | |
| Johnston | 0 | | | | | 0 | | | | | 1 | 1 | | | | 0 | | | | |
| Jones | 0 | | | | | 0 | | | | | 0 | | | | | 1 | | | | 1 |
| Lenoir | No | Home | | | | 0 | | | | | 0 | | | | | 0 | | | | |

COMMISSIONERS' REPORTS, STATE CENSUS—CONTINUED.

| Counties. | Insane. | | | | | | | | | | | | | | | Children in County Homes. | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Homes. | | | | | Jails. | | | | | Outside of Institutions. | | | | | | | | | |
| | Number. | White. | | Black. | | Number. | White. | | Black. | | Number. | White. | | Black. | | Number. | White. | | Black. | |
| | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. |
| Lincoln | | | | | | | | | | | | | | | | | | | | |
| McDowell | 0 | | | | | 0 | | | | | 3 | 1 | 2 | | | 0 | | | | |
| Macon | 0 | | | | | 0 | | | | | 3 | | | | | 1 | | | | 1 |
| Madison | | | | | | | | | | | | | | | | | | | | |
| Martin | 1 | | | 1 | | 1 | 1 | | | | 7 | 2 | 2 | | 3 | 0 | | | | |
| Mecklenburg | 15 | 3 | 4 | 3 | 5 | 0 | | | | | 0 | | | | | 4 | 2 | 1 | 1 | |
| Mitchell | 0 | | | | | 0 | | | | | 7 | 4 | 3 | | | 1 | 1 | | | |
| Montgomery | 2 | | 1 | 1 | | 0 | | | | | 3 | | 1 | 1 | 1 | 5 | 2 | | 1 | 2 |
| Moore | 5 | 1 | 2 | | 2 | 0 | | | | | 0 | | | | | 0 | | | | |
| Nash | 4 | | 3 | 1 | | 0 | | | | | 0 | | | | | 8 | 2 | 3 | 1 | 2 |
| New Hanover | 5 | | | 3 | 2 | 0 | | | | | 0 | | | | | 0 | | | | |
| Northampton | 12 | | | | | 0 | | | | | 0 | | | | | 1 | | | | 1 |
| Onslow | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Orange | 1 | | 1 | | | 0 | | | | | 2 | | | | | 0 | | | | |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Pamlico | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Pasquotank | 2 | 1 | 1 | | | 0 | | | | | | | | | | 1 | | 1 | | |
| Pender | 1 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Perquimans | 7 | 3 | 2 | 1 | 1 | 0 | | | | | 1 | 1 | | | | 0 | | | | |
| Person | 4 | | | 1 | 3 | 0 | | | | | 4 | | 3 | | 1 | 2 | | 1 | | 1 |
| Pitt | | | | | | | | | | | | | | | | | | | | |
| Polk | 0 | | | | | 1 | 1 | | | | 0 | | | | | 0 | | | | |
| Randolph | 3 | | 3 | | | 0 | | | | | 2 | 2 | 1 | | | 3 | | | 2 | 1 |
| Richmond | | | | | | | | | | | | | | | | | | | | |
| Robeson | 4 | 1 | 1 | | 2 | 1 | 1 | | | | | | | | | 0 | | | | |
| Rockingham | 2 | | 2 | | | 0 | | | | | 0 | | | | | 1 | 1 | | | |
| Rowan | 1 | | 1 | | | 1 | | | 1 | | 11 | 5 | 3 | 1 | 2 | 0 | | | | |
| Rutherford | 3 | | 2 | 1 | | 0 | | | | | 0 | | | | | 5 | 2 | | | 3 |
| Sampson | 2 | | | | 2 | 0 | | | | | 2 | 1 | | 1 | | 0 | | | | |
| Scotland | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Stanly | | | | | | | | | | | | | | | | | | | | |
| Stokes | 1 | | | 1 | | 1 | 1 | | | | 7 | 7 | | | | 0 | | | | |
| Surry | 1 | | 1 | | | 0 | | | | | 20 | | | | | 2 | 1 | 1 | | |
| Swain | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |
| Transylvania | | | | | | | | | | | | | | | | | | | | |
| Tyrrell | | | | | | | | | | | | | | | | | | | | |
| Union | 1 | | 1 | | | 1 | 1 | | | | 8 | 2 | 3 | | 3 | 0 | | | | |
| Vance | 0 | | | | | 0 | | | | | 0 | | | | | 0 | | | | |

COMMISSIONERS' REPORTS, STATE CENSUS—CONTINUED.

| Counties. | Insane. | | | | | | | | | | | | | | | Children in County Homes. | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Homes. | | | | | Jails. | | | | | Outside of Institutions. | | | | | | | | | |
| | Number. | White. | | Black. | | Number. | White. | | Black. | | Number. | White. | | Black. | | Number. | White. | | Black. | |
| | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. | | Male. | Female. | Male. | Female. |
| Wake | 15 | | | | | | | | | | | | | | | 2 | | | | |
| Warren | | | | | | | | | | | | | | | | | | | | |
| Washington | 0 | | | | | 1 | 1 | | | | 1 | | 1 | | | 0 | | | | |
| Watauga | | | | | | | | | | | | | | | | | | | | |
| Wayne | 0 | | | | | 0 | | | | | 0 | | | | | 1 | 1 | | | |
| Wilkes | 6 | 1 | 5 | | | | | | | | 6 | 3 | 3 | | | | | | | |
| Wilson | 1 | 1 | | | | 0 | | | | | | | | | | 1 | | 1 | | |
| Yadkin | 1 | | 1 | | | 0 | | | | | 0 | | | | * | 4 | 1 | | | 3 |
| Yancey | 0 | | | | | 1 | | 1 | | | 0 | | | | | 1 | 1 | | | |
| Total | 173 | 35 | 56 | 26 | 28 | 25 | 11 | 6 | 3 | 2 | 180 | 60 | 56 | 15 | 21 | 77 | 21 | 17 | 11 | 24 |

* Female, white, 1; black, males, 3.

Of insane inmates of Homes, sex and color of 34 not given; outside of institutions, 28 not given; children in County Homes, 4 not given.

* Building.

† No report.

Naught denotes counties have reported no inmates.

Blanks denote no report from the county.

VISITORS' REPORTS—JAIL STATISTICS.

| Counties. | Confined at Time of Report. | | | | | | | | | | | Confined in Six Months. | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Color. | | Sex. | | Insane. | | | | Held for Murder. | | | Color. | | Sex. | |
| | | | | | | Color. | | Sex. | | | | | | | | |
| | Number. | White. | Black. | Male. | Female. | White. | Black. | Male. | Female. | | Rape. | Number. | White. | Black. | Male. | Female. |
| Alamance | 8 | 2 | 6 | 6 | 2 | ---- | ---- | ---- | ---- | -- | -- | 25 | 10 | 15 | 24 | 1 |
| Alexander | 2 | ---- | 2 | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | 8 | 6 | 2 | 7 | 1 |
| Alleghany | 1 | 1 | ---- | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | 7 | 7 | ---- | 6 | 1 |
| Anson | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Ashe | 1 | 1 | ---- | ---- | 1 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Beaufort | 12 | ---- | 12 | 12 | ---- | ---- | ---- | ---- | ---- | 1 | -- | 80 | 15 | 65 | 78 | 2 |
| Bertie | New jail. | | | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Bladen | 2 | 2 | ---- | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Buncombe | 47 | 24 | 23 | 36 | 11 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Burke | 2 | 2 | ---- | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | 27 | ---- | ---- | 21 | 6 |
| Brunswick | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Cabarrus | 7 | 4 | 3 | 7 | ---- | ---- | ---- | 1 | ---- | -- | -- | 101 | 25 | 76 | 92 | 9 |
| Caldwell | 1 | ---- | 1 | 1 | ---- | ---- | ---- | ---- | ---- | 1 | -- | 10 | 3 | 7 | 10 | ---- |
| Camden | 1 | ---- | 1 | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Carteret | 5 | 4 | 1 | 5 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Caswell | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Catawba | 2 | 1 | 1 | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | 34 | 15 | 19 | 30 | 4 |
| Chatham | 18 | 3 | 15 | 17 | 1 | ---- | ---- | ---- | ---- | -- | -- | 18 | 3 | 15 | 17 | 1 |
| Cherokee | 5 | 5 | ---- | 5 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Chowan | 1 | ---- | 1 | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | 60 | 5 | 55 | 50 | 10 |
| Clay | 1 | 1 | ---- | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Cleveland | 27 | 3 | 24 | 24 | 3 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Columbus | 2 | 1 | 1 | 1 | 1 | ---- | ---- | ---- | ---- | -- | -- | 45 | 31 | 14 | 40 | 5 |
| Craven | 12 | ---- | 12 | 11 | 1 | ---- | ---- | ---- | ---- | -- | -- | 85 | 6 | 79 | 75 | 10 |
| Cumberland | 11 | ---- | 11 | 10 | 1 | ---- | ---- | ---- | ---- | -- | -- | 1 | 1 | ---- | 1 | ---- |
| Currituck | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Dare | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 0 | ---- | ---- | ---- | ---- |
| Davidson | 7 | 3 | 4 | 6 | 1 | ---- | ---- | ---- | ---- | -- | -- | 29 | 11 | 18 | 27 | 2 |
| Davie | 4 | 3 | 1 | 4 | ---- | 1 | ---- | 1 | ---- | -- | -- | 18 | 15 | 3 | 18 | ---- |
| Duplin | 1 | 1 | ---- | 1 | ---- | ---- | ---- | ---- | ---- | 1 | -- | 6 | 4 | 2 | 5 | 1 |
| Durham | 23 | 4 | 19 | 23 | ---- | ---- | ---- | ---- | ---- | -- | -- | 89 | 11 | 78 | 86 | 3 |

VISITORS' REPORTS—JAIL STATISTICS—CONTINUED.

| Counties. | Confined at Time of Report. | | | | | | | | | | | Confined in Six Months. | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Color. | | Sex. | | Insane. | | | | Held for Murder. | Rape. | | Color. | | Sex. | |
| | | | | | | Color. | | Sex. | | | | | | | | |
| | Number. | White. | Black. | Male. | Female. | White. | Black. | Male. | Female. | | | Number. | White. | Black. | Male. | Female. |
| Edgecombe | 5 | ---- | 5 | ---- | 5 | ---- | ---- | ---- | ---- | -- | -- | 85 | 4 | 81 | 80 | 5 |
| Forsyth | 27 | 9 | 18 | 25 | 2 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Franklin | 1 | 1 | ---- | 1 | ---- | 1 | ---- | 1 | ---- | -- | -- | 27 | 5 | 22 | 27 | ---- |
| Gaston | 7 | 3 | 4 | 3 | 4 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Gates | 1 | 1 | ---- | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | 4 | 3 | 1 | 2 | 2 |
| Graham | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Granville | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Greene | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 20 | 4 | 16 | 20 | ---- |
| Guilford | 30 | 10 | 20 | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 244 | ---- | ---- | 222 | 22 |
| Halifax | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Harnett | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 16 | 3 | 13 | 16 | ---- |
| Haywood | 8 | 8 | ---- | 7 | 1 | ---- | ---- | ---- | ---- | 3 | -- | ---- | ---- | ---- | ---- | ---- |
| Henderson | 8 | 7 | 1 | 8 | ---- | ---- | ---- | ---- | ---- | -- | -- | 45 | 27 | 18 | 43 | 2 |
| Hertford | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Hyde | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Iredell | 4 | 1 | 3 | 4 | ---- | ---- | ---- | ---- | ---- | -- | -- | 52 | 20 | 32 | 50 | 2 |
| Jackson | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Johnston | 14 | 7 | 7 | 14 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Jones | 2 | 1 | 1 | 2 | ---- | ---- | ---- | ---- | ---- | 1 | -- | ---- | ---- | ---- | ---- | ---- |
| Lenoir | 1 | 1 | ---- | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | 144 | 9 | 138 | 138 | 6 |
| Lincoln | 6 | 2 | 4 | 6 | ---- | ---- | ---- | ---- | ---- | -- | -- | 38 | 23 | 15 | 36 | 2 |
| McDowell | 3 | 1 | 2 | 3 | ---- | ---- | ---- | ---- | ---- | 1 | -- | 34 | 17 | 17 | 31 | 3 |
| Macon | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 8 | 5 | 3 | 7 | 1 |
| Madison | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Martin | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Mecklenburg | 39 | 4 | 35 | 31 | 8 | ---- | ---- | ---- | ---- | -- | -- | 275 | ---- | ---- | ---- | ---- |
| Mitchell | 2 | 2 | ---- | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Montgomery | 1 | 1 | ---- | 1 | ---- | ---- | ---- | ---- | ---- | 1 | -- | ---- | ---- | ---- | ---- | ---- |
| Moore | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Nash | 4 | ---- | 4 | 4 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| New Hanover | 38 | 6 | 32 | 28 | 10 | ---- | ---- | ---- | ---- | -- | -- | 287 | 46 | 241 | 228 | 59 |

VISITORS' REPORTS—JAIL STATISTICS—CONTINUED.

| Counties. | Confined at Time of Report. | | | | | | | | | | Confined in Six Months. | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number. | Color. | | Sex. | | Insane. | | | | Held for Murder. | Rape. | Number, | Color. | | Sex. | |
| | | White. | Black. | Male. | Female. | Color. White. | Color. Black. | Sex. Male. | Sex. Female. | | | | White. | Black. | Male. | Female. |
| Northampton | 3 | 2 | 1 | 3 | ---- | ---- | ---- | ---- | ---- | 1 | -- | ---- | ---- | ---- | ---- | ---- |
| Onslow | 1 | ---- | 1 | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | 8 | 1 | 7 | 8 | ---- |
| Orange | 5 | ---- | 5 | 5 | ---- | ---- | ---- | ---- | ---- | -- | -- | 5 | ---- | 5 | 5 | ---- |
| Pamlico | No | ne | in 8 | mo | nth | s. | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Pasquotank | 2 | ---- | 2 | 1 | 1 | ---- | ---- | ---- | ---- | 1 | -- | 35 | 2 | 33 | 34 | 1 |
| Pender | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 4 | 1 | 3 | 4 | ---- |
| Perquimans | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 2 | 1 | 1 | 2 | ---- |
| Person | 3 | ---- | 3 | 3 | ---- | ---- | ---- | ---- | ---- | -- | -- | 0 | ---- | ---- | ---- | ---- |
| Pitt | 9 | ---- | 9 | 8 | 1 | ---- | ---- | ---- | ---- | -- | -- | 13 | 1 | 12 | 13 | ---- |
| Polk | 2 | 1 | 1 | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | 5 | 4 | 1 | 5 | ---- |
| Randolph | 8 | 7 | 1 | 8 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Richmond | 4 | 1 | 3 | 4 | ---- | ---- | 1 | ---- | ---- | -- | 1 | ---- | ---- | ---- | ---- | ---- |
| Robeson | Ne | w. | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Rockingham | 13 | 6 | 7 | 12 | 1 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Rowan | 9 | 4 | 5 | 6 | 3 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Rutherford | 6 | 6 | ---- | 6 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Sampson | 1 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 24 | 9 | 15 | 22 | 2 |
| Scotland | 5 | 2 | 3 | 5 | ---- | ---- | ---- | ---- | ---- | -- | -- | 65 | 9 | 56 | 60 | 5 |
| Stanly | 1 | ---- | 1 | 1 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Stokes | 2 | 2 | ---- | 2 | ---- | ---- | ---- | ---- | ---- | -- | -- | 26 | 19 | 7 | 23 | 3 |
| Surry | 4 | 2 | 2 | 1 | 3 | ---- | ---- | ---- | ---- | -- | -- | 27 | 16 | 11 | 24 | 3 |
| Swain | 5 | ---- | 5 | 5 | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Transylvania | 5 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 12 | 5 | 7 | 8 | 4 |
| Tyrrell | Sel | dom | any | pris | one | rs. | ---- | ---- | ---- | -- | -- | 0 | ---- | ---- | ---- | ---- |
| Union | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Vance | 8 | 2 | 6 | 6 | 2 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Wake | 5 | 1 | 4 | 5 | ---- | ---- | ---- | ---- | ---- | -- | -- | 181 | 62 | 119 | 163 | 18 |
| Warren | 1 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 1 | -- | 13 | 2 | 11 | 12 | 1 |
| Washington | 1 | 1 | ---- | ---- | 1 | ---- | ---- | ---- | ---- | -- | -- | 4 | ---- | 4 | 4 | ---- |
| Watauga | 7 | 5 | 2 | 5 | 2 | ---- | ---- | ---- | ---- | 2 | -- | 7 | 5 | 2 | 5 | 2 |
| Wayne | 27 | 5 | 22 | 27 | ---- | ---- | ---- | ---- | ---- | -- | 2 | ---- | ---- | ---- | ---- | ---- |

VISITORS' REPORTS—JAIL STATISTICS—CONTINUED.

| Counties. | Confined at Time of Report. | | | | | | | | | | | Confined in Six Months. | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Color. | | Sex. | | Insane. | | | | | | | | Color. | | Sex. | |
| | | | | | | Color. | | Sex. | | | | | | | | | |
| | Number. | White. | Black. | Male. | Female. | White. | Black. | Male. | Female. | Held for Murder. | Rape. | Number. | White. | Black. | Male. | Female. |
| Wilkes | 6 | 5 | 1 | 6 | ---- | ---- | ---- | ---- | ---- | 1 | -- | 41 | 36 | 5 | 36 | 5 |
| Wilson | 10 | 2 | 8 | 9 | 1 | ---- | ---- | ---- | ---- | -- | 1 | 141 | 24 | 117 | 128 | 13 |
| Yadkin | 10 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | -- | -- | 3 | 2 | 1 | 3 | ---- |
| Yancey | 4 | 2 | 2 | 2 | 2 | ---- | ---- | ---- | ---- | -- | -- | ---- | ---- | ---- | ---- | ---- |
| Total counties | 562 | 187 | 368 | 455 | 68 | 6 | 10 | 6 | 10 | 4 | 5 | 2539 | 534 | 1469 | 1346 | 217 |

Naught denotes counties have reported no inmates.
Blanks denote no report from the county.
*Unclassified as to color, 546.
†Unclassified as to sex, 305.
Died, 3 (2 pneumonia, 1 suicide).

# CONVICT CAMPS.

WORK-HOUSES, CONVICT CAMPS, CHAIN-GANGS.

*Alamance*—In charge W. D. Woods, Graham, N. C. Report from J. A. Turrentine, Burlington, N. C.

*Cabarrus*—Convict camp, R. C. Benfield, Concord. Report W. M. Weddington, W. H. Lilly, J. M. Alexander, Concord.

*Cumberland*—W. H. Tomlinson, Fayetteville. A. B. Williams, Fayetteville, visitor.

*Durham*—Convict camp, J. M. Pollard, Durham. N. A. Ramsey, T. M. Stephens, J. W. Dowd, Durham, visitors.

*Forsyth*—John Boyer, Winston-Salem, convict camp. E. A. Ebert, Winston-Salem, visitor.

*Mecklenburg*—H. C. Little, convict camp, Davidson College. W. S. Patterson, convict camp, Dixie, N. C. Report John McDowell, M. A. Alexander, Sandifer.

*New Hanover*—Castle Hayne convict camp, near Wilmington. Report A. G. Hankins, Kerr; R. M. Wescott, Wilmington.

*Wilkes*—J. A. Gregg, North Wilkesboro.

*Wake*—W. G. Allen, work-house, Raleigh. Report I. C. Blair.

*Henderson*—Convict camp, E. W. Israel, Hendersonville.

*Gaston*—Convict camp, W. P. Eddleman, Gastonia. M. A. Carpenter, J. K. Lewis, visitors.

*Buncombe*—Two convict camps (consolidated one camp). Report Mr. W. N. Elder.

*Buncombe*—Two convict camps (consolidated one camp). Report Mr. Thomas Patton, Asheville.

*Union*—Convict camp, Benj. Fletcher, Monroe.

*Swain*—Convict camp, Robert Jenkins, Bryson City. Report W. M. Taylor, Bryson City.

*Guilford*—Two convict camps. Supervisors, I. W. Tyson, R. H. Stanly. J. A. Holt, J. R. Wharton, Wescott Roberson, visitors.

*Wilson*—Convict camp, G. W. Massey, Wilson.

*Anson*—Convict camp, Robert Tampley, Wadesboro. Report W. J. Ferrell.

*Wayne*—Convict camp, J. J. Lucas, Goldsboro. Report Rev. F. W. Farries, M. L. Lee.

*Davidson*—Thomas Miller, supervisor, Lexington. Report P. L. Ledford.

*Rowan*—Salisbury.

*Lenoir*—Kinston.

*Bertie*—Windsor.

*Rockingham*—

*Iredell*—W. C. Henry, Mooresville.

# REPORT OF THE STATE OF NORTH CAROLINA TO THE NATIONAL CONFERENCE OF CHARITIES AND CORRECTIONS, MAY, 1903.

There has been marked advancement in providing for our defective and dependent classes in the last decade, the number cared for and the funds appropriated by the State having almost doubled. It is a record of which we are proud. In the words of the late Secretary of the Board of Public Charities, "From his Excellency the Governor, down, the State officers and leaders have manfully stood by the cause of humanity; the noblest feelings that exalt civilization, alike with the soundest policy of the modern State, control their legislation for the public good."

The total number of defectives and dependents reported in State institutions for 1902 was 3,252.

Of these, insane treated, 2,094 (579 colored) at a cost of $244,766.95.

Deaf, dumb and blind, 655 (colored, 192); cost, $112,500.

Soldiers' Home for Confederate Veterans, 148 in charge during the year, $13,000 for maintenance.

Oxford Orphan Asylum (white) 247 children, State aid, $10,000.

Oxford Orphan Asylum (colored), State aid, $5,000.

The penitentiary is self-sustaining. Convicts are employed on the State farms and contract work. Remaining November 30, 1902, 849.

Important improvements during the past year were as follows: The Morganton Hospital for Insane has nearly completed a $50,000 building which will soon be occupied.

An annex to the Goldsboro Hospital for Colored Insane has been completed at a cost of $21,000; also a carpenter's shop, cost $500.

Deaf and Dumb Institution, Morganton, a system of water-works, and two additions to the main building which

will give other exits in case of fire and accommodations for fifty more children.

At the Soldiers' Home a $5,000 dormitory has been finished and occupied.

Oxford Orphan Asylum, remodeling of chapel and schoolrooms, water system perfected, industrial buildings erected; cost, $7,000.

Oxford Orphan Asylum for the Colored, new barns and stables and a well sunk.

State farms (worked by convicts) improved at an expense of $3,400.

Our Biennial Report gives the following as to our county poor: "There are 1,300 inmates in the homes. A correct estimate of those receiving relief otherwise is difficult, but a conservative estimate would be about 3,918, making a total of 5,218 persons supported in whole or part by public funds, outside of Soldiers' Home, pension system and the orphanages. The expenditure for the poor cannot be less than $125,000 to $130,000, about ten per cent. of county taxes. A feature of this subject which deserves attention is the tendency to seek public aid."

The condition and management of the homes and jails have improved in the past year to some extent.

There are eleven orphanages. Two receive State aid, two are county institutions and seven are maintained by religious denominations and fraternal orders; several of these have added improvements. They provide for 973 children. The Red Men and the Junior Order of American Mechanics are collecting funds for the establishment of two more homes for destitute children.

We have added two new hospitals to our number of nine supported by county and municipal aid and voluntary contributions. The Pittman Sanatorium of Tarboro, a well-equipped hospital erected and furnished at a cost of $20,000 (there is a training school for nurses connected with it),

and the James Walker Memorial Hospital of Wilmington at an expenditure of $100,000.

Broadoaks Sanatorium, the first private hospital for mental and nervous diseases established in the State, has been successfully operated for the past year.

The Old Ladies' Home, maintained by St. Luke's Circle of King's Daughters in this city, deserves commendation. The Sadie Williamson Day Nursery has recently been opened here and bids fair to succeed.

The King's Daughters, the Associated Charities of Wilmington and Goldsboro, and the Humane Society of Charlotte give relief to the destitute, and the W. C. T. U. works diligently for the uplifting of the prison population.

The Legislature of 1903 increased the appropriations for maintenance to meet the needs of 450 more wards of the State for whom room will be available upon the completion of the buildings in course of construction. Five thousand dollars was appropriated for water supply for the Central Hospital for Insane; $1,000 for improvements in heating and lighting the Department for Dangerous Insane, and $2,400 for repairs at the Soldiers' Home.

A "Child Labor Law" was passed, which shortens the hours of operatives and prevents the employment of children under twelve years of age in factories.

The bill for a Reformatory for Youthful Criminals was reported favorably by the Joint Committee on Penal Institutions, was referred to the Appropriation Committee and failed because the latter decided upon a policy of "no new institutions" on account of a deficit in our treasury, which was subsequently provided for by a bond issue of $300,000 for a term of ten years. The effort for legislation looking to the introduction of a parole system in North Carolina also failed. It would greatly lighten the onerous and trying responsibility of our Governor in granting pardons (the power being in his hands alone), and it would open the door of hope to those who have made failures of their lives. Our

State is extremely conservative and jealous of change in the prerogatives of any branch of its government.

The Superintendent of the Western Asylum (Morganton) asked for a building in which to isolate tuberculous insane, but this also was postponed.

We need a system of classification of prisoners in the jails by which boys can be separated from hardened criminals. Legislation to this end and for the establishment of a Reformatory and a Home for the Feeble-minded will be pressed in the future, as it has been in the past, by the Board of Public Charities and by many other bodies, until we succeed.

There is a wide-spread public sentiment in favor of the proper support of our charitable institutions. The necessity of a Reformatory for Youthful Criminals is recognized and endorsed by every religious sect and political party. But the educational qualification in the suffrage amendment to our State Constitution has given an unprecedented impetus to education, and the Legislature of 1903 made very large appropriations to public schools and to the colleges which receive State aid. The "education of the masses" is the war-cry of the State; a wave of enlightenment is sweeping from seashore to mountain; upon its success depends our political salvation, and the growth of new institutions for defectives, dependents and delinquents is temporarily retarded.

DAISY DENSON,
*Assistant Secretary.*

# REPORT OF THE ASSISTANT SECRETARY, JANUARY 1 TO JULY 1, 1903.

OFFICE BOARD OF PUBLIC CHARITIES,
RALEIGH, July 1, 1903.

*Dr. Charles Duffy, Chairman, and Messrs. Wesley N. Jones, William A. Blair, E. L. Haughton and W. F. Craig, Commissioners of Public Charities of North Carolina.*

GENTLEMEN:—I have the honor to present the following report of the general work of the office for the six months ending July 1, 1903: The annual report for 1902 was presented to his Excellency, Governor Charles B. Aycock, on January 2d and was ordered by him to be printed, so that the information therein contained of the condition of the charitable and penal institutions might be available to the Legislature then about to assemble. The revising and shortening of the report of 1901, proof-reading and indexing were done in the office, and on March 2d 175 copies were distributed to the General Assembly. Subsequently, 178 were sent to other States and in North Carolina as per mailing list; total, 354. On January 24th the Assistant Secretary attended the hearing before the Joint Legislative Committee on Penal Institutions of the various organizations in favor of a Reformatory for Youthful Criminals. The King's Daughters' bill was favorably reported, but failed on account of the deficit in the treasury.

A list of State appropriations to public institutions, a copy of the law relating to private hospitals, a synopsis of the child labor law, list of county boards of pensions and a copy of the Captions of the Laws of 1903 have been collected for reference. Frequently receiving requests for information as to North Carolina laws bearing upon charities and corrections, the Assistant Secretary went to the Supreme Court Library and made copies of the most important. Sixty-one publications have been received and duly acknowledged, among

these there are four quarterlies, one weekly pamphlet and the bulletins of the Academy of Medicine and of the North Carolina Board of Health, which are regularly mailed to the Board. These publications are reports of the various States and are instructive, as they bear exclusively upon the vital questions of the age. By request much data was collected in regard to the organization of private charity. The Associated Charities of the city of Raleigh has been established and is actively doing good. A letter of inquiry as to the functions of the Board of Public Charities, the number of insane, idiots, etc., was referred to the Assistant Secretary from the Executive office, also a request from the Governor for a list of recommendations by the Board, as per custom, for appointment of delegates to the National Conference of Charities and Corrections at Atlanta. A letter of inquiry as to municipal aid to the poor was received at the Secretary of State's office and the Assistant Secretary of this Board was requested to reply to the same. A circular letter was addressed to twelve of the largest towns, which resulted in replies from eight. Wilmington and Goldsboro have Associated Charities, Charlotte dispenses aid through the Humane Society. The greater part of the help given is through private benevolence, except in the case of city hospitals, or the attendance of city physicians. Wilmington and the county of New Hanover give $12,000 a year to the James Walker Memorial Hospital and the county gives $125 per month to the Associated Charities (white) and the United Charities (colored). A number of other towns give to their hospitals liberally. Raleigh publishes a neat report of the city government, etc. The charities are unsystematic and unorganized in the cities and statistics are difficult to obtain. The organization of charities on the business principle of doing most good to the greatest number is one of the strongest movements of the day, and has gained a firm foothold throughout America. In addition to those mentioned, the following papers were prepared for "Charities" of New York,

a list of proposed legislation and the recommendations of the Governor in regard to charitable and penal institutions in his message to the Legislature; a list of the superintendents of the County Homes, a resume of the Laws of 1903 relating to child labor, etc. A copy of the Reformatory bill and a detailed account of the general plans for that institution as proposed by the Board of Charities, together with the published reports of several years of the Penitentiary (these were requested and obtained through the courtesy of Mr. Mann) were forwarded to Mrs. M. H. Reid, to be used at the annual meeting of the State Branch of King's Daughters. The report of the State Corresponding Secretary of North Carolina to the National Conference of Charities and Corrections.

For Mr. Harry Woolf of the Hebrew Benevolent Society of New York, a paper upon the orphanages of the State, giving the number of children, course of instruction, source of support, address of superintendents, etc.

For Mr. Edmond Butler of New York, a paper on needy families, causes of poverty, means of alleviation employed, number cared for in the homes, and outdoor relief in this State.

Preparing a copy of the laws in regard to the charitable and penal institutions and the Board of Public Charities for Professor Blackmar of the University of Kansas.

For the Children's Home Society of Dakota, a copy of the law in regard to taking children from abandoned parents.

A list of the Circles of King's Daughters for Mr. William B. Streeter of Indiana.

At the suggestion of Rev. Mr. Boone, superintendent of Thomasville Orphanage, a list of the children in the County Homes was made. A card requesting the age, color, sex, whether healthy in mind and body, and if homes were in view, was sent to the superintendents of those counties reporting children. In the fifty-nine counties heard from there are thirty-nine children, fifteen are defectives; most of them

white. Some have homes in view and others are infants with their mothers. A list of these children was sent to Mr. Boone, also to Rev. Mr. Smith of the Thompson Orphanage. There are healthy orphans in the homes who should be in the care of the orphanages. Fifty per cent. are defective mentally or physically, often both. Much correspondence was held in respect to two children in Watauga Home. Mr. Smith agreed to take them in the Thompson Orphanage, but the letters to Watauga's Visitor were not received, owing to his prolonged absence, and subsequently he reported the children removed. A movement is on foot to change the age of admissions to the orphanages to a younger limit. Oxford has ordered the establishment of a Nursery Department, and a building is being repaired and arranged for that purpose.

Fifty-eight county reports have been received, tabulated as to conditions of buildings and management, and abstracted. The abstracts are presented herewith. The County Visitors have cordially continued their work for the Board. The personnel has but slightly changed. After long and faithful service two have resigned, two died and three have removed from the counties; total, 7. New visitors, W. W. Washburn, Cleveland; R. F. Cobb, Alexander; T. W. Patton, Buncombe; F. A. Gennett, Cherokee; Dr. John Bynum, Forsyth; Benj. O. Blalock, Haywood; Rev. Louis Llewellyn Williams, Pasquotank; W. W. Taylor, Swain; T. C. Davis, Wilson, and R. C. Puryear of Yadkin.

The reports of the homes give: Insane, 58 (6 of these imbeciles), and 16 idiots. In jail, 5 insane. One has been removed to the Central Hospital, one is epileptic, one suffering from senile dementia, one unreported as to curability; the fifth is a young white man, twenty-seven years old, in Cabarrus jail. The County Superintendent of Health expressed the utmost confidence in the probability of this man's recovery if he could have proper treatment. The case was presented to Dr. Murphy and was refused for want of room, also reported to Dr. McKee, who courteously explained

that he could not care for the insane of his own district. This was in April; it is probable that the patient is still languishing in jail. There is a vigorous sentiment against confinement in jail for insanity (constantly charged as an *offense* in the reports), and the counties are providing for their insane in a crude way. New Hanover cares for fourteen in her asylum.

A few Confederate veterans are reported in the homes, usually getting pensions. Mr. Stronach was interviewed upon the prospect of transferring some of them to the Soldiers' Home, but that institution cares for 129 men and accommodates this number only by the system practiced of allowing them furloughs to visit relatives, the railroads kindly furnishing transportation. The Home is in fine condition, the grounds have been greatly improved and beautified.

A list of the county convict camps has been made and eight of the twenty-one have been inspected and reports abstracted.

Letters of complaint were sent to the Sheriff of Warren and to the Commissioners of New Hanover, Alleghany, Buncombe and Montgomery. The trouble in Warren jail was caused by a defective sewer-pipe and was at once remedied. The convict camp of New Hanover at Castle Haynes was presented by the grand jury. The commissioners of that county held an investigation and reported it in good condition. Upon request, they courteously made a statement to the Board of Charities. Special inspections of the camp, Home and jail were made by Mr. A. G. Hawkins and Mr. R. M. Wescott, County Visitors of New Hanover. Their report was that these institutions were in good condition at the time of said inspection. Alleghany and Buncombe have not yet replied. Montgomery writes that a new farm and Home are in contemplation and that they will be glad of suggestions, advice, etc., from the Board. They readily agree that there is need of better provision for their poor.

Newspaper reports were circulated to the effect that there were fifteen deaths at the Eastern Hospital due to bad beef. Dr. Miller, upon request for a statement, replied that there had been an unusual number of deaths—consumptives who had contracted dysentery caused by the unseasonable conditions of the weather and not due in any way to their food. Broadoaks Sanatorium was licensed on June 12th. Personal visits have been made to the Chatham and Wake Homes and jails and the Police Station. No inspections of the State institutions have occurred and the reports of these and of the private institutions are collected in September. A number of letters and a personal visit from Mr. William B. Streeter, agent of the Indiana Board of Charities, have been received by the Assistant Secretary in regard to the organization of the "Children's Home Society of North Carolina."

The Assistant Secretary has met with the utmost kindness and courtesy from every one, and she wishes especially to acknowledge the words of sympathy and encouragement from the County Visitors, the Governor and State officials, officers of the National Conference of Charities and Corrections and the members of the Board of Public Charities. It is her sad duty to report to the Board the death of the Secretary, Capt. C. B. Denson, on January 15, 1903. He had "fought the good fight," and with the radiance of the new life upon his face passed smiling to the bosom of his God, in whom he "trusted as a little child."

Since then the duties of the office have devolved upon the Assistant Secretary, and have been discharged with the best endeavors and heartfelt interest of a daughter to whom the memory of her father's love for North Carolina and his untiring devotion to her helpless wards is a sacred legacy.

Very respectfully,

DAISY DENSON,
*Assistant Secretary.*

# REPORT OF THE SECRETARY, JULY 1 TO OCTOBER 1, 1903.

*Dr. Charles Duffy, and Messrs. Wesley N. Jones, William A. Blair, Ed. L. Haughton and W. F. Craig, Commissioners of the Board of Public Charities of North Carolina.*

GENTLEMEN:—I have the honor to submit to your honorable Board the following report of the county institutions and the work of the office during the quarter ending October 1, 1903:

There has been some improvement in the homes and jails. The former are generally reported fairly well managed, but buildings need repairs, many should have better farming land and be removed nearer to the county-seats. Anson is levying a tax for a new home. Lenoir contemplates erecting one. Pitt has added a chapel and Rockingham an asylum for her insane. Carteret, Graham, Polk, Lenoir and Currituck have no homes. Scotland's is nearing completion.

The jails are in better general condition than the homes. Being situated in the towns they are more accessible, and in many counties the number of prisoners is small. Scotland has a new jail, Bertie's and Bladen's are in process of construction. In Carteret, Onslow and Wayne they have been improved. Seventy-five counties have reported during the year. Fall blanks have been mailed and a number of reports received. According to the instructions of the Board, the Secretary has communicated with the commissioners of those counties in which the homes and jails were not reported as satisfactory. The boards of the following counties have been addressed, with the request that they co-operate with the Board of Public Charities in effecting the desired improvements: Alamance, Ashe, Bladen, Buncombe, Burke, Caldwell, Dare, Davie, Duplin, Lenoir, Onslow and Yadkin. Replies have been received from four of these counties ex-

pressing an intention to comply with the request of the Board of Charities.

The work of reorganizing the County Boards of Visitors has necessitated an extensive correspondence. A circular to the ladies, asking for their assistance as auxiliary members, and also personal letters, have been mailed to each county and have been well received. Thirty-six counties have enrolled ladies upon their boards, and when fully organized these boards (of three gentlemen and two ladies) will wield a strong influence for the welfare of the institutions.

There are twenty-two county convict camps. Reports have been received from Alamance, Buncombe, Davidson, Durham, Henderson, Mecklenburg, Randolph, New Hanover, Rowan, Swain, Wake and Wayne. The Visitors generally commend the camps, the life in the open air, with labor, being more healthful than the idle confinement of jail. Corporal punishment is reported in several counties. This subject has been made prominent by the report of a convict's death at one of these camps, the alleged cause being given by popular rumor as whipping. The Secretary has written to the commissioners asking for a statement of the facts in this case. The Board of County Visitors have inspected this camp and report the general management good. In view of the fact that the lack of a general law on this point leaves room for arbitrary punishment of prisoners, the Secretary respectfully submits to the Board for discussion the proposition to ask the next Legislature to pass a general law regulating the punishment of county convicts.

The question of increased accommodations for the insane must be again placed before the public. There is much unrest among the county people at being forced to maintain what are virtually county asylums without the expert care or treatment to which this afflicted class has a sacred right. Unable to demand proper care for themselves, they languish in County Homes and jails and become chronic

cases through the delay necessary to gain admission to the State Hospitals, which are already choked and burdened with incurables. Discussing the increase of insanity, Dr. James L. Greene, Superintendent of the Nebraska Hospital, says: "There can be no question but that the increase in Ireland and the older settled States of the United States is real." Insanity is now considered far less curable than was supposed thirty years ago. The prevention of crime and disease is occupying students of sociological problems, and such students and the alienists advise the systematic study of insanity in its incipient stages, so that it may be readily recognized and the patient treated before it reaches full development. The percentage of recovery is far greater when given hospital treatment at an early stage of the disease. In view of this fact, and that the asylums are full, that each county has its quota of insane and the light of many private firesides is darkened by this saddest of afflictions, it was thought advisable to attempt a census of the insane and defectives of the State for the information of the next General Assembly and the people, preliminary to asking for a full discussion of this question and a change for the better.

Circulars covering the information sought and letters of explanation have been mailed each Board of County Commissioners, a sufficient number for each township. Section 2337, Volume 2, chapter X of The Code, makes it obligatory upon county commissioners to procure such information for the Board of Public Charities whenever they forward "carefully arranged circulars indicating the information desired."

In general office work the following papers have been written, viz., a copy of the laws for the commitment of the insane, for the Board of the District of Columbia, notes on State charity work for "Charities," list of the institutions, superintendents, daily average of population and appropriations for current year. For the Secretary of the Na-

tional Conference of Charities, an article on the work of the county boards, also for a daily paper, and a synopsis of the poor and vagrant laws for the Raleigh Associated Charities.

Mr. William B. Streeter, formerly of Indiana, now of North Carolina, has notified the Secretary that he has established the North Carolina Children's Home Society, and has placed three children in approved homes.

A number of States hold annual State Conferences of Charities and Correction. To quote the "Indiana Bulletin": "The State Conference of Charities has no requirements for membership, no fees or dues, no written rules. Its purpose is to meet annually for conference regarding all phases of charitable work." These conferences have aroused popular interest in the charitable and penal institutions of those States, and it is hoped that North Carolina may organize such a body in the near future.

Respectfully submitted,

DAISY DENSON,
*Secretary.*

# REPORT FOR 1904

RALEIGH, N. C., January 3, 1905.

*To His Excellency,* CHARLES B. AYCOCK,
*Governor of North Carolina.*

DEAR SIR:—We have the honor to present herewith the Annual Report of this Board for the year ending December 31, 1904; and to thank you for your uniform courtesy and kindness.

Very respectfully,

W. A. BLAIR, *Chairman.*
EDGAR L. HAUGHTON,
W. F. CRAIG,
CAREY J. HUNTER,
A. C. MCALISTER,
*Commissioners.*

# REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

FOR THE YEAR 1904.

---

*To the Honorable Assembly of the State of North Carolina.*

GENTLEMEN:—In obedience to the constitutional provision through which the Board of Public Charities is required to submit an annual report of the condition and needs of the State charitable and penal institutions to his Excellency, the Governor, to be by him transmitted to your honorable body, the Board respectfully presents, in compliance with the law, the following report of the institutions, together with "suggestions for their improvement."

The greatness of the age lies in its altruism. We may no longer "pass by on the other side." 'Tis true the good Samaritan of to-day finds out how and why the other half suffers before applying the oil and wine, but it is in order that the remedy may be speedy and effective.

Last year eighty millions of dollars were bequeathed by private individuals to charitable and philanthropic institutions in the United States.

From the small benevolent society to the Hague Conference in peace and charity, divinely taught, men seek the good of others. Over the lowliest hovel of the city slums and the great institutions maintained by the State, alike shines the light of holy love.

Every phase of suffering, defective humanity, offspring of ignorance, poverty, crime, is brought to the knowledge of the members of the Board of Charities. There is not a chord of sympathy unstruck or unresponsive in their hearts.

It is their duty to view the whole field of the charitable and penal institutions of the State, and the law commands

that: "They shall recommend such changes and additional provisions as they may deem needful for their economical and efficient administration."

Impartial, dispassionate, conscientious, they have personally inspected the institutions and ascertained their needs, and their earnest hope is that Carolina will stretch out her beneficent hand and relieve the suffering of her afflicted children.

The State charitable and penal institutions have been carefully inspected by the Board or committees of members appointed by it during the biennial period of 1903-'04, and the Board desires to commend the very able corps of officers in charge. The institutions continue to advance in efficiency and usefulness and compare favorably with those of other States.

The total number cared for, including the orphanages at Oxford, reported in the year 1902, was 2,961; in 1904 there were 3,558 in charge, an increase of 597.

The population of the institutions was distributed during the year 1904, as follows:

| | *Total Number During 1904.* |
|---|---|
| Hospital at Morganton | 1,162 |
| Hospital at Raleigh | 622 |
| Hospital at Goldsboro | 630 |
| Dangerous Insane Department | 57 |
| School for White Blind | 157 |
| School for Colored Blind and Deaf | 176 |
| School for White Deaf and Dumb | 241 |
| Soldiers' Home | 129 |
| Oxford Orphanage for white children | 266 |
| Oxford Orphanage for colored children | 118 |
| Total | 3,558 |
| Total number of insane in charge during the year | 2,471 |

Present in the institutions November 30, 1904:

| | |
|---|---|
| Hospital at Morganton | 1,002 |
| Hospital at Raleigh | 382 |
| Hospital at Goldsboro | 529 |
| Dangerous Insane Department | 54 |

| | |
|---|---|
| School for White Blind | 157 |
| School for Colored Blind and Deaf | 176 |
| School for White Deaf and Dumb | 241 |
| Soldiers' Home | 116 |
| Oxford Orphanage for white children | 266 |
| Oxford Orphanage for colored children | 102 |
| Total | 3,025 |
| Insane present November 30, 1904 | 1,967 |

The appropriations for maintenance made for the biennial period of 1903-'04 were, for each year, as follows:

| | |
|---|---|
| State Hospital at Morganton | $125,000 |
| State Hospital at Raleigh | 71,500 |
| State Hospital at Goldsboro | 58,000 |
| Dangerous Insane Department | 5,000 |
| School for White Blind and Colored Blind and Deaf | 60,000 |
| School for Deaf and Dumb | 42,500 |
| Soldiers' Home | 13,000 |
| Oxford Orphanage | 10,000 |
| Oxford Orphanage for the colored | 5,000 |
| Total per annum | $390,000 |

For liquidation of debts, $33,766.95; and for improvements for the biennial period, 1903-'04, $8,500.

We are glad to report that the institutions, with one exception, and that is a small amount, have lived within their incomes, notwithstanding the increase in the cost of living since the above appropriations were made.

Per capita cost of maintenance:

| | |
|---|---|
| State Hospital at Goldsboro | $100.89 |
| State Hospital at Morganton | 145.00 |
| State Hospital at Raleigh | 159.00 |
| Dangerous Insane Department | 102.00 |
| School for the White Blind and Colored Blind and Deaf | 175.00 |
| School for the Deaf and Dumb (upon appropriation, $175.00), actual consumption | 160.00 |
| Soldiers' Home | 108.00 |

The per capita of the schools is largest because of the cost of educating defectives. A much larger number of teachers is necessary than in schools for normal children.

The per capita of the Goldsboro Hospital is small because the negro can be comfortably cared for at less expense than the whites.

The Dangerous Insane Department is the smallest of the per capitas of the Hospitals, for the reason that it has the benefit of the Prison management. The per capita of the Raleigh Hospital is larger than that at Morganton. This is greatly due to the fact that the Hospital at Raleigh is and has been handicapped for years by being compelled to rent land, and to the necessity of paying for connection with the city water-works and light plant. To own its water and light plants and land sufficient for the profitable employment of the patients who should work for its curative effect; would result in a decrease in the per capita cost of maintenance and in a large saving to the State.

### AN INFIRMARY NEEDED AT THE SCHOOL FOR THE WHITE BLIND.

There are sufficient accommodations for the white blind and the colored blind and deaf now in school, but there are 150 white blind children in the State who refuse to attend.

The pressing need of the school for the white blind is an infirmary for the isolation of the infectious and contagious cases. Situated in the heart of the city, the pupils are necessarily exposed to many diseases.

The Superintendent says in his report that "It is only through a merciful providence that the children have been protected. Cases of scarlet fever and diphtheria have occurred, and by the strictest care only an epidemic was averted."

In the top story of the central building there are five rooms which could be equipped as an infirmary at a cost of $2,500. Communication with the main building can be cut off, except by a stairway. A separate building—and this is advised by the attending physician—would cost approximately $5,000.

The State will fail in her duty if she longer delays adopting proper precautions against such serious calamity to a class already afflicted by physical defects.

### THE INSTITUTION FOR THE DEAF AND DUMB.

The Superintendent estimates that there are from 400 to 450 children eligible for admission to this school, with 241 present. Accommodations for 270. Many refuse to attend to whom admission has been offered.

Speech is taught to more than half of all who enter, and while the speech is not natural nor perfect it is intelligible and useful and places the deaf person more nearly on a footing with his hearing companions.

The school has kept abreast with advanced methods. A text-book, called "First Lessons in Speech," has been written by one of the faculty and printed at the school. It has met with success, having been adopted in other States. In July, 1905, the teachers of the deaf in this country will meet in Morganton. This body numbers 300.

It is gratifying to know that this school is classed with the best in America.

The grounds are crude, no attention having been paid them thus far as to ornamentation. It is recommended that $2,500 be used in macadamizing roadways and grading walks, and other improvements, in order to put the institution on a par with other institutions in this respect.

### COMPULSORY EDUCATION FOR THE BLIND, DEAF AND DUMB.

"What sculpture is to a block of marble, education is to a human soul."

The institutions for the blind, deaf and dumb have accommodations for a larger number of pupils than are on the rolls, notwithstanding the fact that there are several hundred of these classes not in any institution. Parents refuse to send them. In many States, and countries of Europe as well, compulsory education by statutory enactment is in force.

We call your attention to the recommendation of Superintendent E. McK. Goodwin, in his report, that a compulsory attendance law be adopted for these classes, and ask your consideration of the subject.

### A SCHOOL FOR THE FEEBLE-MINDED.

One of the greatest needs of the State is a school for the feeble-minded.

This institution has been recommended by the principals of the other schools for defectives. Admission to them is often sought by parents for feeble-minded children. Professor Goodwin recommends its establishment in his report to this Board. We see the necessity, but feel that the State's first duty is to provide for the insane.

### THE REFORM OR INDUSTRIAL SCHOOL.

This Board most earnestly advocates the establishment of an industrial or reform school. For fourteen years it has brought its recommendations to the General Assembly of the State. Again it urges the need of stretching out the staying hand to prevent the downward course of the children. Save these children from the very dust-heap of humanity and make men and women of them. Never in the history of the world has child study—child saving—occupied the attention of thinkers and philanthropists so prominently as in this new century. It is agreed that upon the prevention of crime, disease, defect, all effort should be focused, and in the plastic child the beginning of these evils can be most readily detected and eradicated.

"It may never be possible to do without penal institutions; it is entirely possible to diminish the number of their inmates."

"The crimes of men have their origin in the vagrancy of childhood."

Popular sentiment is overwhelmingly in favor of the industrial school or reformatory. Educational, political, fra-

ternal and religious bodies have declared themselves, and warmly endorsed it.

### THE JUVENILE COURT.

To the reform school only such children should be committed as have been really vicious and who have flagrantly broken the law. First offenders should be given an opportunity to retrieve the wrong done, and for this class the juvenile court established in many of the large cities of the country has proven a brilliant success. Under this law no child under 16 would be incarcerated in jails with hardened adult criminals, but would be called before the judge for investigation into his case; no trial at the expense of the State, but proper investigation, proper safeguards for the child's welfare, and he would be returned to his home under the supervision of a probation officer. This system is attracting interest among the philanthropists of the country and has already proven successful, and, as a matter of economy, Colorado, for instance, reports a saving of $80,000 in cash by the different methods employed in dealing with children. (Message of the Governor of Colorado to the General Assembly, 1903).

Judge Ben. Lindsey says: "In my own experience it is wiser and less expensive to save children than to punish criminals."

### THE STATE'S PRISON.

The management of our convicts is attracting attention not only in the United States, but inquiries as to the system have been received from foreign countries. The distinctive features which are commended are the open-air life which they lead and the pecuniary results of their labor. The State's Prison is not only self-supporting, but has a large balance on hand. Through the number of county camps established, the population of the penitentiary is gradually decreasing.

Occupation is necessary; it is one of the best means of reform.

To quote "Charities" as to other means of reformation:

"The probation system, the indeterminate sentence, suspended sentence, discharge on parole, and the plan of permanently segregating habitual criminals are all so many integral parts of a comprehensive and radical reform of the penal system. The old idea that each offense was to be expiated by a definite period of imprisonment varying in length with the supposed seriousness of the crime is discredited. We are feeling our way to a more rational method of preventing crime, securing the reform of offenders who are willing to be reformed, and the rescue of children who display premature symptoms of wrong-doing, by bringing to bear upon them educational and formative influences in their youth and preventing their association with hardened criminals."

Dr. S. J. Barrows of the International Prison Commission says in his report to that illustrious body: "The classification of crimes and the imposition of penalties, based on the purely punitive idea, in which so much suffering is meted out for a particular offense, rest on a false conception and must give way to the more scientific principle involved in the indeterminate sentence." The parole system and indeterminate sentence are in force in many of our States and in other countries. The subject of parole, with the indeterminate sentence, is recommended for your consideration."

## THE SOLDIERS' HOME.

If the debt of honor which the State owes to the veterans of '65 is to be paid, now is the time. The thinning line of gray is breaking fast. Feeble and old, friendless except for comrade and State, they totter on the brink of the grave. A large per cent. are hospital cases, and every four weeks one

joins the growing ranks of his comrades in the quiet cemetery. With many applications on file for admission, the Board heartily advises an additional sum of $5,000 per annum for maintenance and $2,500 per annum for building and repairs. This increase in amount of present appropriation of $13,000 will furnish accommodation and support for fifty more veterans who are in sore need of the State's assistance. This institution is very economically managed, and, through the untiring efforts of the executive committee who have it in charge, and the labor of the soldiers, the grounds have been much improved and beautified.

### THE OXFORD ORPHANAGE.

This institution is under the management of the Masonic order, with a representation on its board of directors of the State. It is well managed and has made many needed additions in the way of industrial buildings and hospital facilities. The management is to be commended in its earnest endeavor to educate the children to occupy proper positions in the world. Several girls have entered the Normal and Industrial School at Greensboro and some at other institutions. Two boys are in the Trinity High School. These children have not been sent at the expense of the orphanage, but defray their expenses partly by their labor and through the benevolence of the order.

### OXFORD ORPHANAGE FOR THE COLORED.

This institution occupies the anomalous position of receiving four-fifths of its support from the State, and yet the State has no representation in its management. For several terms this Board has called the attention of the Assembly to this fact and recommended that some action be taken in the matter. The superintendent of the orphanage has petitioned that the State take action and appoint representatives on the board of managers.

## THE RELIEF OF THE INSANE THE SUPREME DUTY OF THE STATE.

Under a sense of the advisory responsibility imposed by the Constitution, it becomes the solemn duty of this Board to lay before the General Assembly the urgent and pressing need for the relief of the insane, for whom adequate provision has not been made by the State. In 1900 an "appeal in behalf of the insane of the State" was issued by the Board to the people, setting forth the condition of this afflicted class. Some additional room was provided, but only sufficient for temporary relief, and the problem again confronts us.

With the hope of ascertaining the number of the insane now deprived of curative treatment and lapsing into chronic disease and dependence, carefully prepared circulars were mailed to the commissioners of all counties, as provided by law. The number of insane in the homes and jails is approximately correct, we believe, but the report of the insane in private homes is incomplete and unsatisfactory.

*In 1903 (ninety-six counties reporting) there were:

| | |
|---|---|
| Insane in the county homes | 192 |
| Insane in county jails | 28 |
| Idiots, imbeciles and epileptics | 64 |
| Total mentally unsound in homes and jails | 284 |
| Outside insane in 34 counties | 180 |
| Grand total | 464 |

In 1904 (eighty-six counties reporting):

| | |
|---|---|
| Insane in the county homes | 169 |
| Insane in the county jails | 18 |
| Total | 187 |
| Outside insane, 27 counties report as follows: Eleven say "None," and 16 report | 65 |
| Grand total | 252 |

| | |
|---|---|
| *December 1, 1905, ninety-two counties reported insane in jail | 46 |
| Eighty-four counties report insane in the Homes | 159 |
| Total | 205 |
| Feeble-minded in the Homes | 428 |
| Total mentally defective in jails and Homes | 633 |

Insane died in jail, 9.

It was estimated in 1903 that there were five hundred insane not in either State or county institutions; this, added to the number reported as mentally unsound in the homes and jails, would approximate eight hundred not receiving hospital care. The actual number in jail is not large at any stated period, but many pass through its dark portals; the stigma of the common jail added to this saddest of afflictions! Our Constitution says that "beneficent provision for the poor, the unfortunate and the orphan" is "one of the first duties of a civilized and Christian State." With estimates from eight hundred to one thousand insane not provided for, and a yearly increase of thirty-six, is it not the imperative and obvious duty of North Carolina to increase her accommodations for this unfortunate class?

"The claims of the insane concern the best interests of the tax-payer no less than the philanthropist. To decline to meet them does not change the reality, but only the form, of the burden. The support of the insane cannot be reasoned away. They are here, and if not cared for by the State it must be done by the county or the individual. But both these last forms of expenditure have no hopeful feature of cure except by rare accident, while in the hands of the State, through her curative hospitals, the sufferer is in the majority of instances restored to sanity and to the ranks of productive tax-payers."

If the State takes upon herself the adequate care of her insane, what should be done in the present condition of affairs? This must be left to the wisdom of your honorable body; but the Board respectfully calls your attention to the accompanying report of the directorate of the hospitals for the white insane and to the report of Dr. J. F. Miller, superintendent of the colored insane.

If the exchequer of the State will not permit the relief of the insane of both races, it is recommended that the increase in accommodation be made for the whites only at this time. Insanity is increasing in the negro race, and undoubtedly there is need for more room at the Goldsboro Hospital, but

heretofore more whites than negroes have been excluded from hospital care in proportion to the insane of each race.

### THE DANGEROUS INSANE DEPARTMENT.

The dangerous insane should be cared for in a separate and suitable institution and not within prison walls; but the violent and criminal exercise a detrimental influence over the quiet patients. It would be a backward step on the part of the State to return this class to the hospitals. It is the part of wisdom to let them remain where they are (for they are as comfortable as the patients of the other hospitals) until proper provision can be made for them as a class. This is very much to be desired, after the insane now receiving no treatment whatever are adequately provided for.

### THE PRISON AS A HOSPITAL CONDEMNED.

The proposition to change the State's Prison to a hospital for male patients is condemned on the ground that it would be neither humane nor economical. The prison has only a small garden and there is not an acre of available land except at exorbitant figures, that in the vicinity of the prison having been laid off in town lots. The change would necessitate the removal of all interior walls, a herculean and costly task, as they are supposed to have been built with the expectation of making them impregnable.

On the other hand, the cottage plan now advocated by alienists has materially decreased the cost of providing accommodation for the insane. The tendency is to plain, inexpensive, substantial cottages with sufficient land to allow an agricultural life for the inmates.

To quote an expert in the treatment of the insane: "No enlightened State or country ever thinks of establishing public hospitals or asylums for the insane except where farming land can be procured. In New York a hospital was to be built, and the first requirement was 1,000 acres of land. In the same State a large, well-equipped hospital at Auburn

for the criminal insane was abandoned because there was no farming land in the vicinity, and one established at Matteawan at great expense, for no other reason than that land could be had.

"The effort now among the most advanced thinkers is to go still further in this direction by the establishment of farming colonies, where the patients can be more profitably and agreeably employed and made more self-sustaining.

"It would be a blunder—one that would take years to correct—to deprive our male patients of this the best of all remedies to restore them or to make them happy or contented. It would be a return to the days before Pinel—to imprisonment, to hopeless days of despair and pain."

Alienists agree that to profitably employ patients there should be an acre of land to each.

### TUBERCULOSIS IN THE STATE INSTITUTIONS.

Wards or separate buildings for tuberculosis patients are urgently needed in the three hospitals for the insane, but the greatest need is at Goldsboro, as the disease is increasing among the negro race. In 1903, 28 per cent. of the deaths at that institution were due to consumption. The usual percentage of deaths from this disease in hospitals for the insane is 23. We are glad to report that at the State's Prison and at the Soldiers' Home provision has been made for the separation of this class from other inmates. At Goldsboro a ward has been arranged for females, but there is no provision for the tuberculous males.

We respectfully call your attention to the resolution passed by the State Medical Society, advising the isolation of tuberculous persons in the "State hospitals, penitentiary and, as far as practicable, in the county jails."

You are also respectfully referred to the recommendations of the State Board of Health.

The brightest feature of this subject is the fine record of our hospitals, which continues to be maintained from year to

year. The results of these institutions, as compared with reports from other States and countries, are such as to justify our pride in them and to commend the recommendations of their directors and superintendents to the well-merited confidence of the people and of the members of the General Assembly of the State.

After careful investigation of the needs of the insane by the Board, and in full accord with the spirit of unselfish altruism of the gentlemen presenting these needs, the Board of Public Charities endorses the following report of the directors of the two hospitals for the white insane, and begs your earnest consideration of the recommendations contained therein:

*To the Boards of Directors of the Hospitals at Morganton and Raleigh:*

The undersigned committee, appointed by your respective bodies, beg leave to report the following:

We believe a certain and well-defined policy should be adopted by the State either to provide adequately for its insane citizens or decline to do so in unqualified terms. If the latter policy is followed, the authorities of the different counties knowing that they cannot depend on the State will provide for their insane the best they can, and the insane will have some care that is now denied to many. Under the present plan the counties wait for the State to build and the State does not, and thus the insane are left uncared for.

There is no need to discuss the humane or economical side of the question, for we assume that all are agreed that the public should undertake to provide amply for all the insane, especially those whose friends are unable to care for them.

It is well known that North Carolina has not erected enough buildings to house all her white insane, but it is not certain how many are in their homes, in jails and almshouses or roaming the country at large.

The U. S. Census for 1900 does not enumerate the insane except those in State and private hospitals, and the Census of 1890 was so notoriously and glaringly inaccurate in the enumeration of the insane that not the slightest credence is given it. The enumerations of previous years are out of date and may be as worthless as that of 1890, but a study of the Census of 1880 is interesting; the white population was 867,242, the insane 1,591, one insane person to every 545 inhabitants; the negro insane was one to every 1,215.

We must, therefore, rely upon the carefully prepared statistics of other countries and States. In the more thickly populated countries there are slightly more than three insane persons to every 1,000 of population. Probably insanity is not so prevalent amongst our citizens, but we believe that two to 1,000 of white people in North Carolina are insane. The large number of applications on file in the offices of the two hospitals for white insane and the many letters of inquiry would seem to prove this number to be correct, but to be well within limit we will base our calculations on one insane person to 600 of white inhabitants.

North Carolina, by the census of 1900, had 1,263,603 white inhabitants—779,049 in the Western Hospital District, and 484,554 in the Eastern. On the basis of one insane person to 600 inhabitants, we had in the State in 1900, 2,106 insane—1,298 in the Western District and 808 in the Eastern. The Western District increased in population during decade 1890-1900, 148,269, or 14,827 per annum. The Eastern District, 66,143, or 6,614 per annum. At the same ratio the population in the Western District for the past five years has increased 74,135, the insane 123; in the Eastern the increase of population for five years has been 33,070, the insane 55. If these estimates are correct there are in the Western District 1,421 insane persons, in the Eastern 863, or a total of 2,284 in the State.

The Morganton Hospital has in round numbers beds for 1,000 patients, the one in Raleigh beds for 400. These estimates show the need for an increase of 421 beds at Morganton, 463 at Raleigh, and also that in the Western District that there is one patient cared for to every 853 of inhabitants, and in the Eastern, one to every 1,294. It appears from the foregoing the Eastern District needs room for more. To equalize the two districts there should be at Morganton 129 patients from the East. The yearly increase of the white insane in North Carolina is about 36.

In accordance with the agreement of the two Boards 67 women were received from the East.

On 1st of December there were 67 patients in the Hospital at Morganton from the East and 7 in the Raleigh Hospital from the West. It is plain that sending patients so far is expensive, and everything else being equal the Raleigh Hospital needs enlargement more than the one at Morganton. It is our opinion that in consideration of the large number of insane outside of the walls of the hospitals who are in need and the difficulty and expense of providing for so many at once, that dotards, paralytics, idiots, imbeciles and epileptics for the present be excluded or accommodations prepared for them in other places.

Employment is the best remedy for insanity, and farming is the best and most remunerative form of labor. It is estimated that there should be an acre of land to every patient under treatment. The Hospital at Raleigh has felt greatly the need for land, and this

need cannot but grow greater as time goes on. We respectfully urge that this matter cannot be too strongly insisted on to the Legislature by your respective boards. Sufficiency of land is the one great means of reducing the cost of maintenance; it is not only a curative measure, but an economical one.

It is absolutely necessary to make more room for the insane at Raleigh. The cost of their maintenance will be materially decreased by the purchase of more land and a cheaper water supply. They now pay about $2,000 per annum for water and the rent of land, which represents the interest on a capital of $40,000 at 5 per cent.

We again ask that attention be drawn to the large amount of tuberculosis in our midst, which we are helpless to combat without sufficient accommodation for the tuberculous patients.

There is a great demand upon the resources of the State for every purpose. We, for this reason, recommend that at present you ask for accommodation for the insane on the basis of one bed in the hospitals for every 750 of population. This would require about 150 more beds at Morganton and 350 at Raleigh. This makes no allowance for the yearly increase, and will not, in our judgment, supply the demand, but by excluding the classes we think should be excluded, it may care for the curable, violent and troublesome cases. The beds at Morganton should be limited to men because of the excess of the accommodation for women, 600 to 400 men; the beds at Raleigh to be equally divided between the sexes.

The colonization of patients at Morganton has proved so efficient we recommend this be tried at Raleigh and increased at Morganton. If this be done more land will also be needed at Morganton. For obvious reasons it is better to have land adjoining the present holdings, but this is not essential. Land more than two or three miles away can be utilized.

We respectfully call your attention to an effort that may be made to change the State Prison into a hospital for the insane. We believe that this would be harmful to the State's best interests, and we know that it is not and cannot be made suitable for the innocent insane.

The laws governing hospitals and the general subject of insanity could be amended in some particulars with advantage.

If the Legislature of 1905 should determine to provide to any large extent for the insane it would be the part of wisdom to appoint a competent commission to examine this great question in all its aspects before large amounts of money be spent. The best thought of this and all other countries should be studied and the wisest course adopted. There is a disposition to break away from the old plan of large, expensive structures to smaller, simpler, cheaper and we believe more efficient ones.

We feel that we have a great State and we are proud of it, and we cannot but earnestly hope that this subject of caring for its insane so long neglected may be systematically taken up and treated in a

business-like way. If, after discussion, the General Assembly believes the State cannot afford to erect any more buildings, then it should so declare. If, on the other hand, it thinks that our people can further and adequately provide for them then this should be dealt with in a plain business-like way.

Respectfully submitted,

J. P. SAWYER,
I. I. DAVIS,
A. A. SHUFORD,
*Committee from the Morganton Hospital.*

DR. R. H. STANCELL,
DR. L. J. PICOT,
S. C. MIDDLETON,
*Committee from the Raleigh Hospital.*

---

## STATE HOSPITAL AT MORGANTON, N. C.

(Inspected October 5th by the Board of Public Charities, W. A. Blair, chairman, and found in excellent condition).

P. L. MURPHY, M. D., Supt. MORGANTON, N. C.

The most important addition made to the hospital was the erection of the colony building without expense to the State, being built by the labor of the patients and out of the proceeds of the farm. It will accommodate twenty-five men and will be ready for occupancy by the first of February. Some additional apparatus bought for the medical department; also a telephone exchange and a sterilizing apparatus.

The cost of the colony building will be between four thousand and five thousand dollars; other improvements, $1,000.

The following is a table of movement of population:

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1903 | 372 | 518 | 890 |
| Admitted during the year ending November 30, 1904 | 83 | 194 | 277 |
| Total number treated | 455 | 712 | 1,167 |
| Discharged, recovered | 36 | 58 | 94 |
| Discharged, improved | 3 | 10 | 13 |
| Discharged, not improved | 6 | 6 | 12 |
| Discharged, not insane | 1 | 0 | 1 |
| Died | 22 | 23 | 45 |
| Total removed | 68 | 97 | 165 |
| Remaining November 30, 1904 | 387 | 615 | 1,002 |

The percentage of mortality was 3.8; the percentage of recovery, 33.8.

There were 67 patients from the Eastern District; on probation, 42; pay patients, 23 in whole and 7 in part.

Applications now on file, 83—about 75 for want of room and 8 not eligible.

About 75 per cent. of the population are employed. The men work on the farm, in barn, shops, etc., and in the dining-rooms. The women work in the laundry, sewing, etc. They also bottom chairs with cane.

One suicide, which has been reported to the Board. No epidemic. The condition of health is good.

The annual appropriation is $125,000. No indebtedness. Receipts, $131,949.88; disbursements, $131,947.67; balance, $2.21. The receipts were in part unexpended balance from the year 1903.

The per capita cost per annum is about $145.

The estimated value of farm, garden and dairy products is $21,000. The general condition is good.

It would be better to have separate buildings for tubercular patients. New boilers for the institution will cost $6,000, and are urgently needed to replace those now in use, which are worn out. An amusement hall is required. The chapel, which has been used for that purpose ever since the hospital was built, can no longer be used.

The hospital needs room for 150 men, and if the colony plan, as heretofore adopted, be used, more land will be required.

P. L. MURPHY, M. D.,
*Superintendent.*

## STATE HOSPITAL AT RALEIGH.

(Inspected October 5, 1903, by the Board of Public Charities, Dr. Charles Duffy, chairman, and found in a satisfactory condition).

JAMES MCKEE, M. D., Supt. RALEIGH, N. C.

The improvements made during the biennial period of 1903-'04 have been the connection of the hospital with the Wake Water Company and adding a 150-horse-power boiler and covering the same with a temporary house. Cost of water, $5,000. Approximate cost of boiler-house and connections, $4,500. The water supply has been increased and is better and purer.

The following is a table of the movement of population for the year ending November 30, 1904:

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1903 | 205 | 230 | 435 |
| Admitted during the year ending November 30, 1904 | 79 | 108 | 187 |
| Total under treatment | 284 | 338 | 622 |
| Discharged, recovered | 82 | 39 | 121 |
| Discharged, improved | 5 | 7 | 12 |
| Discharged, not improved | 0 | 0 | 0 |
| Died | 15 | 14 | 29 |
| Total removed | 102 | 60 | 162 |
| Remaining November 30, 1904 | 202 | 180 | 382 |

The percentage of mortality upon the whole number in charge was 4½.

The percentage of cures upon admission was 64.

Number of patients from the Western District, 7; on probation, 4; pay patients, 17. Number of applications refused for want of room, 72; for other reasons, 69; total, 141.

The health of the institution has been unusually good. The only deaths were due to old age and organic diseases. The patients are encouraged to work and are employed in farming, laundry, cleaning and sewing.

The annual appropriation is $71,500, and a special appropriation of $5,000 for water supply.

Receipts from pay patients, appropriations and other sources, $81,246.20; expenditures, $81,152.69. The contract for connecting the hospital with the city gas company amounts to $1,000, and claims to the amount of $406.45. This makes the indebtedness $1,406.45.

Average cost per capita of appropriation, $159 per annum, or $13 per month. Eighteen nurses of each sex are employed. The aggregate value of pay of officers, employees, etc., is $22,764.87; monthly average, $1,897.07¼.

The hospital has been leasing land, which exemplifies the fact that more land is needed. The tuberculous should have a separate and distinct building. We need building capacity for 463 patients and equipment incident thereto.

JAMES MCKEE, M. D.,
*Superintendent.*

---

STATE HOSPITAL AT GOLDSBORO.

(Special report of inspection by Dr. Charles Duffy and E. L. Haughton, Commissioner. Inspected July 6th and found in excellent condition).

J. F. MILLER, M. D., Supt. GOLDSBORO, N. C.

The State Hospital at Goldsboro was inspected July 6th by Charles Duffy, chairman, and Commissioner E. L. Haughton. Everything found in good condition. One patient, a female, in the tuberculosis ward; other patients (male) in the general hospital with tuberculosis, but nowhere to keep them separate from other patients, as there are not quarters for both sexes in this improvised tuberculosis ward.

A very handsome and serviceable cold-storage plant has been completed, and is in operation, at a cost of $3,485.

A building now in course of construction will have bakery and kitchen on the first floor, a store-room for females and dining-room on the second floor, and a store-room for males and an assembly-room on the third floor. This is a substantial and useful building and will be completed at a cost of

about $5,000. These buildings are being built out of the earnings of the hospital, such as come from the sale of surplus crops, bricks made on the premises, and work largely done by the inmates, without cost to the State, not a dime of the appropriation having been used for this purpose. All crops used for the support and maintenance of the hospital are in most thrifty condition, many now yielding all necessary vegetables and fruits required for the feeding of the inmates.

The hospital cares for over 550 patients, some of whom are home on probation.

The management of this hospital is to be commended from various standpoints, and especially for many useful additions and improvements due to the ingenuity and assiduity of the superintendent and his assistants.

---

### STATE HOSPITAL AT GOLDSBORO, N. C.

J. F. MILLER, M. D., Supt. GOLDSBORO, N. C.

During the biennial period of 1903-'04 a room with waterworks, properly heated and lighted, has been provided for the accommodation of tuberculous female patients. This room is the second story of a dining-room for the outside employees and is connected with our main building for female patients by a bridge constructed chiefly of iron and wire. We have reconstructed, enlarged and practically made new our kitchen and bakery. We have erected a smoke-stack of brick 105 feet high, which will serve the purpose of three iron smoke-stacks, two of which were so damaged by long use that they were unfit for service.

Our front steps and walks to the center building have been made twice as wide as they were previously.

We have installed a cold-storage and ice manufacturing plant without a special appropriation by the Legislature and without using money appropriated for the support of the population, but from money saved as net proceeds from brick-

making and from trucking. Lastly, the construction of a tenement-house for employees, consisting of four rooms. The aggregate cost of these several improvements is $12,575.

No epidemic or serious accident during the year. The health of our population is good.

The following table shows the movement of population for the year 1904:

| | *Males.* | *Females.* | *Total.* |
|---|---|---|---|
| Number on the roll November 30, 1903 | 213 | 294 | 507 |
| Admitted during the year 1904 | 49 | 74 | 123 |
| Whole number treated | 262 | 368 | 630 |
| Discharged as restored | 23 | 22 | 45 |
| Discharged as improved | 3 | 5 | 8 |
| Discharged as unimproved | 0 | 1 | 1 |
| Died | 16 | 31 | 47 |
| Whole number discharged | 42 | 59 | 101 |
| Number on the roll November 30, 1904 | 220 | 309 | 529 |
| Daily general average of population | | | 535.15 |
| Percentage of cures | | | 36.58 |
| Percentage of deaths | | | 7.46 |
| On probation | | | 17 |

The number of applications refused for want of room is 43; that number is now on file. I have reason to believe that there is a large number of insane colored people uncared for by the State who ought to be cared for in a hospital for the insane.

We continue to give employment to all our patients who are capable of being employed, viz., about 60 per cent. of the males and 50 per cent. of females.

Fifty-eight thousand dollars is the annual appropriation for this institution. There is an indebtedness of $200, but there is sufficient cotton on hand to more than pay this amount.

| | |
|---|---|
| Legislative appropriation | $58,000.00 |
| Balance from 1903 | 66.77 |
| Special appropriation | 591.69 |
| | $58,658.46 |
| Less expenditures for 1904 | 58,657.69 |
| Balance in the treasury | $ .77 |

| | |
|---|---|
| Per capita cost for 1904 | $ 100.89 |
| Daily per capita for 1904 | .27 |
| A conservative estimate of the value of farm products is | 5,499.15 |
| Orchard and garden products | 2,070.94 |
| Total products raised | 7,570.09 |
| Expenses of farm and garden | 2,290.10 |
| Net value | $ 5,279.99 |

The general condition of our farm lands is good, their productive capacity increasing slightly every year. Our population is of the laboring class, and we emphasize the cultivation of our lands to give employment to as many of our patients as we can.

I approve the colony plan for the quiet and laboring patients of the white population. Nothing would be gained by the so-called colony plan in caring for the colored insane of this State, as our style and character of building could not be cheapened thereby.

We have arranged a suitable room for our female tuberculous patients, but we greatly need a building for our male tuberculous patients. We need a special appropriation of $40,000 for erecting and furnishing a building for female patients, for purchasing and placing in position one 80-horse-power boiler and for erecting and furnishing a small building for the care of the tuberculous. We have acreage sufficient for 100 more patients.

I think insanity is increasing in the negro race *pari passu* with the white race. The increase has been large the past two decades.

Respectfully submitted,

J. F. MILLER,
*Superintendent.*

NORTH CAROLINA HOSPITAL FOR THE DANGEROUS INSANE, RALEIGH, N. C.

(Inspected July 6th, by Charles Duffy, M. D., Commissioner W. F. Craig and the Secretary, and found in an excellent condition).

DR. JAMES R. ROGERS, Supt. RALEIGH, N. C.

The improvements at this institution for the biennial period of 1903-'04 have been the installation of a heating plant and changes in the plumbing, at a cost of $2,356.36.

| | *Males.* | | *Females.* | | |
|---|---|---|---|---|---|
| | *White.* | *Col.* | *White.* | *Col.* | *Total.* |
| Remaining November 30, 1903.... | 24 | 12 | 4 | 6 | 46 |
| Admitted during the year ending November 30, 1904..... | 7 | 3 | ... | 1 | 11 |
| Total under treatment..... | ... | ... | ... | ... | 57 |
| Discharged, recovered (1903-'04).. | ... | ... | ... | ... | 9 |
| Discharged, improved ..... | ... | ... | ... | ... | 0 |
| Discharged, unimproved ..... | ... | ... | ... | ... | 0 |
| Remaining November 30, 1904.... | ... | ... | ... | ... | 54 |

Percentage of mortality upon the whole number in charge during the two years, 9 per cent.

The wards only accommodate 49 comfortably, and patients have been declined for lack of room. There is only a small garden in connection with the penitentiary in which the patients can be employed, except on small domestic jobs. The amount of land is inadequate for work or recreation. It would be better for the patients to be in a separate institution.

The annual appropriation is $5,000, and there is no indebtedness. The per capita cost of maintenance is $102. There is no provision for religious services.

JAMES R. ROGERS, M. D.

(Report of the committee to inspect the Dangerous Insane Department).

The dangerous insane department was inspected by Charles Duffy, chairman, and Commissioner W. F. Craig, accompanied by the secretary, on July 6th.

The department was found in a very satisfactory condition. Sanitary arrangements and general management good. There were 44 patients present and accommodations for five more. Only two patients were in the wards. Forty-two were outside, picking blackberries, preparing food for dinner or merely sitting in the fresh air. This is mentioned in order to emphasize the urgent need of sufficient acreage in connection with such institutions; to give employment for mind and body in the open air is conceded to be the best curative means for the disordered brain. This is not the place for the insane. The mentally ill should not be subjected to the stigma of the penitentiary.

Much of the time these patients are harmless and tractable, capable of doing good work.

Convenient fire-escapes are provided, but if the dangerous insane are to continue inmates of the penitentiary building the committee would advise the substitution of iron stairways for the wooden ones now in use, as a proper precaution in case of fire. The ceilings are of plaster and are dropping in portions and should be replaced by some more substantial material.

The new heating apparatus has proved most successful. The quarters are neat, clean and comfortable, comparing well with those in the other State hospitals.

NORTH CAROLINA SCHOOL FOR THE DEAF AND BLIND.

(Inspected April 6th, by Commissioner W. F. Craig and the Secretary. Found in satisfactory condition).

JOHN E. RAY, Principal. RALEIGH, N. C.

*White Department.*

There have been no changes or improvements added since the last report. The institution will accommodate comfortably 125 of each sex.

The following is a table of movement of population for the year ending November 30, 1904:

| | *Boys.* | *Girls.* | *Total.* |
|---|---|---|---|
| Number on the roll November 30, 1903..... | 76 | 76 | 152 |
| Admitted during the year 1904..... | 25 | 27 | 52 |
| Finished the course..... | 0 | 4 | 4 |
| Died ..... | 0 | 0 | 0 |
| Discharged for any cause..... | 5 | 11 | 16 |
| Remaining on the roll November 30, 1904..... | 84 | 73 | 157 |

Average daily attendance, 155. No applications are on file and none have been refused for lack of room. Two declined because feeble-minded.

There has been no epidemic or serious accident. The health of the institution has been good.

The appropriation for last year was $60,000 for both the white and colored departments. No outstanding indebtedness. The per capita cost of maintenance per annum was about $175. Domestic arrangements unchanged. The literary, industrial and artistic courses remain the same. For recreation, a gymnasium, swings, etc., are provided. Services daily in the chapel, and on Sunday the pupils attend the city churches.

The appropriation asked for will be the same as last year for maintenance. I estimate that there are 150 blind white children of school age who refuse to attend.

The pressing need of the institution is an infirmary for the isolation of infectious and contagious diseases. It is only through a merciful providence that the children have been

protected. Twice within the last few years we have had cases of scarlet fever and once a case of diphtheria. Nothing but a kind providence and the strictest care prevented an epidemic and kept us from fearful consequences. It is estimated that it will cost $2,500 to put in proper condition for isolation and sanitary treatment of our students five rooms in the top story of the central part of the building. These rooms are entirely separate from other parts of the building, having only a connecting staircase. A separate building large enough to meet our demands and constructed in a thoroughly sanitary manner would cost from $5,000 to $10,000, depending upon the size of building and number of rooms.

*Colored Department.*

No changes have occurred at this department since the last report.

The following is a table of the movement of population for the year ending November 30, 1904:

| | *Blind.* | | *Deaf.* | | |
|---|---|---|---|---|---|
| | *Boys.* | *Girls.* | *Boys.* | *Girls.* | *Total.* |
| Number on the roll Nov. 30, 1903.. | 28 | 43 | 52 | 35 | 158 |
| Admitted during the year ending November 30, 1904..... | 4 | 14 | 8 | 7 | 33 |
| Finished the course..... | 0 | 0 | 0 | 0 | 0 |
| Died ..... | 0 | 0 | 0 | 1 | 1 |
| Discharged for any cause..... | 1 | 0 | 0 | 1 | 1 |
| Number on the roll Nov. 30, 1904.. | 26 | 54 | 55 | 41 | 176 |

Daily average attendance, 168. No applications on file; none refused for lack of room; five declined because of feeble-mindedness.

There was an epidemic of measles, but the general health is good. There is no infirmary for the isolation of contagious and infectious diseases. The finances are not separate from the white department, but there is one appropriation for both. The per capita cost per annum is $175.

There has been no change in the domestic arrangement or the courses taught. I would recommend dairying for deaf

boys. The pupils walk and play for recreation. They have daily services in the chapel. There are fifty colored blind and deaf not now in school.

JOHN E. RAY,
*Principal.*

---

NORTH CAROLINA SCHOOL FOR DEAF AND DUMB.

(Inspected October 5th, by the Board of Public Charities, Mr. W. A. Blair, chairman. Found in excellent condition).

E. McK. GOODWIN, Principal. MORGANTON, N. C.

The improvements made since last report have been the completion of the renovation of an old brick house for superintendent's residence, and the erection of one cottage for employee, with general improvement of farm lands. The improvements to residence and cottage were made at a cost of $3,700.

The following is a table of movement of population for the year ending November 30, 1904:

| | *Boys.* | *Girls.* | *Total.* |
|---|---|---|---|
| Number on the rolls November 30, 1903..... | 125 | 115 | 240 |
| Admitted during the year..... | ... | ... | 31 |
| Discharged as finishing the course..... | ... | ... | 2 |
| Died ..... | ... | ... | 0 |
| Number on the roll November 30, 1904..... | ... | ... | 241 |
| Average daily attendance..... | ... | ... | 238 |

Can accommodate comfortably 140 boys and 130 girls; total, 270.

Applications on file, 38; none have been refused for lack of room; 8 have been declined because feeble-minded. No epidemic except measles, and no serious accident. The health of the pupils is good.

The appropriation is $42,500 annually for support and $5,000 for debt.

There is no indebtedness. Earnings, $7,219.84.

The per capita upon appropriation is $175, but some of the amount was expended for improvement and general better-

ment, and the actual consumption is about $160 per annum.

The boys are taught carpentry, printing, typesetting, shoemaking, farming and gardening; the girls receive instruction in sewing, dress-making, cooking, laundry and general domestic work. We expect to introduce primary handicraft for the small boys.

We teach speech to more than fifty per cent. of all who enter, and while the speech acquired is not perfect nor natural, it is intelligible and useful and places the deaf person more nearly on a footing with his hearing companions, whether it be social or business. Both departments cover the public school course of the State. It is gratifying to know that many of our former boys have obtained positions where they are making independent livings—doing as well as their hearing brothers.

There are daily Scripture lessons and services in the chapel; also Sunday-school every Sunday.

For recreation the boys have athletic associations and contests with other schools in games. The entire school has a party or play night once a month, under the direction of the teachers.

I estimate that there are 400 to 450 white children eligible to this school, with only 241 present. Many have refused to come to whom I have offered admission. If all of those who are eligible should present themselves our plant would have to be nearly doubled.

I have recommended in my former reports that a compulsory attendance law be enacted in order to reach the class of parents who refuse to send their children to school.

Our grounds are crude, no attention having been paid them thus far as to ornamentation. Macadamized roadways, graded walks, etc., are needed to put the institution on a par with the others of the State.

The school has striven to keep abreast with the best methods, and it is gratifying to be classed with the best schools of America to-day.

We will need $47,500 for maintenance and $5,000 for machinery and improvements.

*A School for the Feeble-minded Needed.*

It has become apparent to every one who has investigated the matter that the State ought to provide for her feeble-minded children. Many of that class apply to this school for admission, but under the law we cannot admit them, even if they are deaf and dumb in addition to their feeble-minded condition. The State has provided well for most of her unfortunates (and they are worthy of all that they get); then why not provide for one of the most unfortunate classes—a class which has not contributed to its affliction, but who suffer through the weakness and sin of others? There are in all probability more than six hundred children of this class. Many of them could be benefited and even educated in the primary sense, and the condition of all could be ameliorated. A large number of these children become inmates of the "county homes" and are charges upon the communities for life. While some of them might be made self-supporting, many would not. We cannot estimate human souls in dollars and cents. Nothing marks a Christian Commonwealth more than her provision for afflicted ones.

E. McK. GOODWIN,
*Principal.*

---

SOLDIERS' HOME, RALEIGH, N. C.

(Inspected April 6th, by Commissioner W. F. Craig and the Secretary, and found in an excellent condition).

RALEIGH, N. C.

During the biennial period of 1903-'04 the dining-room was remodeled and enlarged and repairs made to other buildings, at a cost of $2,400. A neat cottage for tuberculous patients has also been provided.

There has been no change in the domestic arrangement or government of the institution.

| | |
|---|---|
| Number on the roll November 30, 1903 | 98 |
| Died | 14 |
| On furlough | 13 |
| Present November 30, 1904 | 116 |
| Total on the roll November 30, 1904 | 129 |

Number in the hospital, 25. Average in the hospital during the year, 20. Applications on file, 40—all for lack of room.

The appropriation per annum was $13,000 for maintenance and $1,200 for repairs and improvements. The institution has lived within the appropriation and has no indebtedness.

Religious services are held in the chapel every Sunday by the pastors of the city churches. Gardens and stock good. The grounds have been much improved; heating arrangements and water supply satisfactory. Owing to the large number of applications on file and the increasing number of invalided veterans, there is need of additional aid from the State.

B. F. DIXON,
*Secretary.*

---

## OXFORD ORPHAN ASYLUM.

(Visited by the Secretary on July 25th, and found in excellent condition).

W. J. HICKS, Supt. OXFORD, N. C.

The improvements have been the construction of a cold-storage room out of the materials of the old wood-working shop; largely of the same material, a barn for feed and stock. The apartment for the superintendent in the main building was completed early in the year and the former residence of the superintendent was converted into a hospital. The house in the rear of the hospital has been removed to a more convenient location and connected with the hospital by a glass-

enclosed, sunny, well-ventilated hall. This connecting hall makes an admirable play-ground for the convalescent children. The change in the building gives a suitable ward for the isolation of contagious diseases. Hospital facilities have been greatly improved. Small houses have been placed over the two fire hydrants and in these the hose is kept ready for instant use. The farmer's house, the hospital and the woodwork of the main building have been repaired and painted. These, with some minor improvements, have cost, including the value of labor and materials furnished by several of the industrial departments, about $3,000.

| | *Girls.* | *Boys.* | *Total.* |
|---|---|---|---|
| Children on the roll December 1, 1903 | 125 | 129 | 254 |
| Admitted during eleven months | 27 | 31 | 58 |
| Re-admitted | 4 | 2 | 6 |
| | 156 | 162 | 318 |
| From the roll during eleven months | 16 | 36 | 52 |
| On roll November 1, 1904 | 140 | 126 | 266 |

The fiscal year has been changed from November 30th to October 31st.

Children were discharged as follows:

| | *Girls.* | *Boys.* | *Total.* |
|---|---|---|---|
| Went to their own people | 9 | 13 | 22 |
| To approved homes | 3 | 9 | 12 |
| To position on salary | 3 | 3 | 6 |
| To school (past age of discharge) | 1 | ... | 1 |
| Ran away | .. | 10 | 10 |
| Died | ... | 1 | 1 |
| | 16 | 36 | 52 |

Three girls under the age of discharge are at schools in the State, but are on the roll and are considered under the care and control of the institution.

Two girls entered the State Normal and Industrial College last October. This opportunity was opened to them through the generosity of the Masons, out of the proceeds of the Mocksville Masonic picnic. One girl will graduate from

the Normal next June. Two girls were sent to the Oxford Seminary and are defraying expenses by their work. The conditions under which these girls are placed are most favorable. One boy who last year became a student of Trinity Park School will finish the course at that institution this term and hopes to enter college soon. Another boy who has been at work in a printing office has been given the opportunity to enter the Trinity School. They defray their expenses largely by their labor.

The institution can now comfortably care for 145 girls and 145 boys; total, 290. Ninety-two applications have been made to the orphanage for admission; 79 were approved; 9 disapproved. The latter, after careful inquiry, were decided to be ineligible. These applications are referred to the executive committee. When approved they are placed on file, and this year, after certificates of successful vaccination were received, the children were admitted without much delay.

Only one death, from diphtheria, three weeks after admission. No other case. Several cases of pneumonia in the early spring, and one case of fever in the summer, but all made good recoveries. One little boy, seven years old, has tuberculosis, and is cared for apart from the other children at the hospital. The general health of the children has been remarkably good, I am grateful to say.

Our institution is primarily a *home* for destitute, homeless children, and we are careful to admit only such as are really destitute. It is only just to the children and to the world that we give them an English education and as far as possible industrial training. The school has eight grades, and the course is similar to that of the graded schools of the larger towns of the State.

The girls are trained in household duties, in the cottages, kitchen, dining-rooms, laundry, sewing-room and hospital. The boys get practical experience on farm, in dairy, shoe-shop, woodworking shop, printing office, and the Oxford furniture factory. During the school term each child is in

school half of each school day. This requires an afternoon and morning period.

Prayers are held daily in the chapel before breakfast, and at night in each cottage family. Sunday-school every Sunday morning in the chapel, and all except the very young children attend service in the various churches of Oxford. Sunday afternoon services are held in the chapel by ministers of Oxford and vicinity. Meetings for Bible study twice a month.

Taking into consideration our inventories, which are necessarily rather inaccurate, the per capita cost of maintaining each child for the eleven months was about $44.75, and of maintenance and education, without deducting singing-class receipts, approximately, $57.08, above the earnings of the institution.

The expenditures for the eleven months have been as follows:

| | |
|---|---|
| Net expended, maintenance account (average 248 children) | $12,461.39 |
| Net maintenance and school accounts | 15,460.60 |
| Repairs and improvement account, less $28.34 cash sales, etc., | 1,065.88 |
| | $16,526.48 |

We consider the child-placing of the institution a most important work. The investigation of homes offered is as thorough as we can make it. The investigation culminates in the application being referred to the local lodge for inquiry and action. Twelve children have been placed in approved homes, and we have had 250 applications for boys and girls to enter homes or go to positions.

After children are sent to homes, the local Masonic lodges having jurisdiction in the matter, exercise a supervision, and we have a right to reclaim the children whenever it is found that they are not properly cared for and educated.

It is hoped that very soon a field worker will be engaged for the orphanage, and will perform a valuable service, especially in this work of placing and supervising the children in

homes. We rejoice that the children in the public schools of the State are becoming more and more interested in contributing to and working for the homeless boys and girls of North Carolina.

The end, the aim of all the activities of the Oxford Orphan Asylum is the inculcation of truth, the enlargement of lives, the building of strong character, the salvation of souls.

A large part of our duty as instructors of the young is by precept and example to teach them that we are "here to serve, not simply to be served."

W. J. HICKS,
*Superintendent.*

---

THE COLORED ORPHAN ASYLUM.

R. SHEPARD, Supt. OXFORD, N. C.

General repairs, new cow-shed and cementing the basement, at a cost of $202.20, were the improvements for the year 1904.

The following is a statement of movement of population for the year ending November 30, 1904:

| | *Boys.* | *Girls.* | *Total.* |
|---|---|---|---|
| Number remaining November 30, 1903..... | 38 | 61 | 99 |
| Admitted during the year ending November 30, 1904 ..... | ... | ... | 19 |
| Finished the course and now self-supporting.. | ... | ... | 10 |
| Discharged otherwise ..... | ... | ... | 5 |
| Died ..... | ... | ... | 1 |
| Remaining November 30, 1904..... | 45 | 57 | 102 |
| Whole number cared for during the year 1904.. | ... | ... | 118 |

We have on file 55 applications declined for want of room; 10 for other reasons. No epidemic or serious accident.

The girls do all the work of the asylum under the oversight of their matron, cooking, washing, ironing, cleaning, and are instructed in plain sewing and dress-making. The boys do all sorts of farm work, care for the stock and saw and split wood. Even the very little children have their

detail of service to render daily. Our great desire is to open industrial shops where the boys can learn trades and become more useful.

There is a primary, intermediate and grammar department; the primary covering three years, the others two years.

Every morning the entire family assembles for prayer and the study of God's word, when the children memorize a verse of Scripture and repeat it at the dinner table.

The matrons in the different homes hold prayer service with the children before they retire; a Sabbath-school and prayer-meeting twice a week constitute the public religious services; but one great dependence is the silent influence of the Christian character of our workers.

RECEIPTS.

| | |
|---|---|
| State appropriation | $5,000.00 |
| Grand Lodge of Masons | 220.38 |
| Anniversary Day | 181.56 |
| Cotton | 737.50 |
| Borrowed money | 2,463.95 |
| Received from other sources | 1,046.72 |
| | $9,650.11 |

DISBURSEMENTS.

| | |
|---|---|
| Salaries and wages | $1,891.52 |
| Postage, telegrams, telephone, etc | 72.01 |
| Real estate | 110.60 |
| Freight and express | 97.47 |
| Provisions | 1,640.04 |
| Household and kitchen furniture | 301.53 |
| Improvements | 202.50 |
| Outlay on farm | 1,044.19 |
| Fuel, coal, wood, oil | 239.72 |
| Interest and discount | 24.38 |
| Borrowed money | 2,430.00 |
| Traveling expenses | 159.18 |
| Dry goods, clothing | 1,011.78 |
| Incidentals | 336.90 |
| Printing the "Advocate" | 84.00 |
| | $9,645.37 |

The Grand Lodge of Freemasons, several churches, conventions and associations contribute annually. We send out agents every year. We raised on the farm 14 bales of cotton, 400 bushels of sweet potatoes, 250 gallons of molasses, 40 bushels of wheat, a large crop of corn not yet husked, with a bountiful supply of vegetables.

There are hundreds of orphan children in our State who are sadly in need of being under the jurisdiction of competent persons who will train them to be good citizens—otherwise they will be a curse to themselves and to the country generally. We have on file a number of this class whom we have not been able to receive for lack of means for support. We do not lack accommodation so much as house and school furnishings and a larger appropriation for their maintenance. Our great need at present is wood supply. All the fuel used has to be hauled seven or eight miles, and this is expensive.

The institution is governed by a board of directors. We have petitioned the Governor to appoint some members of the board (white) to represent the State.

R. SHEPARD,
*Superintendent.*

---

## THE STATE'S PRISON.

(Special report of inspection of the State's Prison, July 6th, by Commissioner W. F. Craig and the Secretary).

The State's Prison was carefully inspected on July 6th by Commissioner W. F. Craig and the Secretary. The general condition and management were found satisfactory. The cells were neat and clean, with a fresh coat of whitewash. Each contains a cot with comfortable bed, a chair and a bucket of water. Prisoners are required to bathe regularly and look neat and clean. The doors of the dark cells used for punishment of refractory convicts were open, and we were informed that corporal punishment is seldom adminis-

tered. Present, 107 convicts; 15 of these women. The men were occupied in brickmaking and the domestic work of the institution. The women were employed in laundry and sewing department. The other women were at the Halifax farm.

The building for women is inside the quadrangular enclosure, and they are not permitted to go beyond a very small space in front of their building. The management have shown their humanity by planting a large plot of flowers in front of this structure.

It is the opinion of penologists that female prisoners should be confined in an entirely separate institution from the male prisoners.

Two children were transferred to relatives a week ago. They entered the prison as infants with their mothers. There is present one child, born in the penitentiary soon after the mother's incarceration.

The management is to be commended for their care in regard to the tuberculous cases. Wards have been set apart in the infirmary for this class. There were five patients in the colored male department. Bright, sunny rooms are used for this purpose.

*Under a former régime the room designated for a chapel was converted into a shirt factory. This is no longer in operation. The Sunday-school and other religious services are held in the dining-room. We believe the idea of reformation as embodied in the Constitution for "the purpose of preventing crime" should be more prominent, and that as an aid to this a chapel should be sacredly set apart for the orderly worship of God.

Also that a night school should be established and all prisoners be required to learn to read and write.

---

*Since the above was written the authorities of the Prison have refitted the chapel and the prisoners now have a comfortable and commodious room for religious exercises.

Each prisoner discharged should take with him a moral lesson well learned and an honest calling by which he can maintain himself without temptation to break the law.

---

## THE STATE'S PRISON.

(Inspected July 6th, by Commissioner W. F. Craig and the Secretary).

J. S. MANN, Supt. RALEIGH, N. C.

There have been no changes in the central prison, except repairs to plumbing and sewerage, which have been thoroughly overhauled. The prisoners' quarters at both camps at the State farm have been well repaired and a cement floor laid at Camp No. 1. All barns, cribs, etc., have been put in order, and in some instances rebuilt. A dwelling has been erected for the physician stationed on the farm.

The following is the table of movement of population for the year ending December 31, 1904:

| | |
|---|---|
| Remaining in the State's Prison January 1, 1904 | 706 |
| Admitted during the year | 168 |
| Total number of convicts confined | 874 |
| Died | 23 |
| Discharged during the year | 137 |
| Remaining December 31, 1904 | 666 |
| Escapes | 21 |
| Killed | 3 |

Two were killed while attempting to escape, and one was killed by a police officer in an endeavor to arrest him after having escaped.

The above statistics cover the number committed directly to the State's Prison; comparatively few of this number remain in the central prison, but are transferred to the various camps and to the State farm. The population varies so constantly at the camps and the number and location of camps also vary, so replies are based on the general statistics of the prison.

The health of the institution is very satisfactory, when it is taken into consideration that many prisoners are sent here from the counties because they are physically too weak or constitutionally unfit for work on the public roads.

We have a ward for the white tuberculous and one for the colored, and they are kept separate and distinct from the general hospital. We have had no epidemic of any kind.

We keep an accurate record of the cases of corporal punishment.

There is no chapel, but religious services are held in the dining-room. Neither is there a prison chaplain, though ministers of the various denominations are paid a very small sum for preaching to the convicts, both at the central prison and at the farm.

We have no library or night school. Of the prisoners received during the past two years, 182 can read and write, 14 can read, and 154 are illiterates.

The system of reward is to diminish a sentence three days in the month on good behavior, and the prisoner receives as commutation money 10 cents for each day of good time made.

I have had no practical experience with the parole system or the indeterminate sentence, but have been very favorably impressed by the arguments of those who have had experience with these reform measures.

I am in favor of the establishment by the State of a reformatory for youthful criminals.

The number of prisoners received during the years 1903-'04 under 20 years of age, 99; under 16 were 18; from 18 to 20 years of age, 82; from 20 to 30, 145; from 30 to 40, 49; from 40 to 50, 31; from 50 to 60, 18; 60 to 70, 6; 70 to 80, 2. In reply to the question in regard to the dangerous insane, I would respectfully refer you to the report of this institution for 1901-'02; I have not changed my views as expressed therein:

"I cannot think this the proper place for the confinement of these unfortunate people. Are these people too dangerous to be cared for among the patients of other hospitals? If so, let them be cared for in a separate building; or, if need be, in a separate and distinct institution, but let it be outside prison walls."

The annual account of the pay-roll is estimated at $40,000. The officers and employees are entirely satisfactory. The prison is not only self-supporting, but has a large balance on hand.

| | |
|---|---|
| Balance on hand January 1, 1903 | $ 28,381.89 |
| Receipts for eleven months, to December 1, 1904 | 154,433.10 |
| Total for the eleven months | $182,814.99 |
| Expended for maintenance and improvements | 115,507.73 |
| Balance | $ 67,307.26 |
| *For 4 per cent. bonds now on hand | 62,992.50 |

J. S. MANN,
*Superintendent.*

---

CROWELL SANATORIUM, CHARLOTTE, N. C.

(Private; licensed by the Board).
(Inspected by the County Visitors in September).

DR. S. M. CROWELL, Medical Director. CHARLOTTE, N. C.

This is a private sanatorium for the treatment of alcoholic, drug and nervous diseases. No insane are treated. The institution was opened July 1, 1903, in the building formerly occupied by the Charlotte Private Hospital. By January 1, 1904, the patronage of the sanatorium was such as to demand better accommodations, and a modern three-story brick building with slate roof was secured on West Third street, in a quiet yet accessible part of the city. It is heated by steam,

*January 1, 1904, surplus, $132,867.75.

also furnished with open grates, and is as nearly fire-proof as is possible to make one of this order. There are no wards. All rooms are single or *en suite*. Fourteen rooms furnished with electricity accommodate from fourteen to twenty patients, as the rooms are large and patients often prefer a room-mate. S. M. Crowell, M. D., is superintendent and medical director, and R. H. Bradford, M. D., assistant resident physician, both being in the sanatorium day and night with the patients. Mr. John A. McCall is superintendent of nurses and attendants.

The sanatorium is equipped with modern hydro- and electro-therapeutic apparatus for facilitating the treatment of these cases. Since the opening of the institution about seventy-five cases have been cured, the great majority being whiskey, opium and cocaine addictions. The prevailing nervous disease treated has been alcoholic neuritis. Every case has been cured and not a single death has occurred in the sanatorium.

November 30, 1904, there were ten patients in the institution. Charges covering all expenses range from $130 to $200, the amount depending upon the disease, the length of time in the sanatorium, etc., the simple whiskey cases remaining in the sanatorium from two to four weeks, and the nervous cases anywhere from four to eight weeks. We have a flattering number of cases from other States.

Respectfully submitted,

S. M. CROWELL, M. D.

---

BROADOAKS SANATORIUM, MORGANTON, N. C.

(Private; licensed by the Board).
(Inspected by the Board of Charities, W. A. Blair, chairman, October 6, 1904. Found in satisfactory condition).

DR. ISAAC M. TAYLOR, Proprietor. MORGANTON, N. C.

By way of improvement, one and one-eighth acres of land adjoining the tract has been added to the hospital grounds.

An addition approximating 60 by 20 feet has been made to the main building, giving a handsome dining-room, a commodious kitchen, serving-room and store-room and eleven rooms for patients. Also a wide stairway, making access to the second floor easy and a fourth way of escape in case of emergency. Three new bath-rooms, and the plumbing is being repaired and brought up to present sanitary standards. The whole house is having a hot-water heating plant installed. There is a steam laundry with modern equipment. The private water supply has been abandoned, and the water used comes from the Morganton Water-works Company. Additions and improvements cost about $4,000.

The capacity of the sanatorium has been raised from 23 to 35, and a much more efficient service can be given under new conditions.

Tabular statement of movement of population is as follows:

| | *Men.* | *Women.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1903 | 8 | 3 | 11 |
| Admitted during the year 1904 | 43 | 18 | 61 |
| Total number treated | 51 | 21 | 72 |
| Died | 2 | 1 | 3 |
| Discharged, improved | 24 | 5 | 29 |
| Discharged, not improved | 8 | 3 | 11 |
| Recovered | 9 | 5 | 14 |
| Total removed | 43 | 14 | 57 |
| Remaining November 30, 1904 | 8 | 7 | 15 |

Daily average, 16; capacity, 35.

Percentage of deaths, 4. No epidemic, no serious sickness. One accidental burn of serious character.

Three men and three women are employed in actual attendance upon the patients, besides a housekeeper and a dining-room attendant, who share in the care of the patients a part of the time. A male and a female nurse are on duty every day and all night.

Of the population this year there have been: insane patients, 38; alcoholic and drug addictions, 21; other nervous conditions, including old age, 13—47 from North Carolina,

the remainder from seven other States. The charges are based on a minimum charge of $15 per week to $35 for best rooms or most troublesome cases. Three patients were declined, but others writing for information were told of our inability to receive them. The sanatorium is open to epileptics, paralytics and imbeciles, but in admitting these classes we exercise care to select only such as are suited to conditions here. We also receive cases of neurasthenia and other nervous invalids.

Respectfully,

ISAAC M. TAYLOR, M. D.

---

COUNTY PENAL AND CHARITABLE INSTITUTIONS.

The homes and jails show gradual improvement, but this is slow, and is usually after years of effort upon the part of the men and women who feel that caring for the weak and helpless is a part of the Divine command. Mecklenburg has erected a very handsome home at a cost of $15,000. Gaston and Harnett have new homes. Anson's home, when completed, will cost $12,000. Lenoir has established a home for the first time. Henderson, Gates and Caldwell have improved. Washington and Brunswick are building new jails; Bertie, Jones and Robeson have recently completed theirs. Wilkes and Caldwell have been improved. Eighty-six counties have reported, eleven unheard from. Outdoor relief has been given to the amount of $70,450 in 61 counties. Five have no system of outdoor relief, and 10 report relief but do not give the amount; 21 have not replied to the question. Reporting, 76. The total amount will be over $100,000, entirely outside of the large expense of the homes. Eighty children are in county homes—three-fourths defective or abnormal, many are infants.

There are 30 county convict camps. Reports from 16. In regard to county institutions, quoting a former report of the Board: "This is the weakest portion, of necessity, in our general administration, committed as it is to ninety-seven dis-

tinct bodies of commissioners, who, however patriotic and desirous of the welfare of the people, are burdened with numerous trusts; and in many cases have never given attention to the work involved in the efficient management of the county institutions."

In other States there are agents of the Board of Charities who make personal inspections of all jails and homes. This is in addition to the voluntary visitors. Having a regular agent to do this work, insures a greater uniformity in management and advance along all lines of efficiency. Such an agent would be an expense to the State, but would insure a more economical management and save the counties large sums eventually.

Of the noble band of men and women who have served the State as visitors in the counties, no praise is too high. They render a most efficient service, and to them is due the great advance in the county reform work during the last decade. Through physical discomfort often they have given of their time and strength. To them are due the heartfelt thanks of the Board. Nothing can take the place of the county visitor, with his knowledge of local conditions and his influence. The county boards number 360 individuals—270 men and 90 women.

During the year Dr. Charles Duffy and Mr. Wesley N. Jones, faithful and efficient members for many years, resigned, and Mr. Carey J. Hunter, of Raleigh, and Col. A. C. McAlister, of Asheboro, were appointed to fill the vacancies on the Board. Thanks are due officials of the institutions, the State officers and the Governor for courtesies and sympathy in the Board's earnest endeavor to reach the high ideal set by the Constitution.

Respectfully submitted,

W. A. BLAIR, *Chairman,*
EDGAR L. HAUGHTON,
W. F. CRAIG,
CAREY J. HUNTER,
A. C. MCALISTER,
*Commissioners.*

CONDITION OF THE COUNTY HOMES.

*Excellent.*—Mecklenburg, Lenoir.

*Good.*—Alamance, Beaufort, Bertie, Caswell, Chatham, Chowan, Craven, Edgecombe, Forsyth, Franklin, Gaston (improved), Greene, Guilford, Henderson (improved), Iredell, Jackson, Jones, Moore, Nash, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Randolph, Richmond, Rockingham, Sampson, Scotland, Stanly, Wake, Warren, Washington (new), Wilson.

*Fair.*—Anson (building), Brunswick (building), Burke (building), Cabarrus, Camden, Catawba, Davidson, Davie, Gates (repairing), Lincoln, Macon, Martin, Mitchell, Rutherford, Stokes, Tyrrell, Yadkin, Pitt.

*Inferior.*—Alexander, Caldwell (improved), Cherokee, McDowell (small), Robeson, Transylvania, Wilkes.

*Bad.*—Alleghany, Dare, Duplin, Montgomery.

MANAGEMENT OF THE HOMES.

*Excellent.*—Edgecombe, Wake, Nash.

*Good.*—Alamance, Anson, Beaufort, Bertie, Brunswick, Cabarrus, Caldwell, Carteret, Caswell, Catawba, Chatham, Cherokee, Chowan, Craven, Dare (improved), Davidson, Davie, Forsyth, Franklin, Gaston, Gates, Greene, Guilford, Henderson, Iredell, Jackson, Jones, Lincoln, Macon, Martin, Mecklenburg, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Randolph, Richmond, Rockingham, Rutherford, Sampson, Stanly, Stokes, Tyrrell, Wake, Warren, Washington, Wilkes, Wilson, Yadkin, Lenoir, New Hanover, Haywood.

*Fair.*—Alexander, Camden, McDowell, Robeson, Scotland, Pitt.

*Inferior.*—Duplin, Mitchell, Montgomery, Transylvania, Alleghany.

MANAGEMENT OF COUNTY JAILS.

*Excellent.*—Henderson, Scotland.

*Good.*—Beaufort, Bertie, Brunswick, Cabarrus, Caldwell, Carteret, Caswell, Catawba, Chatham, Cherokee, Chowan, Craven, Davidson, Edgecombe, Forsyth, Franklin, Gaston, Graham, Greene, Guilford, Harnett, Iredell, Jackson, Jones, Lincoln, McDowell, Macon, Mecklenburg, Mitchell, Nash, Northampton, Onslow, Pasquotank, Pender, Perquimans, Randolph, Richmond, Rutherford, Sampson, Stanly, Stokes, Tyrrell, Warren, Washington, Wilkes, Wilson, Yadkin, Alleghany, Haywood.

*Fair.*—Camden, Davie, Duplin, Martin, Montgomery, Pamlico, Rockingham, Transylvania, New Hanover, Pitt.

*Inferior.*—Alamance, Alexander, Dare, Gates, Wake.

CONDITION OF COUNTY JAILS.

*Good.*—Beaufort, Bertie (new), Brunswick (building), Cabarrus, Caldwell, Camden, Carteret, Chatham, Craven, Davidson, Forsyth, Franklin, Gaston, Greene, Guilford, Henderson, Iredell, Jackson, Jones (new), Macon, Martin, Mecklenburg, Mitchell, Moore, Northampton, Pasquotank, Pender, Perquimans, Randolph, Richmond, Robeson (new), Rockingham, Rutherford, Sampson, Scotland, Stanly, Tyrrell, Warren, Washington (building), Wilkes (improved), Wilson, Yadkin, Lenoir.

*Fair.*—Alexander, Catawba, Cherokee, Chowan, Duplin, Graham, Lincoln, McDowell, Montgomery, Nash, Onslow, Pamlico, Transylvania, Aileghany, New Hanover, Pitt.

*Inferior.*—Gates, Harnett, Stokes, Wake.

*Bad.*—Dare, Davie.

# PRIVATE BENEVOLENT INSTITUTIONS.

## ODD FELLOWS' ORPHAN HOME.

J. F. BRINSON, Supt. GOLDSBORO, N. C.

This institution is located at Goldsboro, and is supported and controlled by the order of Odd Fellows for the care of the orphans of members of the order.

| | |
|---|---|
| Number of children remaining November 30, 1903 | 57 |
| Admitted during the year | 11 |
| Discharged | 10 |
| Finished the course | 0 |
| Ran away | 2 |
| Placed in families | 8 |
| Died | 0 |
| Remaining October 31, 1904 | 58 |
| Total number during the year | 67 |

Can accommodate 100. Children of both sexes, regardless of nativity, received. Boys leave at 17, girls at 18. The health of the institution is good. No epidemic in its history of six years. The children attend the Goldsboro Graded School, also learn printing and farming, and the girls housekeeping.

Receipts, $6,000; disbursements, $6,277.27.

Homes and good positions are always open to the children. We think that the children have more advantages and better opportunities to be genuinely happy than any other like institution in the State.

J. F. BRINSON,
*Superintendent.*

METHODIST ORPHANAGE, RALEIGH, N. C.

The orphanage of the Methodist Episcopal Church of the State is located at Raleigh, under the superintendence of Rev. J. W. Jenkins.

| | |
|---|---|
| Number of children in charge October 31, 1904 | 31 |
| Total number during the year | 32 |
| Admitted | 1 |
| Completed the course for self-support | 1 |
| Died | 0 |
| Total | 32 |

Both boys and girls are received, and there is no restriction as to foreign birth. Age of admission, between six and fourteen. Boys leave at sixteen and girls at seventeen. The general health of the children has been excellent; no epidemic. The children attend school half of each day for ten months in the year. The other half of the day they are employed in work about the premises. The present buildings will accommodate 200. Disbursements have been about $12,000, used on the new building. Children are not placed in homes.

J. W. JENKINS,
*Superintendent.*

---

THOMASVILLE BAPTIST ORPHANAGE, THOMASVILLE.

This orphanage is situated at Thomasville, and is under the auspices of the Baptist State Convention. Rev. J. B. Boone is general manager.

| | |
|---|---|
| Number of children in charge October 31, 1904 | 300 |
| Admitted | 77 |
| Placed in homes | 9 |
| With relatives | 19 |
| To colleges | 3 |
| Died | 7 |
| Total number cared for during the year | 336 |

The institution is open to indigent boys and girls of the white race; foreign born are received. Children are admitted at five years of age and remain until sixteen. Homes are readily obtained, and a system for the same is in force. There have been two severe epidemics, measles in the spring and typhoid in the summer. Both literary and industrial courses are taught. The boys learn shoemaking, printing, carpentry and farming; the girls housekeeping, sewing and laundry work. After a year's labor on the well, water was struck at a depth of 876 feet, and a capacity of 150 gallons per minute. The bequests of the Simmons' will gives the orphanage an endowment of $100,000. The Durham and Mt. Zion Associations are preparing to enlarge their buildings and the Chowan and the Rowena Whitty buildings have been completed. The present capacity of the orphanage is 325. It is well supported, and the children are warmly clad, well fed and instructed.

J. B. BOONE,
*Superintendent.*

---

THE ROMAN CATHOLIC ORPHANAGE FOR GIRLS.

The Orphanage of the Sacred Heart is located at Belmont, Gaston County. It is under the control of St. Mary's Catholic Church, with Mother Maria Teresa as superintendent.

| | |
|---|---|
| Number remaining October 31, 1904 | 20 |
| Total during the year ending October 31, 1904 | 24 |
| Placed in families | 2 |
| Become self-supporting | 2 |

It is open to Catholic orphan girls. No accident or epidemic. Present buildings will accommodate 40. The girls are taught a literary course and such domestic duties as plain sewing, steam laundry, etc. Disbursements for the fiscal year, $1,500. Of this amount, $753 was given by the churches in the State and individual donations; the other half was given by the Sisters of Mercy. The sisters labor for

the support and welfare of the girls. The children are well cared for, but the institution needs stronger support.

MOTHER MARIA TERESA,
*Superintendent.*

---

### THE PRESBYTERIAN ORPHANS' HOME.

REV. J. W. BOYD, Supt. BARIUM SPRINGS, N. C.

The Presbyterian Orphans' Home is located at Barium Springs, Iredell County. Rev. J. W. Boyd, superintendent. It is supported and is under the control of the Presbyterian Synod of North Carolina.

| | *Girls.* | *Boys.* | *Total.* |
|---|---|---|---|
| Total number during the year to Oct. 31, 1904.. | 94 | 72 | 166 |
| Average number in charge daily..... | ... | ... | 150 |
| Admitted during the year..... | ... | ... | 38 |
| Discharged ..... | ... | ... | 22 |
| Placed in homes..... | ... | ... | 0 |
| Died ..... | ... | ... | 0 |
| Completed the course..... | ... | ... | 7 |

Capacity for 150. Children of both sexes and of foreign parentage or birth are received, provided the parents were residents of the State at the time of their death. Admitted at 6 years of age and discharged at 18.

No accident. Whooping-cough in a mild form. General health good. They receive instruction through ten grades in the literary course. The girls are taught domestic duties and the boys are instructed in farming, dairying, carpentry, painting, printing, etc.

| | |
|---|---|
| Receipts were ..... | $13,923.22 |
| Expenditures ..... | 13,918.88 |
| Balance ..... | $ 4.34 |

The "Mrs. Anna Stamps Howard Cottage" has been completed and furnished. Other buildings improved at a cost of $895.45. The Alexander Industrial Building has been practically completed and equipped. A well 100 feet deep

has been sunk near this building and furnishes eight gallons of water per minute. When it is attached to the engine and connected to a new tank now on the grounds, water can be thrown to the top of the central building, thus affording additional protection against fire. Children finishing the course here become entirely self-supporting and always obtain employment without difficulty.

REV. J. W. BOYD,
*Superintendent.*

Received Dec. 21, 1904.

---

THE THOMPSON ORPHANAGE AND TRAINING SCHOOL.

REV. W. J. SMITH, Supt. CHARLOTTE, N. C.

This institution is under the control of the Protestant Episcopal Church of North Carolina; Rev. W. J. Smith, superintendent. The following is a table of the movement of population for the year ending October 31, 1904:

| | |
|---|---|
| Remaining October 31, 1904 | 65 |
| Admitted | 29 |
| Completed the course | 6 |
| Placed in families | 6 |
| Returned to their friends | 8 |
| Left the institution without permission | 3 |
| Total during the year | 76 |

Capacity of the institution, 70. Both sexes admitted at three years of age. Girls leave at 16, boys at 15. Foreign born are received. Conditions for admission are to be destitute and neglected, without father or without mother. No epidemic or serious accident; general health good. Children are taught household and farming work. The usual English course in the school. We are well supported in the care of the children.

| | |
|---|---|
| Receipts from all sources | $6,043.35 |
| Disbursements | 5,983.61 |
| Balance | $ 59.74 |

The monthly per capita cost of maintenance is $5. We need $6,000 endowment. Homes are readily obtained for the children completing the course.

REV. W. J. SMITH,
*Superintendent.*

Received Dec. 3, 1904.

---

THE N. C. CHILDREN'S HOME SOCIETY.

W. B. STREETER, Supt. GREENSBORO, N. C.

"The objects for which this corporation is formed are to receive and provide for destitute, neglected, ill-treated, abandoned and orphaned white children; to seek out suitable family homes for those who are normal and protect their interests by proper contract and otherwise, and to perform such other acts as will tend to improve the condition of the above-mentioned class of children."

| | |
|---|---|
| Number received from September 15, 1903, to December 1, 1904.. | 62 |
| Of these there were placed in homes..... | 55 |
| In charge and not placed..... | 7 |

Of those placed, 50 were in approved homes, 3 in institutions, died 1, returned to county, 1.

| | |
|---|---|
| Applications for children..... | 175 |
| Applications investigated ..... | 118 |
| Rejected ..... | 47 |

No child received could be admitted to the orphanages, and no request for us to receive a child has gone unheeded if it was found that the child needed care.

WM. B. STREETER,
*Superintendent.*

Received Dec. 22, 1904.

ST. LUKE'S HOME FOR OLD LADIES.

MRS. J. W. FOY, Secretary. RALEIGH, N. C.

St. Luke's Home for Aged White Women was established in 1895 by St. Luke's Circle of King's Daughters of Raleigh. Since the opening of the Home 43 old ladies have been cared for. Present on December 1, 1904, 9.

In 1900 the building now occupied was purchased, repaired and comfortably refitted with modern conveniences. Applications for admission are frequent, and to meet the demand we will soon add two rooms to the present structure. No indebtedness whatever.

MRS. J. W. FOY,
*Secretary.*

By their unfailing determination and perseverance, this little band of noble women have organized and supported this most beautiful charity.

---

ST. AGNES' HOSPITAL AND TRAINING SCHOOL FOR NURSES, RALEIGH, N. C.

MRS. A. B. HUNTER, Supt. RALEIGH, N. C.

St. Agnes' Hospital and Training School for Nurses was organized on October 18, 1896. Mrs. A. B. Hunter is superintendent; H. A. Royster, M. D., surgeon in charge; Dr. Catharine P. Hayden, resident physician.

This institution is in connection with St. Augustine's School for the colored race, under the charge of the Protestant Episcopal Church.

From May 1, 1903, to May 1, 1904, in charge, 124 patients. Beds available, 22. The schedule of charges for pay patients is $1.50 to $3.00 in the wards, and $5.00 per week in private rooms.

Receipts to May 1, 1904, $3,885.81; expenditures, $3,548.09. Improvements have been made at a cost of $900. We receive a number of charity patients, but have no support

from county or city. No insane treated. We propose to erect a $15,000 building, and funds for that purpose are needed.

There were three graduate nurses this year.

Bishop Joseph Blount Cheshire of the Episcopal Church, and president of the Board of Trustees of the Hospital, says that "St. Agnes' Hospital, carried on in connection with St. Augustine's School, Raleigh, is one of the most interesting agencies of the church in its work for the negroes of the South. It not only ministers to many poor and suffering people, but it also trains numbers of colored women to become skilled nurses. These nurses find ready and remunerative employment among both white and black."

MRS. A. B. HUNTER,

Received Dec. 27, 1904. *Superintendent.*

---

GOOD SAMARITAN HOSPITAL FOR THE COLORED, CHARLOTTE.

ANNA BUCHANAN, Supt. CHARLOTTE, N. C.

The Good Samaritan Hospital for Colored People was organized in 1891. It is situated on West Hill Street, Charlotte. Anna Buchanan, colored, superintendent.

Total number received during the year 1904, 179. Died, 16. Remaining October 31, 1904, 8. Beds available, 12. Accommodations for 12 more if there were funds for maintenance.

The amount of receipts and expenditures from all sources was $2,340.70. Pay patients usually from 50 cents to a dollar per day. The city and county pay $1.00 per day for patients sent in by their physicians. No insane treated. The work grows and the expenses increase. The special need is an endowment of $25,000. The hospital is well equipped for work, but needs funds for maintenance. Twelve more beds, which would add $1,500 more a year to expenses.

MRS. JANE WILKES,

Received Dec. 23, 1904. *For the Managers.*

PICKFORD SANITARIUM, SOUTHERN PINES, N. C.

L. A. SCRUGGS, Supt. SOUTHERN PINES, N. C.

The Pickford Sanitarium is located at Southern Pines, Moore County. It was organized May 9, 1896. L. A. Scruggs, M. D., is general manager. During the past year 16 inmates and 62 dispensary patients have been treated. Total, 78. The rule has been to keep the sanitarium open from November until May, but the pressure has been so great that for the last two years the sanitarium has been open continuously. The institution is for the care of consumptive negroes and those affected with bronchial troubles, but other diseases are treated in separate wards. No deaths. Twenty-four beds are available; can be raised to 30.

Receipts, $465.76; disbursements, $467.19.

The institution is maintained by Northern charity. Charge for pay patients, $15 per month. Some insane of a mild type and some inebriates have been treated.

L. A. SCRUGGS, M. D.

Received Nov. 8, 1904. *General Manager.*

---

HOSPITAL LEONARD MEDICAL SCHOOL, SHAW UNIVERSITY.
RALEIGH, N. C.

M. D. BOWEN, Supt. RALEIGH, N. C.

The Leonard Medical School Hospital of Shaw University was erected in 1885. It is open only during the session of the school, from October 1 to April 15. Resident physician, M. D. Bowen, M. D.; supervisor, Alice Emerson; head nurse, Annie Groves.

Patients treated during the year ending April 15, 1904, 56; died, 4. Percentage of mortality upon whole number treated, fourteen. Beds available, 19.

SOURCES OF RECEIPTS.

| | |
|---|---|
| The Leonard Medical School Fund— | |
| Received from patients | $ 17.50 |
| Contributions | 12.15 |

EXPENDITURES.

| | |
|---|---|
| Nurse and janitor | $250.00 |
| Coal | 100.00 |
| Medicine | 210.00 |
| | $560.00 |

The food for the patients, except in cases requiring special diet, comes from the school dining-room, at an average cost per patient of $4.00 per month; $1.50 per week is charged if patient is able to pay, otherwise treatment is free. Through special donors an operating table and instruments have been purchased at a cost of $230. No insane or inebriates received. We need a new and large hospital, with facilities for a nurses' training school. We need the aid of town or county charity patients.

CHARLES F. MESERVE,
*President.*

Received October 27, 1904.

---

THE JAMES WALKER MEMORIAL HOSPITAL, WILMINGTON, N. C.

The James Walker Memorial Hospital was organized February 23, 1901, with Dr. Joseph Akerman as superintendent.

| | |
|---|---|
| Number of patients remaining November 1, 1903 | 38 |
| Admitted during the year ending October 31, 1904 | 698 |
| Remaining October 31, 1904 | 85 |

Percentage of mortality upon the whole number under treatment, 9. Available beds, 65.

| | |
|---|---|
| Appropriations for the fiscal year amounted to | $11,866.77 |
| Pay patients | 4,876.28 |
| Prescriptions | 243.25 |
| Operating room | 580.00 |
| Total | $17,566.30 |

Of this New Hanover County appropriates $600 per month and the city of Wilmington $400. All county and city poor receive treatment.

A $10,000 building is in course of construction, and $700 has been spent on improving the grounds. The schedule of charges is as follows: $7 for wards, $12 for rooms. The $15 rates have been found too low, and a new schedule will be adopted. The needs are a laundry, more household equipment, and an endowment. No insane or inebriates treated.

JOSEPH AKERMAN,
*Superintendent.*

Received Dec. 1, 1904.

---

REX HOSPITAL, RALEIGH, N. C.

Rex Hospital was organized May 1, 1894. It is controlled by a corporation known as the Trustees of Rex Hospital. Since the death of the superintendent, Mrs. M. H. Laurence, Miss Mary M. McClelland has been acting superintendent.

| | |
|---|---|
| Number of patients remaining November 1, 1903 | 20 |
| Admitted during the year ending October 31, 1904 | 366 |
| (215 whites, 151 colored). | |
| Remaining October 31, 1904 | 27 |

Percentage of mortality upon the whole number treated, 14. Available beds, 42.

| | |
|---|---|
| Receipts from October 31, 1903, to October 31, 1904 | $6,277.52 |
| Expenditures | 6,274.97 |
| Balance | $ 2.55 |

The city of Raleigh gives $2,000 a year upon condition that the indigent poor be treated free of all charge, or any case sent in by the mayor or chief of police. The other principal source of support is the amount received from pay patients. Kelsey heaters, a sink and sterilizing outfit for the operating room have been added. Also purchase of drugs and household furnishing not included in the regular sup-

plies. Schedule of charges, $15, $12.50 and $7 per week. We need a new and convenient hospital building and a rubber-tired conveyance for the transportation of the wounded and sick. Insane and inebriates are not treated as such, but if such a case is in need of medical treatment it is given and the patient discharged as soon as possible.

R. H. BATTLE,
*President of the Board of Trustees.*

Received Nov. 14, 1904.

---

ST. PETER'S HOSPITAL, CHARLOTTE, N. C.

St. Peter's Hospital was founded in 1876. It is situated on the corner of Poplar and Sixth streets. Miss Lackland is superintendent. The following is a table of the movement of population for the year ending October 31, 1904:

| | *Men.* | *Women.* | *Total.* |
|---|---|---|---|
| Remaining November 30, 1903..... | 3 | 10 | 11 |
| Received during the year..... | 148 | 135 | 283 |

There are thirty available beds, 10 for charity and 20 for pay patients. Receipts and expenditures have been $6,000. No special appropriation from city or county, but city, county and railroad pay $1 per day for each patient sent in by them. Schedule of charges, from $7 to $15 per week. There have been no alterations or improvements this year. We need a diet kitchen, change of stairway, closets, and stone curbing. No insane treated.

MRS. JOHN WILKES,
*For the Managers.*

Received Dec. 24, 1904.

ST. LEO'S HOSPITAL, GREENSBORO.

THE SISTERS OF CHARITY. GREENSBORO, N. C.

The ground was broken for this fine hospital on January 29, 1904, and the building is expected to be ready for occupancy by July 1, 1905. It is erected under the auspices of the Roman Catholic Church, and is in charge of the Sisters of Charity. It will cost when completed approximately $125,000. The building is faced with red and black pressed brick, laid in Flemish band effect, with black mortar, trimmings of gray granite and buff Indiana limestone. The roof is of slate. The building is approached by a circular driveway, passing beneath the granite front steps, which will form a porte-cochere. The main building will be 128 by 546 feet, four stories, with twenty-one private rooms, besides the Sisters' refectory, dormitory, infirmary, recreation-room and chapel; also the nurses' class-rooms, dormitories, refectory and recreation-room; likewise the quarters for male and female servants, pharmacy, diet kitchens, toilets, parlor and office.

There is an electric elevator from the basement to the fourth floor, and sun porches on each side of the building, together with a sun porch separating main and ward buildings. If desired, rooms can be obtained *en suite* with private baths. The ward building is 57 by 50 feet, three stories. Six wards of seven beds each and three private rooms. On each floor there is a separate diet kitchen, toilet, dressing-room, linen and clothes-room.

The operating pavilion is a separate building, connected with the main building by brick and glass passage-way, and contains etherizing room, sterilizing room, surgeon's scrub-room, emergency operating room and main operating room. This building will have tile floors throughout, with tile wainscoting six feet high in both operating rooms. All of the fittings are of the latest improvements known to modern science; all the tile of the latest improved sanitary hospital tile. At

the south end of the main building and to the rear is the kitchen, laundry and power-house. The kitchen and laundry rooms are fitted with the latest improved machinery. The power-house will be fitted up with a battery of boilers of 60-horse-power each, and a complete system for steam heating and electricity generation.

Throughout the entire building there is a complete system of ventilation, each room being connected with the main ventilator by an individual duct. The buildings are also fitted for a complete system of gas and electricity, with push-buttons and private telephones. The plumbing will be the very best that science can devise. All diet kitchens are provided with dumb-waiters and all toilets fitted with tile floors and marble finish, as is also the first floor of the main building.

When completed and thrown open to the public, this will be an institution of which Greensboro, as well as the entire South, should feel proud.

---

### ASHEVILLE MISSION HOSPITAL, ASHEVILLE.

MISS CAROLINE MARQUES, Supt. ASHEVILLE, N. C.

The Asheville Mission Hospital was organized in 1885. It is located on Charlotte street. Miss Caroline Marques, superintendent.

| | |
|---|---|
| Number of patients present October 31, 1903 | 18 |
| Received during the year ending October 31, 1904 | 328 |
| Percentage of mortality | 7 |
| Died during the year (7 dying when admitted) | 24 |

Beds available, 40. No important changes have been made during the year. No charity patients received outside of Buncombe County. Ward patients outside of the county pay $5 per week; private room, $10 to $20 a week. The county and city each pay $50 per month for the care of charity

patients. The needs are a dispensary and a morgue. No insane treated.

| | |
|---|---|
| Last annual report shows receipts | $7,814.07 |
| Expenditures | 6,946.59 |
| Balance on hand | $ 867.48 |

CAROLINE MARQUES,
*Superintendent.*

---

WATTS HOSPITAL, DURHAM, N. C.

Watts Hospital was opened February 21, 1895. Miss Mary L. Wyche is superintendent.

| | |
|---|---|
| Total number of patients treated | 235 |
| Remaining in the Hospital December 1 | 12 |
| Available beds | 20 |
| Number of deaths during the year | 8 |
| Amount of receipts | $6,340.16 |
| Disbursements | 5,548.82 |

There have been no changes or improvements since the last report. The hospital belongs to the city, and all citizens unable to pay are entitled to free treatment, for which the city contributes $100 a month. Insane patients not treated.

MISS MARY L. WYCHE,
*Superintendent.*

Received January 1, 1905.

## COUNTY VISITORS, 1094.

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Alamance | J. A. Turrentine | Burlington. |
| | Rev. J. W. Holt | Burlington. |
| | P. H. Fleming | Burlington. |
| Alexander | R. F. Cobb | Taylorsville. |
| Alleghany | E. L. Wagoner | Whitehead. |
| | F. N. Roupe | Piney Creek. |
| Anson | W. J. Ferrell | Wadesboro. |
| | R. L. Henry | Lilesville. |
| Ashe | G. W. Perkins | Orion. |
| | Rev. Allen Jones, Jr | Jefferson. |
| | R. L. Shoaf | Warrensville. |
| Beaufort | Dr. S. T. Nicholson | Washington. |
| | Dr. J. M. Gallagher | Washington. |
| Bertie | R. W. Askew | Windsor. |
| | Moses B. Gillam | Windsor. |
| Bladen | F. M. Willis | Elizabethtown. |
| | J. S. Williamson | Elizabethtown. |
| Brunswick | J. P. Cox | Bolivia. |
| | H. C. Shultz | Southport. |
| Buncombe | C. M. Valentine | Asheville. |
| | Rev. W. T. Capers | Asheville. |
| | Rev. T. C. Wetmore | Arden. |
| Burke | R. T. Claywell | Morganton. |
| | I. T. Avery | Morganton. |
| Cabarrus | M. W. Weddington | Concord. |
| | J. M. Alexander | Concord. |
| | W. H. Lilly, M. D | Concord. |
| Caldwell | J. L. Nelson | Lenoir. |
| | J. R. Wilson | Lenoir. |
| | J. V. McCall | Lenoir. |
| Camden | T. B. Boushall | Belcross. |
| | Geo. H. Riggs | South Mills. |
| Carteret | C. P. Dey | Beaufort. |
| | D. W. Morton | Beaufort. |
| | James C. Davis | Beaufort. |
| Caswell | B. F. Graves | Yanceyville. |
| | S. A. Malloy, M. D | Yanceyville. |
| | F. W. Brown | Yanceyville. |
| | Rev. S. B. Wilson | Yanceyville. |
| | George Daily | Yanceyville. |

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Catawba | Dr. D. McD. Yount | Cameron. |
| | J. H. McClelland | Newton. |
| | Rev. M. A. Abernethy | Newton. |
| Chatham | J. M. Griffin | Pittsboro. |
| | G. R. Pilkington | Pittsboro. |
| | Dr. H. G. Chapin | Pittsboro. |
| Cherokee | Rev. Baylus Cade | Murphy. |
| | D. P. Tate | Murphy. |
| | T. C. McDonald | Murphy. |
| Chowan | W. B. Shepard | Edenton. |
| | Benjamin L. Evans | Cisco. |
| | Rev. Dr. R. B. Drane | Edenton. |
| Clay | John Jay Moore | Hayesville. |
| | G. S. Haigler | Hayesville. |
| | J. S. Carter | Hayesville. |
| | Prof. L. F. Shuford | Hayesville. |
| | Rev. E. Myers | Hayesville. |
| Cleveland | W. W. Washburn | Depew. |
| | J. F. Roberts | Shelby. |
| Columbus | R. H. Powell | Whiteville. |
| | H. C. Moffitt | Whiteville. |
| | J. L. Memory | Whiteville. |
| Craven | S. M. Brinson | New Bern. |
| | H. M. Groves | New Bern. |
| | H. P. Harding | New Bern. |
| Cumberland | M. T. Crawford | Fayetteville. |
| | Dr. J. A. MacKethan | Fayetteville. |
| | Rev. Isaac M. Hughes | Fayetteville. |
| Currituck | E. R. Johnson | Currituck C. H. |
| Dare | John W. Ward, Sr | Manteo. |
| | Dr. W. H. Peterson | Manteo. |
| | Charles L. Mann | East Lake. |
| Davidson | James Smith | Lexington. |
| Davie | James McGuire, M. D | Mocksville. |
| | H. H. Jordan | Mocksville. |
| | S. D. Swaim | Mocksville. |
| | Rev. W. C. Wilson | Mocksville. |
| Duplin | J. A. Powell | Warsaw. |
| | Richard W. Millard | Kenansville. |
| | D. L. Carlton | Kenansville. |
| | A. P. Farrior | Kenansville. |
| Durham | N. A. Ramsey | Durham. |
| | J. E. Dowd | Durham. |
| | Thomas M. Stephens | Durham. |

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Edgecombe | M. J. Battle | Whitaker. |
| | E. L. Daughtridge | Rocky Mount. |
| | James R. Gaskill | Tarboro. |
| | W. W. Vick | Battleboro. |
| Forsyth | E. A. Ebert | Winston-Salem. |
| | Rev. Edward S. Crosland | Winston-Salem. |
| | Dr. John Bynum | Winston-Salem. |
| Franklin | M. S. Davis | Louisburg. |
| | E. C. Jones | Laurel. |
| Gaston | Prof. J. P. Reid | Gastonia. |
| | W. C. Thompson | Stanley. |
| | Professor George | Cherryville. |
| Gates | Dr. I. W. Certen | Gatesville. |
| | Joseph E. Lilley | Gatesville. |
| Graham | W. M. Taylor | Robbinsville. |
| | W. H. Garrison | Yellow Creek. |
| Granville | J. S. Hall | Oxford. |
| | Rev. A. B. Dunaway | Oxford. |
| Greene | Swift Galloway | Snow Hill. |
| | James T. Sugg | Snow Hill. |
| | L. V. Morrill | Snow Hill. |
| Guilford | J. R. Wharton | Greensboro. |
| | Dr. Egbert Smith | Greensboro. |
| | Thomas R. Little | Greensboro. |
| Halifax | Sterling M. Gary | Halifax. |
| | H. S. Harrison | Enfield. |
| Harnett | N. A. Smith | Bradley's Store. |
| | W. A. Stewart | Dunn. |
| | A. W. Gregory | Barclaysville. |
| Haywood | Rev. C. F. Sherrill | Waynesville. |
| Henderson | J. G. Waldrop, M. D | Hendersonville. |
| | Rev. G. S. Jones | Hendersonville. |
| | Thomas J. Rickman | Hendersonville. |
| Hertford | George Cowper | Winton. |
| | Dr. John W. Taylor | Union. |
| Hyde | S. S. Mann | Swan Quarter. |
| | Greely Bruin | Swan Quarter. |
| Iredell | L. Harrill, M. D | Statesville. |
| | Rev. John A. Scott | Statesville. |
| | P. W. Eagle | Statesville. |
| Jackson | Thomas A. Cox | Cullowhee. |
| | Robert L. Madison | Painter. |
| | T. M. Frizell | Beta. |
| Johnston | J. D. Spiers | Smithfield. |

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Jones | Thomas C. Whitaker | Trenton. |
| | N. G. Shaw, M. D. | Maysville. |
| Lenoir | Jesse T. Heath | Kinston. |
| | G. L. Kilpatrick | Kinston. |
| | S. H. Abbott | Kinston. |
| | R. L. Wooten | Kinston. |
| Lincoln | Rev. R. Z. Johnston | Lincolnton. |
| | S. D. Burgin | Lincolnton. |
| McDowell | M. M. Sisk | Marion. |
| | W. F. Craig | Marion. |
| | B. L. Ashworth | Marion. |
| Macon | Rev. J. A. Deal | Franklin. |
| | Dr. Fred Siler | Franklin. |
| | Dr. Higgins | Franklin. |
| Madison | M. A. Chandley | Marshall. |
| | Jesse Wallin, M. D. | Marshall. |
| | V. B. Davis | Marshall. |
| | Levi Hamlin | Briggsville. |
| Martin | Dr. W. H. Harrell | Williamston. |
| | Wilson G. Lamb | Williamston. |
| Mecklenburg | M. A. Alexander | Sandifer. |
| | John McDowell | Charlotte. |
| Mitchell | J. C. Bowman | Bakersville. |
| | Samuel D. Peterson | Bakersville. |
| Montgomery | A. F. Thompson | Troy. |
| | R. T. Poole | Troy. |
| | Rev. H. K. Horner | Troy. |
| Moore | Gilbert McLeod, M. D. | Carthage. |
| | George Humber | Carthage. |
| | John Campbell | Carthage. |
| Nash | Dr. James P. Battle | Nashville. |
| | W. H. Procter | Nashville. |
| | J. B. Boddie | Nashville. |
| New Hanover | A. G. Hankins | Wilmington. |
| | John D. Bellamy, Jr. | Wilmington. |
| | J. O. Kerr | Wilmington. |
| | R. M. Wescott | Wilmington. |
| Northampton | J. S. Grant | Jackson. |
| Onslow | G. H. Simmons | Catherine Lake. |
| | Dr. J. L. Nicholson | Richlands. |
| Orange | Dr. D. C. Parris | Hillsboro. |
| | J. W. Terry | Caldwell Institute. |
| | A. L. Holden | Hillsboro. |

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Pamlico | R. L. Woodard | Pamlico. |
| | W. T. Caho | Bayboro. |
| | Z. V. Rawls | Pamlico. |
| Pasquotank | J. C. Commander | Elizabeth City. |
| | Prof. S. L. Sheep | Elizabeth City. |
| | Rev. Louis L. Williams | Elizabeth City. |
| Pender | E. Porter, M. D | Rocky Point. |
| | W. M. Hand | Burgaw. |
| Perquimans | T. S. McMullen | Hertford. |
| | B. S. Lassiter | Hertford. |
| Person | W. W. Kitchen | Roxboro. |
| | C. H. Hunter | Roxboro. |
| | W. T. Bradsher | Roxboro. |
| Pitt | H. Harding | Greenville. |
| | A. J. Moye | Farmville. |
| Polk | T. C. Croker | Columbus. |
| | Rev. Wm. H. Perry | Mill Spring. |
| Randolph | John T. Brittain | Asheboro. |
| | W. N. Elder | Maud. |
| | W. J. Moore, M. D | Asheboro. |
| Richmond | W. R. Coppedge | Rockingham. |
| | W. H. Steele | Rockingham. |
| Robeson | W. A. Smith | Red Banks. |
| | John T. Biggs | Lumberton. |
| Rockingham | D. Lawson Withers | Wentworth. |
| | E. R. Ellington | Madison. |
| Rowan | F. J. Murdoch, D. D | Salisbury. |
| | A. S. Hielig | Salisbury. |
| | H. T. Trantham, M. D | Salisbury. |
| Rutherford | W. A. Thompson, M. D | Rutherfordton. |
| | E. B. Harris, M. D | Rutherfordton. |
| | T. B. Twitty | Rutherfordton. |
| Sampson | Robert M. Mann | Clinton. |
| Scotland | R. G. Kendrick, Jr | Laurinburg. |
| | D. B. Gibson | Gibson. |
| | L. P. Gibson | Elmore. |
| | A. F. Patterson | Old Hundred, R. F. D. |
| Stanly | S. H. Milton | Albemarle. |
| | R. E. Austin | Albemarle. |
| Stokes | J. W. Vaughan | Wilson's Store. |
| | Pinckney Oliver | Dalton. |
| Surry | John R. Woltz, M. D | Dobson. |
| | J. R. Lewellyn | Dobson. |
| | J. R. Paddison | Mt. Airy. |

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Swain | W. M. Taylor | Bryson City. |
| | J. S. Elmore | Bryson City. |
| | Samuel B. Gibson | Swain. |
| Transylvania | R. H. Zachary | Jeptha. |
| | J. M. Hamlin | Brevard. |
| Tyrrell | J. C. Meekins | Columbia. |
| | T. L. Jones | Columbia. |
| Union | A. M. Croxton | Monroe. |
| | E. C. Brooks | Monroe. |
| | Dr. John M. Blair | Monroe. |
| Vance | Melville Dorsey | Henderson. |
| | H. M. Hight | Bobbitt. |
| | F. R. Harris | Henderson. |
| Wake | Prof. I. C. Blair | Raleigh. |
| | John A. Mills | Raleigh. |
| Warren | P. H. Allen | Warrenton. |
| | H. J. White | Warrenton. |
| | H. B. Hunter | Warrenton. |
| Washington | Col. W. F. Beasley | Plymouth. |
| | W. Fletcher Ausbon | Plymouth. |
| | C. C. Bateman | Plymouth. |
| Watauga | J. Walter Jones, M. D | Boone. |
| Wayne | M. L. Lee | Goldsboro. |
| | Rev. F. W. Farris | Goldsboro. |
| Wilkes | George Doughton, M. D | N. Wilkesboro. |
| | R. A. Spainhour | Wilkesboro. |
| | Rev. W. R. Bradshaw | Wilkesboro. |
| Wilson | F. A. Woodard | Wilson. |
| | J. Edwin Woodard | Wilson. |
| | W. M. Farmer | Wilson. |
| Yadkin | R. C. Puryear | Yadkinville. |
| | Rev. S. S. May | Yadkinville. |
| | M. W. Mackie | Yadkinville. |
| Yancey | James F. Hyatt | Burnsville. |
| | J. J. Ferguson | Bald Creek. |

## AUXILIARY VISITORS, 1903.

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Alleghany | Mrs. Nannie J. Jones | Sparta. |
| Anson | Mrs. W. J. Huntley | Wadesboro. |
| Beaufort | Miss Jennie T. Bragaw | Washington. |
| | Mrs. C. M. Brown | Washington. |
| Bertie | Mrs. Frank D. Winston | Windsor. |
| | Miss Alice B. Outlaw | Windsor. |
| Buncombe | Mrs. William Turner | Asheville. |
| Burke | Mrs. John T. Perkins | Morganton. |
| | Mrs. M. N. Erwin | Morganton. |
| Cabarrus | Mrs. G. T. Crowell | Concord. |
| | Mrs. C. E. Craven | Concord. |
| Caldwell | Miss Florence Johnson | Lenoir. |
| | Miss Isabel M. Richmond | Lenoir. |
| Carteret | Mrs. W. H. Hendrick | Beaufort. |
| Caswell | Miss Samuella Graves | Yanceyville. |
| | Mrs. T. P. Womack | Yanceyville. |
| Catawba | Miss Etta Moose | Newton. |
| | Miss Mattie Cochrane | Newton. |
| Chatham | Mrs. L. J. Haughton | Pittsboro. |
| | Mrs. H. A. London | Pittsboro. |
| | Miss Lily Hill | Pittsboro. |
| Chowan | Mrs. W. D. Pruden | Edenton. |
| Cleveland | Mrs. Mattie Houser | Shelby. |
| Columbus | Mrs. J. J. Williamson | Whiteville. |
| Craven | Mrs. J. A. Meadows | New Bern. |
| | Mrs. K. E. Brinson | New Bern. |
| Cumberland | Mrs. T. D. Haigh | Fayetteville. |
| Dare | Mrs. O. J. Wescott | Manteo. |
| | Mrs. W. G. Forbes | Manteo. |
| Davidson | Mrs. Charles A. Hunt, Sr. | Lexington. |
| Davie | Mrs. A. M. Nail | Mocksville. |
| Duplin | Mrs. Albert P. Farrior | Kenansville. |
| Durham | Mrs. W. W. Shaw | Durham. |
| | Mrs. F. L. Hunter | Durham. |
| Forsyth | Mrs. Henry E. Fries | Winston-Salem. |
| | Mrs. R. B. Glenn | Winston-Salem. |
| Franklin | Mrs. Frank Egerton | Louisburg. |
| Gaston | Mrs. J. C. Puett | Dallas. |
| Gates | Mrs. C. B. Norfleet | Gatesville. |
| Greene | Mrs. L. V. Morrill | Snow Hill. |
| | Miss Iola Exum | Snow Hill. |
| Guilford | Mrs. H. H. Osborn | Greensboro. |

| *County.* | *Name.* | *Post-office.* |
|---|---|---|
| Halifax | Mrs. J. W. Morgan | Weldon. |
| Haywood | Mrs. M. J. Branner | Waynesville. |
| | Mrs. W. W. Stringfield | Waynesville. |
| Henderson | Mrs. Lila R. Barnwell | Hendersonville. |
| Hyde | Mrs. Greely Bruin | Swan Quarter. |
| Iredell | Mrs. A. L. Coble | Statesville. |
| | Mrs. D. A. Miller | Statesville. |
| McDowell | Miss Alice D. Pratt | Marion. |
| | Miss Rena Neal | Marion. |
| Macon | Mrs. John C. Wright | Franklin. |
| | Mrs. L. M. Rankin | Franklin. |
| Madison | Mrs. P. M. Hudgins | Marshall. |
| Martin | Miss Hattie K. Thrower | Williamston. |
| Mecklenburg | Mrs. S. W. Reid | Charlotte. |
| | Mrs. H. M. Wilder | Charlotte. |
| Mitchell | Mrs. Nora B. Anderson | Bakersville. |
| Montgomery | Miss Dora Wade | Troy. |
| | Mrs. E. J. Parker | Troy. |
| Moore | Mrs. J. G. Downing | Carthage. |
| Onslow | Mrs. Mary F. Scott | Jacksonville. |
| Pamlico | Mrs. Charles Babbitt | Bayboro. |
| Pasquotank | Mrs. N. R. Zimmerman | Elizabeth City. |
| | Mrs. Louis L. Williams | Elizabeth City. |
| Person | Mrs. John A. Noell | Roxboro. |
| Polk | Mrs. W. H. Perry | Mill Spring. |
| Richmond | Mrs. M. H. Russell | Rockingham. |
| Robeson | Mrs. J. P. McNeill | Lumberton. |
| Rutherford | Mrs. S. E. Wolfe | Rutherfordton. |
| | Mrs. A. L. Grayson | Rutherfordton. |
| Sampson | Mrs. T. L. Hubbard | Clinton. |
| Scotland | Mrs. Walter McEachin | Laurinburg. |
| | Miss Effie McRae | Laurinburg. |
| Stokes | Mrs. R. H. R. Blair | Danbury. |
| Surry | Miss Kathleen F. Lindley | Dobson. |
| | Miss Mary Marshall | White Plains. |
| Swain | Mrs. A. M. Bennett | Bryson City. |
| Tyrrell | Mrs. B. V. McClees | Columbia. |
| Wake | Mrs. E. E. Moffitt | Raleigh. |
| | Mrs. I. C. Blair | Raleigh. |
| Warren | Mrs. J. W. B. Jones | Warrenton. |
| | Mrs. Henry A. Boyd | Warrenton. |
| Wayne | Mrs. Mary C. Borden | Goldsboro. |
| | Mrs. W. R. Hollowell | Goldsboro. |
| Wilson | Mrs. Albert Anderson | Wilson. |
| | Mrs. Alice Wright | Wilson. |
| Yadkin | Miss Julia Holt | Yadkinville. |

# COUNTY HOMES.

## ALAMANCE.

The Home is unchanged as to buildings, etc. Can accommodate 40. Now in charge: whites, 12; colored, 10; total, 22. None confined. They are served with good wholesome food from a mess-house; meals are sent to those who are unable to leave their rooms. Average cost per capita weekly, $1.00. The Superintendent is John Tarpley, Graham; salary, $300 per annum. He is a satisfactory officer. The physician is H. R. Moore, Burlington; pay, $150 per year. Number of inmates September 1st, 24; admitted, to March 1st, 7; died, 2; discharged, 5 adults and 2 children. Able to work on farm, 1. The sick are well cared for. General condition of premises good. Thirty acres in cultivation. Horses and cows. Religious services monthly. Several children, born there. No punishment. Outdoor relief to 64 at $1.65 per month each. General impression favorable.

*Remarks.*—A wire fence has been placed around the grounds, and gates are kept locked to prevent intruders and for general protection.

P. H. FLEMING,
J. A. TURRENTINE.

Received June 27, 1904.

## ALEXANDER.

The Home is 3 miles from the county-seat. Four frame buildings—3 with 2 rooms each, 1 with 3; 2 windows to each room. No fire protection except a well in the yard. Open fires. Can accommodate 20. Now in charge: whites, 10; colored, 2; total, 12. Helpless, 2. Good food and coffee at weekly per capita of $1.96. J. L. Scenhour is Superintendent; receives 28 cents per day for each inmate, and use of the farm. He is a satisfactory officer. Dr. J. C. Carson is physician, at $1.00 per visit. Address is Taylorsville. Number in charge September 1, 1903, 9; admitted to March 1, 1904, 3. No deaths; none discharged. The sick are well cared for; kitchen in good condition. Sixty acres, 30 in cultivation. No provision for religious services.

*Remarks.*—The Home is as good as circumstances will allow.

R. F. COBB.

Received March 12, 1904.

## ANSON.

The Home is 2 miles from the county-seat. The foundations of a new $12,000 structure have been laid and the walls are several feet high. It is admirably arranged. It is to be built of brick. Open

fires. Well water. Now in charge: whites, 18; colored, 14; total, 32. Able to do light work, 6; helpless, 6; confined, 2 (insane). Two imbeciles. Ample supply of plain food at 75 cents per capita weekly. The Superintendent is J. W. Boswell, Wadesboro, salary $125 and use of farm and board of family. He is satisfactory. Dr. J. H. Bennett is the physician. Number in charge September 1, 1903, 30; since admitted, to March 1, 1904, 1; died, 1; discharged, 1. The sick are well cared for. The premises are not in good condition. Location of farm is good. Two hundred acres, 25 cultivated. Religious services monthly. Three children, 1 born in Home. One person locked up for insubordination. Outdoor relief to 74 at $1.25 per month. General impression favorable.

MRS. W. J. HUNTLEY,
W. J. FERRELL.

Received July 18, 1904.

---

## BEAUFORT.

The Home is near the county-seat. Six frame buildings; 3 have 2 rooms each and 1 has 5, another 4, the other being a cook house, No fire protection. Well. Heaters. Can accommodate 25. In charge: 7 whites and 7 negroes; total, 14. Confined, 2 (1 insane, 1 idiotic). A good variety of food at $1.50 per capita weekly. The Superintendent's address is Washington; pay, 20 cents per day for each inmate. Physician is E. M. Brown, M. D., Washington. Number of inmates September 1st, 15; since admitted, 2; died, 1. Premises in good condition and well arranged. Twelve acres, 10 in cultivation; no stock. Regular religious services. No outdoor relief. No punishment.

J. M. GALLAGHER, M. D.

Received April 12, 1904.

---

## BERTIE.

The Home is 2 miles from the county-seat. Seven frame buildings, 4 rooms in 4 and 2 each in the other 3. Windows and doors for ventilation. Wells, spring and pumps. Stoves and open fires. Can accommodate 20. Now in charge: 6 whites and 5 colored. Confined, 2 imbeciles. Sufficient amount of food at $1.25 per capita weekly. Superintendent is J. F. Phelps, Windsor; salary, $400. He is satisfactory. Dr. H. V. Dunston, Windsor; paid by the visit. Number in charge September 1, 1903, 16; since admitted, 1; died, 6 (old age). Sick are well cared for. The Home is pleasantly situated, overlooking the river. Three hundred acres, 120 in cultivation; 3 mules, 2 cows and hogs. Occasional religious services. No punishment. A number receive aid from the county, from $1 to $4 per month.

*Remarks.*—We are doing well by our poor; we have a good comfortable Home and a good, sober, industrious man in charge.

M. D. GILLAM, *Chairman*,
MRS. FRANCIS D. WINSTON.

Received April 7, 1904.

---

## CABARRUS.

The Home is unchanged as to buildings. Can accommodate 40. Now in charge: 18 whites, 12 colored. Confined, 4, insane. Per capita cost weekly, 50 cents, with the addition of the products of the farm. The Superintendent receives $20 and board, and $10 for nursing the sick. He is a satisfactory officer. Dr. R. S. Young is the physician; receives $2.50 per visit. Number admitted in six months, 2; discharged, 1. Kitchen well kept, but needs a cook stove. One hundred and seventy-five acres. Religious services second Sunday in the month. No children. No punishment. Outdoor relief to 40 at $1.46 per month.

*Remarks.*—We find everything in good order. We would recommend some whitewashing and a better and larger cook stove.

W. N. LILLEY,
W. M. WEDDINGTON,
J. M. ALEXANDER,
MRS. C. E. CRAVEN,
MRS. G. T. CROWELL.

Received May 31, 1904.

---

## CALDWELL.

The Home is 3 miles from the county-seat. Three small frame buildings, 2 rooms each. Open fires; no fire protection. Spring water. None can be cared for comfortably, 12 fairly well. Now in charge, 5 whites. Superintendent is paid $5 per capita monthly and the use of the farm. Inmates have the same kind of food as the Superintendent. He is a satisfactory officer. The physician is Dr. W. P. Ivey, paid by the visit. Number in charge September 1, 1903, 3; since admitted, to March 1st, 2. Sick are well cared for. Buildings, etc., out of repair and dilapidated. One hundred acres, 25 in cultivation; 2 horses, 2 cows. No special provision for religious services. No children. No punishment. Outdoor relief to 48 at an average monthly per capita of $1.66⅔. Favorable report as to attention and care of the Superintendent.

J. M. MCCALL,
MISS FLORENCE JOHNSON,
MISS ISABEL MAURY RICHMOND.

Received June 16, 1904.

## CAMDEN.

The Home is as heretofore reported. No fire protection. Open fires. Wells. Can accommodate 24. Now in charge: 1 white, 1 black. Sufficient supply of food. The Superintendent is Benjamin Dunford, Camden. He receives $8 per month. He is satisfactory. No regular physician. Buildings well arranged; land good. No children. Outdoor relief to 21 at $2 per month. Management good.

T. B. BOUSHALL.

Received March 17, 1904.

---

## CARTERET.

There is no Home in this county. Outdoor relief to 43.

D. W. MORTON.

Received March 8, 1904.

---

## CASWELL.

The Home is as heretofore reported. The Superintendent's house and kitchen and 2 rows of brick buildings for the inmates. Ventilated by windows and doors. No fire protection. Well. Open fires. Can accommodate 50. Now in charge: 12 blacks and 12 whites; total, 24. None confined. Good diet. E. B. Parker, Yanceyville, is Superintendent; pay, $20 per month. S. A. Malloy, M. D., is physician; salary, $150 per year. Number in charge September 1, 1903, 23; since admitted, to March 1, 1904, 3; died, 2 (tuberculosis). Premises in good condition. Occasional religious services. Sick are well cared for. Three children. No punishment. General management good.

S. A. MALLOY, M. D.

Received March 16, 1904.

---

## CHATHAM.

The Home is as heretofore reported. Well water. Open fires. Can accommodate 50. Now in charge: 24 whites, 12 colored; total, 36. None confined; 3 idiots. Good food at $1.50 per capita weekly. The Superintendent is W. H. Ward; salary, $200. He is a satisfactory officer. Physician is T. A. Kirkman, Lindhurst; pay, $120 per year. In charge September 1, 1903, 41; since admitted, to March 1, 1904, 3; died, 5 (2 consumption); discharged, 2. Buildings neat and in fairly good repair. One hundred acres in cultivation; 3 mules, 14 cows, 14 hogs. Monthly services by the Rev. Thaddeus Cheatham. Two children. Some locked up for disobedience. Outdoor relief to 115 at $1.50 per month. General management good.

*Remarks.*—We have an efficient Superintendent.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received April 15, 1904.

SECOND REPORT.

The Home in unchanged since the last report. Now in charge: 26 whites, 16 colored. Number in charge March 1, 1904, 36; since admitted, 9; died, 2; discharged, 1. Three children. Outdoor relief to 124 at $1.25 per month. General management good.

*Remarks.*—We have a very fine crop at the Home this year and the Superintendent appears to be giving satisfaction.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received September 13, 1904.

---

## CATAWBA.

The Home in 6 miles from the county-seat. Six buildings, 2 rooms each, 16x16 feet. Ventilation by windows and doors. No fire protection. Well. Open fires. Can accommodate 30; now in charge: 14 whites, 5 colored. One idiot. Good ordinary food. Mr. Hoke, Conover, is Superintendent. He is a satisfactory officer. The physician is J. A. West, Newton. Acres of land 175, in cultivation 75; 2 mules, cattle and hogs. Regular religious services every month. Several feeble-minded children, none of strong mind and body. General management good.

M. A. ABERNETHY.

Received June 20, 1904.

---

## CHEROKEE.

The Home is 3½ miles from the town. One frame building and 2 constructed of logs. Spring water. Open fires. Can accommodate 6. Now in charge, 4. Well fed at a cost of $1.25 per week. Newton McDonald, Murphy, is Superintendent. He receives $1.25 per week for each inmate and the use of the farm. He is satisfactory. The physician is B. B. Manney, Murphy. Receives $75 for county work. In charge, March 1, 1904, 4; none since admitted. Buildings dilapidated except the frame house. Two hundred acres, 40 in cultivation. Superintendent owns the stock. No provision for religious services. Slight punishment for running away. Management good, but better quarters needed.

D. P. TATE.

Received September 9, 1904.

CHOWAN.

The Home is unchanged. Now in charge, 4; none confined. One colored female, imbecile; one white female, insane. Admitted in six months, 1. Outdoor relief to 13 at monthly per capita of $2.00. General management good. Other items as heretofore reported.

REV. R. B. DRANE.

Received May 21, 1904.

SECOND REPORT.

The Home is as heretofore reported. Now in charge, 4 colored inmates. Two idiotic. Number in charge, March 1, 1904, 5; since admitted, 1; discharged, 2. No children. Outdoor relief to 12 at $1.71 per month. Management good.

REV. R. B. DRANE,
W. B. SHEPARD.

Received October 11, 1904.

---

CLAY.

The Home is 1½ miles from the county-seat. It is a frame and log building 50x18 feet with 5 rooms. Keeper and inmates live in the same house. Will accommodate 4. Now in charge: 1 male and 1 female. Spring and well water. Open fires. Sufficient amount of ordinary food. Average cost, $62 per year for each inmate. O. L. Scroggs, Hayesville, is the Superintendent. Receives $5.25 per month and use of the farm. P. B. Killian is the physician; $25 per annum. Building not in very good condition. Kitchen good. Seventy-five acres poor land, 18 in cultivation. No shade. No religious services. No children; no insane. General impression of the management favorable.

*Remarks.*—The building needs improving. Others are on the county, but cannot be admitted for want of accommodation. A building is needed. The keeper and inmates occupy the same building, and the county has not furnished any accommodation whatever for the comfort of the inmates except bedding. Should have bedding so others can be admitted.

L. F. SHUFORD,
E. MYERS.

Received February 16, 1905.

---

DARE.

The Home, as to houses, is unchanged and needs rebuilding. The Superintendent is Daniels Meekins. Some improvement in the management. The physician is W. B. Fearing, Manteo; paid by the visit. Superintendent receives $16 per month. Now in charge, 5 colored inmates. No land cultivated, no vegetables for winter use. No religious services.

MRS. O. J. WESCOTT.

Received May 30, 1904.

## DAVIDSON.

The Home is 3½ miles from the county-seat. Four brick and frame buildings. Rooms 20x16 feet. Ventilated by windows and doors. No fire protection. Well. Stoves and open fires. Can accommodate 40. Now in charge: 26 whites; 2 colored; total, 28. Several idiotic. Sufficient supply of good food at $3.50 per capita in money and the products of the farm. The Superintendent is David Crotts, Lexington. He is satisfactory. Dr. Joel Hill, Lexington, is the physician; salary, $100 per year. Number of inmates September 1, 1903, 26; since admitted, 5; died, 2 (consumption); discharged, 4. The sick are well cared for. Premises look somewhat dilapidated but neat. One hundred and eight acres of poor land, 15 in cultivation. Occasional religious services. One infant. Outdoor relief to a number of poor.

*Remarks.*—The Home is kept by an industrious old gentleman and his good wife. The old people seem to be very patient with the inmates and look closely after their interests.

P. L. LEDFORD.

Received June 1, 1904.

SECOND REPORT.

The Home is unchanged. Now in charge: 26 whites, 2 colored. One confined, imbecile. Number in charge March 1, 1904, 28; since admitted, 1; died, 1. No religious services now, the church near-by was burned. One child in charge, 13 months old; mother is an imbecile. Outdoor relief to 55 at $2.00 per month. Management good.

JAMES SMITH.

Received October 1, 1904.

---

## DAVIE.

The Home is as heretofore reported in respect to buildings. Now in charge, 4 whites and 2 colored. One idiotic and confined. Plenty of wholesome food. Number in charge September 1, 1903, 7; admitted to March 1, 1904, 2; died, 1; discharged, 1. Two small children with their mother; an effort is being made to get them in an orphanage. Other items unchanged. Management good.

S. D. SWAIM.

Received May 1, 1904.

---

## DUPLIN.

The Home is unchanged since the last report.

Received April 12, 1904.

EDGECOMBE.

The Home is 6 miles from the county-seat. Twelve buildings 18x36 feet, 2 rooms each. Ventilated by windows and doors. Well water. Open fires. Can accommodate 50. Now in charge: 16 whites, 20 colored. Confined 1, insane. Sufficient amount of good food, 55 cents weekly per capita with produce of the farm. The Superintendent receives $400 per year and board. He is very satisfactory. Pittman Sanatorium medical staff give medical attention at $40 per month. Number in charge September 1, 1903, 30; since admitted, to March 1, 1904, 10; died, 8; discharged, 7. Sick are well cared for. Premises in good condition. Four hundred acres, 120 in cultivation. Horses, cattle and hogs. No religious services. No children. Punished by locking up. Outdoor relief to 140 at $1.50 per month. General management good.

J. M. BODDIE.

Received June 7, 1904.

---

FRANKLIN.

The Home is 6 miles from the county-seat. Six frame and 1 log building, 2 rooms each. Windows. Wells. Open fires. No fire protection. Can accommodate 30. In charge: 8 white, 16 colored; total, 24. None confined. Ample supply of food. The Superintendent receives $375. He is satisfactory. The physician is R. F. Yarborough, Louisburg; salary, $300 per annum. General condition of premises good. Four hundred and fifty acres, 100 in cultivation. Horses, cattle and hogs. Two churches for whites near-by and services once a month for the colored. No children. No punishment.

M. S. DAVIS.

Received April 2, 1904.

SECOND REPORT.

The Home is unchanged. Now in charge: 16 colored, 8 whites. Confined, 2, insane. There is 1 child, 12 months old. Outdoor relief to 88 at $2.00 per month. Impression of management favorable.

Received October 22, 1904.

---

FORSYTH.

The Home is as previously reported. Now in charge, 35. Helpless, 10. Insane, 1. Ample supply of good food. The Superintendent is Charles Flynt; salary, $420 and board. He is satisfactory. The physician is Dr. Spencer, Winston-Salem; pay $400 per year and fees. Several deaths. Buildings are neat and are in good repair. One hundred acres, part cultivated; 4 mules, 3 cows, hogs. Regular services

once a month by Christian workers of Winston-Salem. Two children. No punishment. No outdoor relief.

*Remarks.*—The County Home seems to be in good condition, well managed on the part of the Superintendent and the County Commissioners.

E. A. EBERT,
REV. E. S. CROSLAND.

Received July 27, 1904.

---

## GATES.

The Home is situated 1 mile from the town. Now in charge: 5 whites, 4 colored; total, 9. Helpless, 4. Superintendent is J. P. Blanchard, Gatesville. He receives $3.25 per month for each inmate and use of the farm. He is satisfactory. Dr. W. O. P. Lee is the physician; receives $50 per year. Number in charge September 1, 1903, 8; since admitted, 1. The sick are fairly well cared for. The Superintendent looks after them himself. Premises and buildings dilapidated; repairs now in progress. One hundred and three acres, 16 in cultivation. No children. No religious services. Outdoor relief to a few at $2.00 per month.

*Remarks.*—The Superintendent is a first-class man, honest and reliable. The Commissioners have begun to repair the Home and we expect in the near future that it will be very comfortable.

J. E. LILLEY.

Received March 23, 1904.

---

## GASTON.

The Home is 1 mile from the county-seat. Six frame cottages, 2 rooms each. No fire protection. Windows. Wells. Open fires. Can accommodate 30; now in charge, 22. Helpless, 5. Confined, 1 insane colored woman. Two meals a day. Average weekly per capita cost, $2. H. L. Rhyne is Superintendent; receives $250 and board. Physician is Dr. Henry Glenn, Gastonia; $360 per annum. Number in charge March 1, 1903, 22; since admitted, 2; died, 2. Kitchen is clean and neat. One hundred acres, 20 in cultivation; 1 mule. Frequent religious services. No children. A number of outside poor who receive from $1 to $4 per month.

*Remarks.*—A $6,000 brick, steam-heated, well-ventilated, 24-room Home is being built at the same place.

J. P. REID.

Received July 13, 1904.

GRAHAM.

No Home for the aged and infirm in this county.

W. H. GARRISON.

Received March 23, 1904.

---

GREENE.

The Home is unchanged. Now in charge, 5. None confined. A. J. Eason is Superintendent. He is satisfactory. Dr. W. B. Murphy, Snow Hill, is the physician. Admitted in 6 months, 10; died, 4; ran away and were married, 2. Some repairs needed, which are now being made. No religious services. No children. No punishment. Some outdoor relief. General impression favorable.

L. V. MORRILL.

Received April 28, 1904.

---

GUILFORD.

The Home is 3 miles from Greensboro. One brick building, 6 frame buildings, including the asylum; 16 rooms in the main structure, 2 rooms in each of the others and 11 in the asylum. Ventilated by doors and windows. Well water. Open fires. Can accommodate 65. Now in charge, 19 whites and 14 colored. Insane, 3; idiotic and imbecile, 6; total, 9. Three confined all the time. Cost of the Home for the year 1902, $1,809.05; average, $33. S. J. Scott, Greensboro, is Superintendent; salary, $300, and to his wife $162. He is a satisfactory officer. The physician is Dr. Edmund Harrison, Greensboro; salary, $200 for Home and jail. Number in charge September 1, 1903, 30; since admitted, 14; died, 4; discharged, 3. Well situated and arranged, but needs repairs. Four hundred acres of fair land, 175 in cultivation. Produce consumed on the place. No regular religious services. One colored boy, abandoned, three years old. One inmate punished for cursing and disobedience. No outdoor relief. General impression good.

*Remarks.*—This committee recommended to the Board of County Commissioners that a thorough overhauling, cleaning and whitewashing be done at the Guilford County Home, but no answer has been made to the committee.

REV. EGBERT SMITH,
MRS. W. H. OSBORN.

Received September 17, 1904.

---

HARNETT.

The poor are boarded 10 miles from the county-seat with a private individual. The house has 10 rooms. Well water. Open fires. Only

one white idiot in charge. Mr. A. L. Baugham receives 20 cents per day and clothing, etc., for inmates in addition. Dr. O. L. Denning, physician, receives $100 per annum. Outdoor relief to 54 at a monthly per capita of $2.30.

Received March 10, 1904.

---

## HENDERSON.

Two rooms have been recently added to the Home. Can accommodate 10. Now in charge, 6; able to do light work, 4; confined, 2. Admitted in 6 months, 1; died 1. Superintendent receives $6 per month for each person and use of the farm. He is satisfactory. The sick are well cared for. Premises in good condition. Thirty acres in cultivation. No children. No punishment. Outdoor relief to a few at $6 per month.

*Remarks.*—I visited the Home recently and found everything in good condition.

MRS. LILA R. BARNWELL.

Received March 28, 1904.

### SECOND REPORT.

The Home in unchanged. Now in charge, 3 whites. During the 6 months, 4; died, 1.

*Remarks.*—Found everything clean and comfortable. Inmates have good food and are kindly treated.

MRS. LILA R. BARNWELL.

---

## HAYWOOD.

The Home is 6 miles from the county-seat. Four buildings. One has 9 rooms, the others 2 each. Ventilated by doors and windows. Spring water. Open fires. Can accommodate 20. In charge, 12; confined, 1, idiot. Ample supply of food. James Moody, Dellwood, is Superintendent; salary, $7 per month for each inmate. He dissipates sometimes. Mrs. Moody is manager and is very industrious. The physician is J. F. Abel, Waynesville; pay, $5 per visit. Number in charge September 1, 1903, 18; since admitted, 6; died, 2; discharged, 7. The sick are well cared for. Premises in good condition. Occasional religious services. Three children. One woman punished for profanity. Outdoor relief to 42 at $3 each. Management good.

MRS. M. J. BRANNER.

Received October 31, 1904.

IREDELL.

The Home is situated on a hill in a grove, 5 miles from the county-seat. Twelve frame buildings, rather small. No fire protection. Spring water. Open fires. Can accommodate 40. Now in charge: 10 whites, 12 colored; total, 22. Nine able to do light work. None bedridden. Three blind, 1 idiotic. Good variety of food, $1 per week. The Superintendent is W. C. Perry, Barium Springs; receives $300 per year and board of family. He is satisfactory. The physician is Dr. M. R. Adams, Statesville; pay, $20 per month as county physician. Died, 4. A colored nurse is employed to wait on the sick. Buildings in good condition, neat and well kept. Two hundred and twenty acres, one-third in cultivation. Cows and hogs. Occasional religious services. No children. One or two handcuffed for trying to run away. Outdoor relief to 74 at $1 per month. Management good. Inmates speak well of the Superintendent and his wife.

MRS. A. L. COBLE.

Received June 30, 1904.

---

JACKSON.

The Home is 2 miles east of the county-seat. Two frame buildings, 2 rooms each. Spring. Open fires. Can accommodate 8. Now in charge, 5 whites. Good food at $7.50 per month. S. W. Allen, Webster, is Superintendent and Dr. R. L. Davis, Sylva, is physician. The Superintendent is satisfactory. The physician receives $40 per year. Died, 1. No provision for religious services. No children. No punishment. Outdoor relief to 8 at $4 per month. General impression favorable.

ROBT. L. MADISON.

Received August 16, 1904.

---

JONES.

The Home is 1½ miles from the county-seat. Two buildings, 20x40 feet; 8 rooms in the white department, 4 in the colored. Windows. Pumps and well. Open fires. Can accommodate about 15 or 20. Now in charge, 2 whites, no colored. Sufficient amount of ordinary food. The Superintendent is satisfactory. The physician is N. G. Shaw, M. D.; salary, $120 per year. No children in the Home. No punishment. Some outdoor relief at $2.50 per month.

N. G. SHAW, M. D.

Received August 10, 1904.

SECOND REPORT.

No change since the last report. Now in charge, 2 whites. None confined. The Superintendent receives $2 per month each. Physician

is N. G. Shaw. One hundred acres of land, 1 acre in cultivation. Other items as heretofore reported.

N. G. SHAW, M. D.

---

## LENOIR.

This Home has just been completed. It is a frame building 50x100 feet, 20 rooms. Windows let down from the top. Pumps. Open fires. Can accommodate 30. There are 100 given relief by the county, but all will not be in the Home. Per capita per annum, $50. The physician is C. M. Pridgen, M. D. Paid by fees. Premises well arranged. Thirty acres. Crops are corn, potatoes and vegetables. Shaded.

R. L. WOOTEN.

Received October 7, 1904.

---

## LINCOLN.

The Home is unchanged as to buildings, etc. Weekly per capita, $1. The Superintendent is Andrew Gilbert, Reepsville. He receives $3.35 per capita monthly. He is a satisfactory officer. The physician is Dr. J. W. Sain, Lincolnton; salary, $10 per month. Number of inmates September 1, 1903, 18. Since admitted, to March 1, 1904, 3. Died, 2. The sick are well cared for. Occasional religious services. Outdoor relief to 37 at an average cost of $1.83 per month. The Home has been improved by the new Superintendent.

R. Z. JOHNSTON.

Received March 7, 1904.

### SECOND REPORT.

The Home is as heretofore reported. Number in charge March 1, 1904, 20; since admitted, 0; died, 2. Premises not as well arranged as desirable. No religious services. One insane woman punished. Outdoor relief to 40 at $1.77 per month. The county is paying about $2,000 per annum for care of the poor. The grand jury have advised selling the present site and building nearer the court-house, but the Commissioners have not acted yet.

R. Z. JOHNSTON.

Received September 17, 1904.

---

## McDOWELL.

Two frame buildings and one log house; 4½ miles from the county-seat. Ventilated by windows and doors. Well water. Open fires. Can accommodate 10. Now in charge, 5 whites and 4 colored. Helpless, 2. Sufficient amount of plain food, 87½ cents per week. The

Superintendent is Joseph Poteat. The physician is B. L. Ashworth, Marion; salary, $100 per annum. Number of inmates September 1, 1903, 10; since admitted, 4; died, 2; discharged, 3. The sick are well cared for. Buildings are neat and in good repair. One hundred and two acres of poor ridge land, 5 to 7 in cultivation. No stock. Shaded. Occasional religious services. One child, feeble-minded. Outdoor relief to 13 at $1.50 per month. General impression favorable.

W. F. CRAIG,
B. L. ASHWORTH, M. D.
M. M. SISK,
MISS ALICE PRATT,
MISS RENA NEAL.

Received March 26, 1904.

SECOND REPORT.

The Home is unchanged. In charge, 4 whites and 4 colored. One feeble-minded girl 10 years old. Under direction of Judge Neal a bill of supplies was bought at county cost and sent to the Home—clothing, chairs, etc.

W. F. CRAIG.

Received September 15, 1904.

---

## MACON.

The Home is unchanged. In charge, 7 white inmates; 1 helpless. None confined. The Superintendent receives $5 per capita monthly and use of the farm. He is satisfactory. The physician is W. A. Rogers, Franklin; salary, $100 per annum. Number in charge September 1, 1903, 5; since admitted, to March 1, 1904, 3; died, 1. The sick are well cared for. Buildings are neatly arranged and in good repair. Crops are corn, wheat and vegetables. Shaded. No provision for religious services, but the Episcopal and Methodist ministers hold services. One child, 7 years old. Some outdoor relief. General impression favorable.

REV. J. A. DEAL,
F. L. SILER,
W. H. HIGGINS.

Received April 23, 1904.

SECOND REPORT.

The Home is unchanged. Now in charge, 4 whites. The Superintendent receives $5 per month for each inmate. The physician is S. H. Lyle, M. D., Franklin; salary, $100. In charge March 1, 1904, 6; discharged, 2. There is one child. Outdoor relief to 15 at $2.43 per month. General impression favorable.

J. A. DEAL,
MRS. J. C. WRIGHT.

Received September 23, 1904.

## MARTIN.

No change since the last report. Now in charge, 6 whites and 4 colored. Helpless, 1. Sufficient amount of good food. The Superintendent is J. H. Bowen, Williamston; $200 per year and board for self and family. He is satisfactory. The physician is Dr. W. H. Harrell, Williamston; pay, $120 per annum. Number of inmates September 1, 1903, 9; since admitted, to March 1, 1904, 2; died, 1. One-half can do light work. The sick are well cared for. The Home is an average county plantation; 75 acres, 20 to 30 in cultivation. Shaded. No regular religious services. No children. Some outdoor relief. General impression favorable.

W. H. HARRELL, M. D.

Received March 23, 1904.

---

## MECKLENBURG.

The Home is 8 miles from Charlotte. One building for whites, size 40x190 feet, built of brick, 3 stories, 3 flights of stairs. Two glass sun-bath rooms, 16x33 feet, at each end of the building. Forty-three rooms for inmates: a sitting-room for old men and an operating-room, cook-room, dining-room, 1 for exercise, 2 hospitals, reception and sewing-rooms; 5 bath-rooms and 6 toilets, 8 cells for insane 8x10 feet. The Mecklenburg Camp of Veterans has furnished 1 room nicely for veterans. A 10-foot veranda extends the length of the building, and a central 6-foot corridor through the entire building. The colored have been quartered in a one-story residence in detached buildings until next year. The cost of the Home was $15,000. It is ventilated by doors and windows. A cistern will be built for fire protection. Wells are being sunk. Steam heated. Now in charge: 30 whites, 22 colored; total, 52. Inmates are well fed; daily cost, 12½ cents per capita. Superintendent receives $30 per month and board of family. C. S. McLaughlin, M. D., Charlotte, is the physician. The building is on an eminence commanding a beautiful view. The premises are neat and well arranged. Said to be a 10-horse farm. No crops as yet. One child. Slight punishment to enforce regulations. Impression favorable.

JNO. MCDOWELL,
M. A. ALEXANDER.

Received September 15, 1904.

---

## MITCHELL.

The County Home is about 8 miles from the county-seat. One large frame building, 2 or 3 rooms. Spring water. Open fires. In charge, 4 whites. Sufficient amount of food. The Superintendent is W. M. West, Red Hill; salary, $2 per week. Physician is J. W. Bodey,

Bakersville; pay, $100 per year. One child. The Home is let out. Impression is not very favorable.

S. D. PETERSON.

Received September 8, 1904.

---

MOORE.

The Home is 2 miles from the county-seat. Six frame buildings 16x36 feet; 2 rooms each and 3 glass windows to every room. Buildings 80 feet apart. Well water. Open fires. Can accommodate about 25. Now in charge: 10 whites, 3 colored; total, 13. Four helpless and confined, 3 insane, 1 idiotic, 1 epileptic imbecile. Average weekly per capita cost, $1.70. The Superintendent is Samuel D. Stuart, Carthage; receives $7 per month for each inmate except the insane, for whose care he receives $9 per month. He also has the use of the farm. He is satisfactory. The physician is Gilbert McLeod, M. D., Carthage; salary, $25 for monthly inspection and report and $1.50 for other visits as required. Number in charge September 1, 1903, 12; since admitted, to March 1, 1904, 5; died, 1; discharged, 3. Two became sane and 1 recovered from sickness. The sick are well attended. Buildings new and in good repair. One hundred and sixty acres, 2-horse farm; mules, cows, hogs and chickens. Crops are corn, vegetables and cotton. Not as well shaded as should be. Occasional religious services. No children. Outdoor relief to 57, average cost $7. General impression favorable.

JOHN CAMPBELL,
GEORGE H. HUMBER.

Received June 3, 1904.

SECOND REPORT.

The Home is unchanged. In charge: 8 whites, 3 colored; 5 confined, insane and idiotic. Number in charge March 1, 13; since admitted, 5; died, 1. No children. Some outdoor relief. Impression favorable.

JOHN CAMPBELL.

Received December 3, 1904.

---

MONTGOMERY.

The Home is 2 miles from the county-seat. Four buildings, 14x34 feet, 2 rooms each. Open fires. Can accommodate 26. Now in charge: 15 whites, 4 colored. Confined, 2, one insane and one idiot. Monthly per capita, $4.50. The Superintendent is W. C. Henley, Troy. He is satisfactory. The physician is M. P. Blair, M. D. He receives $40 per year. Number in charge March 1, 22; since admitted, to September 1, 1904, 1; died, 2; discharged, 2. Buildings dilapidated and out of repair. Condition bad. Forty-eight acres, 3 in cultivation. Occa-

sional religious services. Two children (very young) with their mother.

*Remarks.*—The County Home is a very poor one, to be sure. The buildings unfit for human habitation. It is a disgrace to our county. Our Commissioners are considering building a new one. The contract is let out to the lowest bidder.

Received September 7, 1904.

---

## NASH.

The Home is 3½ miles south from Nashville. Nine buildings. One 4-room building for the Superintendent. Others 2 rooms each. Well water. Open fires. Now in charge: 11 colored, 16 whites. One confined, insane; 2 imbecile. They are fed just as any large family, with what is raised on the farm. The Superintendent is I. W. Strickland, Nashville; $300, house and board of family. Dr. James P. Battle is physician; receives $12.50 per month, operations extra. Number in charge March 1, 34; since admitted, to September 1, 1904, 7; died, 6; discharged, 11. The houses are well situated and arranged; 470 acres of good land, 100 in cultivation. Nice shady grove with trees boxed around to keep the ground from washing. Occasional religious services. Two children 8 or 10 years old. No system of outdoor relief.

*Remarks.*—We found things beyond our expectations. The houses and floors were neat and clean; the beds all looked well. The yards clean. Fine crops, hogs and chickens. It looked like the farm of a well-to-do farmer.

J. B. BODDIE.

Received December 16, 1904.

---

## NEW HANOVER.

The Home is as heretofore reported. Cistern water. Steam heated. Now in charge: 4 whites, 16 colored. Ample supply of food at 20 cents per day each. Superintendent is N. G. Chadwick, Wilmington. Dr. W. D. McMillan, Wilmington, is the physician; $100 per month. Number in charge March 1, 1904, 23; since admitted, 20; died, 5. Premises well arranged. No children. The Associated Charities care for each race. The county contributes $275 per month to the outdoor poor through the Associated Charities; 150 partially aided. Impression favorable.

*Remarks.*—The inmates seem to be comfortable and content. Several pieces of furniture have been donated for use in the sitting-room.

A. G. HANKINS,

Received October 19, 1904. J. T. KERR.

## NORTHAMPTON.

The Home is unchanged as to buildings. Now in charge: 7 whites, 20 colored; helpless, 21; able to do light work, 6. None confined. Sufficient amount of food. The Superintendent is A. H. Reed, Jackson; salary, $30 per month and board of his family. He is satisfactory. Dr. H. W. Lewis is the physician; salary, $200 per year. Number in charge September 1, 1903, 30; since admitted, to March 1, 1904, 6; discharged, 3. The sick are well cared for. Premises in first-class condition. Corn, peas, peanuts raised for the use of the home. Shaded. Inmates attend church. No children. Outdoor relief to 40.

*Remarks.*—We claim to have as well-kept a Home as any in the State.

J. S. GRANT.

---

## ONSLOW.

There is no Home in Onslow. Outdoor relief to the amount of $1,500.

---

## PERQUIMANS.

There are 6 inmates at the County Home, 3 white and 3 colored. All well cared for and devoted to the Superintendent, Mr. Stallings. Other items unchanged. General impression favorable.

B. S. LASSITER.

Received June 3, 1904.

SECOND REPORT.

The Home is 2 miles from the county-seat. Frame buildings 20x30 feet. Pumps, stoves. In charge, 3. None confined. Physician is C. C. Winslow, M. D., Winfall. Died since March 1, 1904, 1. Premises in good condition. No children. Occasional religious services. One hundred acres. Shaded. Outdoor relief to 45 at $4 per month. Impression favorable.

B. S. LASSITER.

Received November 23, 1904.

---

## PAMLICO.

The Home is on the court-house square. Two buildings, 50x15 feet and 25x15 feet; 8 rooms in one and 4 in the other. Buckets and ladders for fire protection. Heated by stoves. Can accommodate 20. Seven able to work, 1 helpless. Ordinary diet. Monthly per capita cost, $5. The Superintendent is George W. Reel, Bayboro; salary, $9 per month. He is satisfactory. Physician is H. P. Underhill; paid by

the visit. Number in charge September 1, 1903, 9; none admitted since. Sick are well cared for. The premises are in good condition. Shaded. Some hogs and poultry. Inmates attend the church nearby. No children.

B. BABBITT.

Received June 25, 1904.

---

## PASQUOTANK.

The Home is well situated, 1 mile from the county-seat. Six frame buildings, ventilated by windows and doors. Stoves. No fire protection. Can accommodate 50. Now in charge: 14 whites, 21 colored. Confined, 2 (one idiot, one insane). Have all the food they can eat. Weekly per capita, $1.00. The Superintendent is Isaiah Cartwright, Elizabeth City; salary, $200 and home for self and family. Physician is John B. Griggs, Elizabeth City; pay, $25 per month. Number in charge September 1, 1903, 33; since admitted, to March 1, 1904, 4; died, 5; discharged, 2. Sick cared for by the other inmates only. Premises well arranged and in good condition. Kitchen needs whitewash. Four acres, garden, no stock. Little shade. Religious services for the colored only. Two children, 6 years and 2 weeks old. Outdoor relief to 36. Average monthly per capita cost, $2. General impression favorable.

REV. L. L. WILLIAMS.

Received April 2, 1904.

### SECOND REPORT.

The Home is unchanged. Now in charge: 11 whites and 17 colored; total, 28. Confined, 2 white males, mentally unsound. Number in charge March 1, 1904, 30; since admitted, 19; died, 11; discharged, 9. Religious services for the colored. One infant, born in the Home. Outdoor relief to 34 at $1.80 per month. Impression favorable.

REV. L. L. WILLIAMS.

---

## PENDER.

The Home is well situated in an oak grove ½ a mile from the courthouse. Two frame buildings, 6 rooms and 2 rooms respectively. Ventilated by doors and windows. Well water. Open fires. Can accommodate 10. Now in charge, 1 male. Sufficient amount of food at $1 per week. E. G. Rochelle is Superintendent. Receives $4 per capita monthly. He is satisfactory. The physician is Dr. R. G. Williams; salary, $100 per annum. Number in charge September 1, 1903, 1; since admitted, none. One hundred acres of good land, 10 cultivated.

Crops are corn, potatoes, strawberries and vegetables. Shaded. No religious services. No children. Thirty-seven persons receive help at $1.43 per month. General impression favorable.

W. M. HAND.

Received August 2, 1904.

---

## PITT.

The Home is 5 miles from the county-seat. Two buildings 4 rooms each and 4 have 2 rooms each. Pump and well. Open fires. Now in charge: 16 whites, 6 colored. Confined, 4, insane and idiotic. Superintendent is J. A. Hardee; salary, $25 and board of family. Physician is Zeno Brown, M. D., $25 per month. Admitted since March 4, 1904, 1; died, 2; discharged, 1. Very common wooden buildings; neat, but not at all suitable for the sick and afflicted. One hundred acres, 25 in cultivation. Shaded. Have a chapel and occasional religious services. Two boys, 6 years and 16 months old. Outdoor relief to 100; total cost, $2,053. General impression favorable.

*Remarks.*—About $2,100 has been put upon the buildings since the present incumbent took possession. I have secured a home for the 6-years-old boy.

A. G. MOYE.

Received October 18, 1904.

---

## RANDOLPH.

The Home is 6 miles from the county-seat on the public road. Other items unchanged. Number of inmates September 1, 1903, 21; since admitted, none; died, 1, an imbecile. The sick are well cared for.

Received June 3, 1904.

### SECOND REPORT.

The Home is the same as to buildings. Now in charge: 13 whites, 5 colored; total, 18. One confined, insane; 3 others idiotic. Sufficient supply of good food. Joseph Delk, Caraway, is Superintendent. W. J. Moore, M. D., physician. Number in the Home March 1, 1904, 27; since admitted, 0; died, 3; discharged, 6. Premises well arranged, neat and well kept. One child with its mother, the latter deaf and dumb. About 70 receive outdoor relief. Impression favorable.

W. J. MOORE, M. D.

Received October 29, 1904.

## RICHMOND.

The Home is unchanged since the last report.

W. R. COPPEDGE.

SECOND REPORT.

The Home is unchanged as to buildings, etc. Now in charge, 15 whites and 9 colored; total, 24. Confined at times, 1 white woman, insane. Ordinary substantial food. D. W. Sedberry is Superintendent; $200 per year and board. He is satisfactory. The physician is J. F. Garrett, Rockingham; salary, $150 per year. Number of inmates in the Home March 1, 1904, 21; since admitted, 4; died, 1. Occasional religious services. One colored orphan. Outdoor relief to 100 at $1.25 per month.

W. H. STEELE, M. D.

Received December 1, 1904.

---

## ROBESON.

One mile from the county-seat. Five buildings 16x32 feet, 2 rooms each. Ventilated by windows. Pump water. Open fires. Can accommodate 16. Present, 3 males and 8 females; helpless, 3. Sufficient supply of meat, flour, corn bread, fish, peas, grits, milk, butter and vegetables. Average monthly per capita, $6. The Superintendent is F. J. Meares, Lumberton; salary, $6 per capita, monthly, and 6 acres of land. He is satisfactory. Dr. H. T. Pope is physician, Lumberton. Number in charge September 1, 1903, 14; since admitted, to March 1, 1904, 13; died, 5; discharged, 1. No special attendant for the sick. Premises well arranged but dilapidated. Poor land. Corn, peas, potatoes, and vegetables raised. No religious services. Outdoor relief to 111 persons at $1.50 monthly.

Received May 27, 1904.

---

## ROCKINGHAM.

The Home is unchanged. Now in charge: 26 whites, 14 colored; 4 confined, insane. Superintendent, W. W. Williams, Wentworth; salary, $22.50 per month. Physician, Dr. Samuel Ellington, Wentworth; salary, $150 per year. Number in charge March 1st, 35; since admitted, 5; died, 5; discharged, 5. Two hundred and forty acres thin land, 40 in cultivation. No religious services. One boy too young to place out. Confined sometimes for bad behavior. Help to outdoor poor at $1 per month. Impression favorable.

D. L. WITHERS.

Received September 8, 1904.

## RUTHERFORD.

The Home is unchanged as to location, etc. Well water. Open fires. Can accommodate 30. Now in charge: 18 whites, 4 colored. Confined, 2 insane. Sufficient supply of food. It is estimated that the county has to pay about $1 per month each over the proceeds of the farm. The Superintendent is John F. Edwards, $200 per year with board of family and self. He is satisfactory. The physician is Dr. T. B. Twitty, Rutherfordton, $1.50 per visit and pay for medicine. Number in charge September 1, 1903, 20; since admitted to March 1, 1904, 5; died, 1; discharged, 2. The sick are well cared for. Occasional religious services. Four children, 2 white with their parents; 2 colored with their mother; 1 crippled. Outdoor relief to 6 at an average of $1.25. General impression favorable.

E. B. HARRIS, M. D.,
T. B. TWITTY, M. D.,
W. A. THOMPSON, M. D.

Received March 28, 1904.

### SECOND REPORT.

The Home is as heretofore reported. Now in charge: 22 whites, 5 colored. Confined 5, 4 white, 1 colored, insane and idiotic. Number in charge March 1, 1904, 22; since admitted, to September 1, 1904, 5; died, 1; 6 discharged. Occasional religious services. Five children. Outdoor relief to a few at $2 per month. The Home is a credit to the county.

T. B. TWITTY, M. D.,
E. B. HARRIS, M. D.,
W. A. THOMPSON, M. D.

Received September 21, 1904.

---

## SAMPSON.

The Home is unchanged. Now in charge, 6 whites, 11 colored; total, 17. Confined, 2, idiotic and epileptic. The Superintendent is J. H. Bond, Clinton; salary, $12 per month, with board of family and self. He is satisfactory. The physician is John A. Stevens, paid by the visit. Number in charge September 1, 1903, 18; since admitted, to March 1, 1904, 0; died, 1. Kitchen neat. Church near. Prayer-meeting once a month. One boy who overpowered the keeper was placed in jail for two weeks. Outdoor relief to 9 at an average of $2.92 per month. General impression favorable.

*Remarks.*—The County Commissioners take a good deal of interest in the Home and as far as I can see and hear, things are well managed.

ROBT. M. MANN.

Received May 30, 1904.

## SCOTLAND.

This Home is new. It is about 3 miles from the county-seat. Four frame buildings 30x15 feet, 2 rooms each, with chimney between, 3 windows and door to each, except 1 building which is not well ventilated. Pumps and wells. Open fires. Can accommodate 16. Now in charge, 2 white and 1 colored; 1 helpless, another almost so. Amount of food sufficient, quality not suited to the needs of the people, food poorly prepared; no milk or eggs. The Superintendent is J. H. Parish, Laurinburg; $7 per month for each inmate, and pays $250 per year for rent of the farm. He is industrious and sober. The physician is Dr. A. W. Hanes, Laurinburg; salary, $125 per year. The Home was opened in 1904. Admitted since the opening, 4. Sick not well cared for. Three buildings are new, but they are not kept in good sanitary condition. Two hundred and forty acres of average land, 90 in cultivation. Four horses. Crops, corn and cotton, belong to the keeper. No shade. No religious services. Outdoor relief to 8 persons, receive from $3 to $10.25 per quarter. General impression unfavorable.

MISS EFFIE MCRAE.

Received June 27, 1904.

### SECOND REPORT.

The Home is unchanged as to buildings. A new Superintendent took charge in July. Now cared for: 1 white, 4 colored. Died in 6 months, 3. No children. Present management very favorable.

MRS. WALTER MCEACHIN.

Received January 19, 1905.

---

## STANLY.

The Home is as heretofore reported. Now in charge, 12 white, 1 colored; total, 13. One insane confined and 3 idiots. All they want of good, wholesome food: meat, bread, coffee, milk, butter, eggs, vegetables. Average weekly per capita, $1. The Superintendent is Eben Smith, Albemarle; receives $19 per month, with board of self and family. He is satisfactory. The physician is Dr. V. A. Whittey, Albemarle; $1.50 per visit. Number in charge September 1, 1903, 12; since admitted, 2; died, 1. Sick well cared for. Buildings well arranged, new and in good condition. Forty acres in cultivation, 2 mules, 3 cows and hogs. Crops are corn, wheat, oats, rye and vegetables; used for the support of the keeper and inmates. Religious services monthly during the summer and spring. No children. Outdoor relief to 22 at an average rate of $1.80 per month.

*Remarks.*—I think the Home is gradually improving, but I hope to see it do still better until we have a model "County Home," where the helpless poor may not only be supported, but be able to spend their last days in peace and comfort.

S. H. MILTON.

Received June 1, 1904.

---

## STOKES.

There have been no changes in the Home since the last report.

I am truly sorry for R. S., at the Home. He begs for exercise, and they are not prepared at the Home to turn him out. He has to stay in one little room month after month. His mind is bad at times. I do hope that he can be removed to some place where he could work. I think that it would do him good.

MRS. R. H. R. BLAIR.

Received March 10, 1904.

---

## TRANSYLVANIA.

The Home is as heretofore reported. In charge, 3; none confined. Sick reasonably well cared for. No provision for religious services. One deaf child. Outdoor relief to 16 at about $6 per capita. The grand jury reported at the fall term that the inmates were not well provided with wood, bedding and food.

Received March 17, 1904.

### SECOND REPORT.

The Home is unchanged. Now in charge, 3. Premises in good condition. One child. Eleven receive outdoor relief at $4.83 per month. Management favorable under the circumstances. I would favor an entirely different method. Keeper was indicted by the grand jury for neglect of duty in failing to care for all inmates.

J. M. HAMLIN.

Received January 2, 1905.

---

## TYRRELL.

The Home is as heretofore reported. Eight can be comfortably accommodated. Now in charge, 1 white male. Good country diet at $2 per week. W. F. Hasket of Columbia is Superintendent; paid in money and use of the farm. He is very satisfactory. No physician needed. Number in charge September 1, 1903, 1; since admitted, 0. Premises in good condition. General impression favorable.

*Remarks.*—There is nothing withheld from the aged and infirm in Tyrrell County which will add to their comfort and pleasure; well cared for in every particular.

JOE A. SPRUILL.

Received March 10, 1904.

SECOND REPORT.

The Home is unchanged. No one now in charge. Very favorable.

JOE A. SPRUILL.

Received October 1, 1904.

---

## WAKE.

The Home is 6 miles from Raleigh. Fifteen 2-room buildings with chimney between and porches in front. Ventilated by windows and doors. Patent fire extinguishers and wells. Open fires and stoves. Can accommodate 100. Now in charge: 37 white, 38 colored; total, 75. Able to work, 30. None in confinement, but a number of insane and idiotic. Ample supply of good food at $1.50 weekly per capita. Superintendent is W. G. Allen. Entirely satisfactory, $600 per year and board. J. J. L. McCullers, M. D., is physician, McCullers; salary, $600 per year. Number in charge September 1, 1903, 75; since admitted, to March 1, 1904, 31. Died, 12; causes, old age, 8; consumption, 2; epilepsy, 1; syphilis, 1. Discharged, 17. The sick are well cared for. Premises in good condition. Six hundred acres, 350 in cultivation. Six mules, horses, 20 cows, 80 hogs. Corn, cotton, oats and vegetables for the use of the Home. Shaded. Regular monthly religious services. Outdoor relief to 118, monthly average, $1.00; total per annum, $1,416. General impression of the management good.

*Remarks.*—The success the management has attained in their efforts to add to the contentment of these people was clearly shown by the words of appreciation expressed by them. Captain Allen is untiring in his efforts to supply the wants of the Home.

I. C. BLAIR,

Received June 28, 1904. *For the Committee.*

SECOND REPORT.

No change since the last report. None confined; 23 insane. Number in charge March 1, 1904, 82; since admitted, to September 1, 1904, 13; died, 8; discharged, 16. Outdoor relief to 110. Management good.

*Remarks.*—We found everything in good condition. Inmates contented, with good warm wood fires to sit by and plenty to eat.

I. C. BLAIR,

Received December 28, 1904. J. A. MILLS.

## WASHINGTON.

The Home is on a hill one-half mile from the court-house. Three 1-story buildings 3 rooms, 1 1-story and 6 rooms, all neat cottages. Ventilated by windows. Pumps. Heaters. Can accommodate 30. Now in charge, 4 white and 4 colored. None confined, but 2 idiotic. Ample supply of food. Average monthly per capita, $4. The Superintendent is Joe Swain, Plymouth; salary, $120 and land. He is satisfactory. Physician is W. H. Ward, M. D.; paid $1.25 per visit. The sick are well cared for. Buildings new and in excellent condition. Sixty acres of fair land, 20 in cultivation. Religious services held often by ministers of the town. No children. No system of outdoor relief.

W. F. AUSBON,
Received August 4, 1904. COLONEL W. F. BEASLEY.

---

## WARREN.

The Home is as heretofore reported. Open fires. Can accommodate 40. Now in charge: 12 whites, 11 colored; total, 23. None confined; 4 entirely helpless. Ample supply of food at $1.80 per week. The Superintendent is John S. Davis, Warrenton; salary, $5.50 per month for each inmate and the use of the farm. He is satisfactory. The physician is Dr. M. P. Perry, Macon; receives $25 per month. Number in charge September 1, 1903, 20; since admitted, to March 1, 1904, 6; died, 3. The sick are well cared for. Repairs were recently made and are still in progress. No provision for religious services. One child 4 years old with its mother. Two whipped for violence and assault upon the Superintendent. Outdoor relief to 60; average rate, $1.38. General impression favorable.

H. J. WHITE,
Received March 26, 1904. P. H. ALLEN.

---

## WILKES.

The County Home is 3 miles from the county-seat. Six buildings; 5 16x36 feet, 2 rooms each, and 1 20x22 feet with 4 rooms. Ventilated by windows. Well water. Open fires and stoves. Can accommodate 25. Now in charge: 14 whites, 1 colored; total, 15. Confined, 4 idiotic, 1 insane. Sufficient amount of food at 85 cents per week in addition to farm produce. The Superintendent is J. W. Brookes, North Wilkesboro; salary, $40 per capita yearly and small farm. He is satisfactory. The physician is W. P. Horton, North Wilkesboro; salary $75 for county work. Number in charge September 1, 1903, 18; since admitted, 4 ; died, 0. Premises neat, but buildings old and

houses badly needed. One hundred and thirty acres, 25 in cultivation. Crops are corn, wheat and oats. No provision for religious services. One child, 7 years old. Outdoor relief, average, $1 per month.

Received March 15, 1904.

---

## WILSON.

The Home is 2 miles from the county-seat. One large frame building and outhouses. Well water. Stoves and open fires. Superintendent is S. A. High, Wilson. He is satisfactory. Physician, Dr. W. S. Anderson, Wilson. Premises well arranged and in good condition. Occasional religious services. Favorable.

*Remarks.*—I think the County Home is well kept and will compare favorably with other Homes in the State.

W. M. FARMER.

Received September 6, 1904.

---

## YADKIN.

The Home is as heretofore reported as to buildings. Now in charge: 31 whites, 4 negroes; total, 35. Confined, 2, insane. Sufficient amount of wholesome food. Weekly per capita, $2. Superintendent receives $2 per week each and the use of the farm. Number in charge September 1, 1903, 31; since admitted, to March 1, 1904, 7; died, 0; discharged, 5. Slight punishment a few times. Three small children. General impression favorable.

*Remarks.*—Two inmates punished by confinement in a room for a few hours on account of misconduct.

MISS JULIA P. HOLT,
R. C. PURYEAR.

Received March 16, 1904.

### SECOND REPORT.

The Home is unchanged. Now in charge: 30 whites, 4 colored; confined, 3 insane. Number March 1, 1904, 33; since admitted, 4; died, 3. Four children.

*Remarks.*—The Home is fairly well kept, as well, perhaps, as conditions will allow.

MISS JULIA P. HOLT,
R. C. PURYEAR.

Received September 27, 1904.

# COUNTY PRISONS.

## ALEXANDER.

The prison is built of brick, 2 stories, 4 cells. Cells are 10x12 feet each, with 2 prisoners to a cell. No fire protection. Ventilation by windows. Open fires. One mattress, 1 blanket and 2 comforts to each prisoner. Sexes separated. Water when called for. Ample supply of common food. No provision for bathing; prisoners required to wash. Excreta removed in buckets. Free of vermin. No punishment. No deaths. None now in charge. Confined during six months, 4 whites, 1 colored (male). General impression not favorable.

R. F. COBB.

Received March 12, 1904.

## BEAUFORT.

The prison is of brick and iron, supposed to be fire-proof. The building is 35x40 feet, 2 stories high; cells 8x10 feet. Stoves. Sufficient amount of bedding. Sexes separated. Water when required. Three daily meals. No warm drink. Water-works and sewerage. Bath-tub; required to bathe. Free of vermin. No punishment. No religious services. Now confined, 2 whites, males, 1 insane; 5 colored males.

DR. J. M. GALLAGHER.

Received April 12, 1904.

## BERTIE.

The prison is brick and fire-proof. No precautions except buckets. This building has just been erected. It is 35x51 feet, 2 stories; 4 cells, 2 rooms, an office for the jailer and 1 for the Sheriff. Cells are 10x12 feet. No ventilation except by windows. Furnace and stoves. One pair of blankets and comforts. Water twice a day. Sufficient amount of food and coffee. Sewerage. Bath-tub, and required to bathe. No punishment. Only 1 prisoner has yet been confined, and he was sent to the work-house. None at present. No religious services as yet.

*Remarks.*—We have a nice new jail completed, except for the sewerage system.

M. B. GILLAM, *Chairman.*

Received April 7, 1904.

## BRUNSWICK.

The present building is of wood, not fire-proof. It is 2 stories, 27x34 feet. Four rooms for prisoners; 3 are 10x10, and 1 is 10x12. Ventilated by windows only. Stoves. Five blankets each. Sexes separated. Water and food twice a day. Coffee for breakfast. Swept and scoured. Basins and towels. Bathing required. No punishment. Occasional religious services. Now confined, 1 white male. During 6 months, 8. General management good.

*Remarks.*—New jail, wholly of masonry and steel, nearly complete.

H. C. SCHULTZ.

Received August 9, 1904.

---

## CABARRUS.

The prison is unchanged as to buildings, etc. It is free of vermin. No punishment. Religious services once a month. Now confined, 1 white male. During 6 months, 14 whites, 34 colored; total, 48. General impression favorable.

W. H. LILLY,
W. M. WEDDINGTON,
J. M. ALEXANDER,
MRS. C. E. CRAVEN,
MRS. G. T. CROWELL.

Received May 31, 1904.

### SECOND REPORT.

No change since last report. Now in charge: 20 whites, 12 colored; total, 32. Insane, 4. Cost of the Home, $500, in addition to the farm produce. Superintendent is W. D. Gillam, Concord; salary, $30 per month and board of family. Physician, Dr. R. S. Young, Concord; pay, $250. Number in charge March 1, 1903, 28; since admitted, 6. Died, 2. Crops are grain and vegetables for the use of the inmates. One punished for tearing clothes. Outdoor relief to 43; average monthly amount, $1.30.

W. H. LILLY,
W. M. WEDDINGTON,
J. M. ALEXANDER,
MRS. C. E. CRAVEN,
MRS. G. T. CROWELL.

Received September 29, 1904.

---

## CALDWELL.

The prison is brick and fire-proof; 50x90 feet, 2 stories; 8 cells 6x8x7. Ventilated. Stoves. Sufficient amount of bedding. Sexes separated. Food and water sufficient; coffee. Cleansed by scouring, etc. Bath-tubs; required to bathe. Water in jail. Sewerage. No

punishment. No vermin. Occasional religious services. None now confined. During 6 months: 5 white males, 10 colored males. 1 colored female; total, 16. General management good.

J. V. MCCALL,
MISS FLORENCE JOHNSON,
MISS ISABEL M. RICHMOND.

Received June 16, 1904.

---

## CAMDEN.

No change in the building since former reports. Heated by stoves. Sufficient amount of food. Buckets and lime used for removal of excreta. Free of vermin. No prisoners now confined.

T. B. BOUSHALL.

Received March 17, 1904.

---

## CARTERET.

No change in the prison since the last report. No prisoners now confined.

D. W. MORTON.

Received March 8, 1904.

### SECOND REPORT.

No change since the last report. No prisoners in jail.

D. W. MORTON.

Received September 6, 1904.

---

## CASWELL.

The prison is unchanged since the last report. Now confined: 1 white male, 9 colored males; total, 10. During 6 months, 9. General management good.

S. A. MALLORY, M. D.

Received March 16, 1904.

---

## CHATHAM.

The prison is as heretofore reported. Water twice a day and an ample supply of food. Lime and water used for cleansing. Excreta removed and buried. No punishment. No religious services. Now confined, 1 colored male. Confined during 6 months: 7 white males, 1 white female, 13 colored males; total, 21. General management good.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received April 15, 1904.

SECOND REPORT.

The prison is unchanged. Now confined, 3. During 6 months, 9; one of these insane. Management good.

*Remarks.*—We would suggest that a bath-tub be furnished and it be insisted that the same be used by prisoners once a week.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received September 13, 1904.

---

## CATAWBA.

The prison is a brick building. Not fire-proof and no special means of protection. Two stories, 4 rooms and 5 cells. Ventilated by windows only. Stoves. Sufficient covering. Males in the cells and females in the rooms. Sufficient amount of food; no warm drink. Lime used to cleanse the jail. Sewerage. No punishment. Now confined, 3 whites. During 6 months: 21 white, 13 colored; total 34 (one insane).

REV. M. A. ABERNETHY,
MISS ETTA MOORE.

Received June 20, 1904.

---

## CHEROKEE.

The prison is brick, 30x30 feet, one story, 3 rooms. Stoves. Sufficient amount of bedding. Water 3 times a day. Three good meals; coffee for breakfast. Lime and disinfectants used for cleansing the jail. Sewerage. Free of vermin. Occasional religious services. Now confined, 1 white male, insane. During 6 months, 7. General impression of management favorable.

D. P. TATE.

Received September 9, 1904.

---

## CHOWAN.

The prison is brick and wood, not fire-proof, 2 stories high. No ventilation except by windows. Wood stoves. Sufficient covering. Sexes separated. Ample amount of food. Cleansed with lye, soap and water. Excreta removed in buckets. No punishment. No religious services. Now confined, 4 colored males. During 6 months: 9 whites, 24 colored; total, 33 (1 insane). General management good.

ROBERT B. DRANE.

Received May 21, 1904.

SECOND REPORT.

The prison is as heretofore reported. Now in charge, 5. During 6 months, 16. Management favorable.

*Remarks.*—A new building is needed or the present structure should be radically changed. REV. R. B. DRANE,
W. B. SHEPARD.

Received October 11, 1904.

---

CLAY.

The prison is 2 stories, rooms 15x15x7 feet. Windows barred. Three windows, 21x15 inches, to each room. Stove. Sufficient bedding. No division for sexes, but have no females. As much food as wanted. No religious services. Bathing not required. Now confined, 6 white males, blockading. All confined are Federal prisoners.

*Remarks.*—The building is poorly ventilated and small.

L. F. SHUFORD.

---

DARE.

There has been no one in prison for a long time. It is a very unfit place for any one to be confined in. MRS. O. J. WESTCOTT.

Received May 30, 1904.

---

DAVIDSON.

The prison is brick, 1 story, 30x24 feet; 2 cells. Ventilated by pipes through the roof. Stoves. The larger cell for males, the smaller for females. Sufficient bedding. Ample supply of food; coffee. Disinfected and scoured. A small bath-room and prisoners are required to bathe. Sewerage. Seldom have religious services. Now confined: 3 white males, 1 white female, 1 colored male; total, 5. Female and her son insane and awaiting admission to the hospital. Management humane; welfare of the inmates carefully looked after.

P. L. LEDFORD.

Received June 1, 1904.

SECOND REPORT.

The prison is as heretofore reported. Now confined, 2 white males. General impression favorable. JAMES SMITH.

Received October 1, 1904.

---

DAVIE.

The building is old and a new prison is needed. The subject has been considered by the county officials, but not yet acted upon. Now confined, 2 white males, 1 colored. During 6 months: 10 whites, 11 colored; total, 21. Management as good as possible under present conditions. S. D. SWAIM.

Received May 1, 1904.

## DUPLIN.

The prison is unchanged. No prisoners now confined.

Received April 12, 1904.

---

## EDGECOMBE.

The prison is brick, fire-proof. City water-works. It is 1 story, 30x60 feet; 2 rooms 12x14 feet, 2 brick cells 6x8 feet, 4 steel cells 8x10 feet. Each cell has a ventilator. Coal stove, sufficient quantity to keep them warm. Sexes are separated. Water in cells. Ample supply of food. Janitor in attendance to keep the jail clean. Bath-tubs. Sewerage. No religious services. Now confined: 6 colored and 1 white male; total, 7. During 6 months: 5 white, 115 colored (117 males, 3 females); total, 120. General management good.

J. M. BODDIE.

Received June 7, 1904.

---

## FRANKLIN.

The buildings, etc., as heretofore reported. Now confined, 3 colored prisoners. During 6 months: 19 colored, 3 white males, 1 white female (insane, 2 white males); total 24. General management good.

M. S. DAVIS.

Received April 2, 1904.

### SECOND REPORT.

The prison is unchanged. Ample supply of food and coffee. Now confined, 16 colored and 1 white. No religious services. During 6 months, 18. Impression favorable.

*Remarks*—I think our charitable and penal institutions are well managed. I hear no complaint from any quarter.

M. S. DAVIS.

Received October 22, 1904.

---

## FORSYTH.

The prison is unchanged since last report. Sufficient bedding is provided. Sexes separated. Ample supply of food. Bath-tub in every department and prisoners are required to bathe. Sewerage. Disinfectants used. White department free of vermin and colored as nearly as possible. No punishment. Religious services twice a week. Now confined: 7 white males, 6 white females, 23 colored males, 9 colored females; total, 45. General impression of management good.

REV. E. S. CROSLAND.
E. A. EBERT.

Received July 27, 1904.

GASTON.

The prison is brick, 2 stories, 4 cells and 3 rooms. Cells 8x8 feet. Not fire-proof. Hot air. No ventilation except by window. Sufficient amount. Sexes separated. Ample supply of food; coffee for breakfast. No provision for bathing and it is not required. Sewerage. Free of vermin generally. No religious services. Five colored and 1 white now confined. J. P. REID.

Received July 13, 1904.

---

GATES.

The prison is unchanged. Sufficient amount of bedding. No religious services. Now confined: 1 colored male, 1 white; total, 2. During 6 months were confined 6.

*Remarks*—The prison has been much neglected. One prisoner broke jail and escaped. J. E. LILLEY.

Received March 23, 1904.

---

GRAHAM.

The prison is as heretofore reported. No prisoners now confined. No negroes in Graham. General management good.

W. H. GARRISON.

Received March 23, 1904.

---

GREENE.

The prison is unchanged. No suffering in cold weather. Prisoners are required to bathe. No vermin. No punishment. No religious services. No one now in jail except 3 prisoners sentenced to the roads, who sleep in the jail at night. During 6 months were confined: 2 white males (1 insane), 11 colored males, 2 colored females (1 insane); total, 15. The insane have been sent to the hospitals. General impression favorable.

*Remarks*—The foregoing includes all convicts in our jail during the period mentioned except convicts sentenced by the courts of other counties to work the roads of this county. These convicts are in the care of the Road Superintendent and sleep in the jail at night. We think that they are well cared for and treated kindly.

L. V. MORRILL,
JOHN F. SUGG.

Received April 28, 1904.

GUILFORD.

The prison is unchanged. Jailer administers slight disciplinary punishment at times; no abuse. Now confined: 10 whites, 18 colored; total, 28. In charge during 6 months: 239 males, 11 females; total, 250. General impression decidedly favorable.

REV. EGBERT SMITH.

Received September 17, 1904.

---

HARNETT.

The prison is a frame building, not fire-proof. It is 2 stories, 26x40 feet; one cell and rooms. Stoves. Sufficient amount of bedding. Sexes separated. Good food. Excreta removed in buckets. No punishment. None now confined. During 6 months: 3 white males, 13 colored males; total, 16. No minors.

Received March 10, 1904.

---

HENDERSON.

The prison is unchanged. Prisoners have mattresses and ample supply of covering. Occasional religious services. Other items unchanged. Now confined: 5 white males, 1 colored male; total, 6. Management is excellent.

*Remarks*—I believe that our jail is as well conducted as any in the State. We rarely have a prisoner for any heinous offense. The inmates are well treated and well fed.

MRS. LILA R. BARNWELL.

Received March 28, 1904.

SECOND REPORT.

The prison is unchanged. Now in confinement, 15. Impression of management favorable.

*Remarks*—The reason there are so many prisoners is because it is just before court.

LILA RIPLEY BARNWELL.

Received September 24, 1904.

---

HAYWOOD.

The prison is unchanged. It is brick, fire-proof, 27x36 feet; 2 stories, 8 cells. Water-works and hose. Ventilated by windows. Stoves. Sufficient bedding. Enough plain food; coffee twice a day. Cleansed by scrubbing and whitewashing. Bath-tub and required to bathe. Sewerage. One male whipped for breaking window panes. Religious

services every Sunday. Now confined, 15 (1 insane). During 6 months: 68 whites, 17 colored; total, 85. Eleven of those now confined are Federal prisoners. Impression of management favorable.

MRS. M. J. BRANNER.

Received October 31, 1904.

---

IREDELL.

The prison is brick, not fire-proof. Water-works and town engine convenient. Building is 3 stories, 4 rooms, 3 cells in one room; cells 8x10 feet. Ventilators in the third story. Stoves and grates. Sufficient bedding. Sexes separated. Water as needed. Bread and molasses for breakfast. Meal, meat and vegetables for dinner; two meals; no coffee. Bath-tubs and required to bathe. Sewerage. New prisoners bring vermin, but great efforts are made to destroy it. No punishment. Occasional religious services. Now confined, 1 white female (insane).

---

JACKSON.

The prison is built of brick. Well, with pump and tank, near. Jail room, 15x20 feet, attached to dwelling for jailer; 4 cells with corridor, cells 6x7 feet. Stoves. Sufficient bedding. Don't have to put women in jail. Substantial food, and coffee once a day. Cleansed by use of lime and hot water. No tubs, not required to bathe. Sewerage. No punishment. No religious services. No one in jail. During 6 months were confined, 20; most of these Federal prisoners. General management good.

ROBERT L. MADISON.

Received August 16, 1904.

---

JONES.

Frame building, 40x30 feet, 1 story; rooms 10x12 feet. Stoves and heaters. No suffering from cold. Excreta removed in buckets. No punishment. Occasional religious services. None now confined; 2 were hung for murder. General management good.

N. G. SHAW, M. D.

Received August 10, 1904.

SECOND REPORT.

The prison is as heretofore reported. None confined. The only prisoners we have had were those temporarily confined en route to State's Prison or roads.

N. G. SHAW, M. D.

Received November 10, 1904.

## LENOIR.

The prison is of brick. Fire engine near. Building is 20x30 feet, 2 stories; cells 6x10 feet. Stoves. Sufficient amount of bedding. Good food. Free of vermin. No provision for bathing. No religious services. None now confined. Management good.

R. L. WOOTEN.

Received October 7, 1904.

---

## LINCOLN.

The county prison is as heretofore reported. Sufficient amount of food. The jail is whitewashed. Prisoners required to bathe. Excreta removed in buckets. Free of vermin. Occasional religious services. Now confined: 2 white, 3 colored; total, 5. During 6 months, 6; of these two were boys, 1 white, 1 colored. General management good.

R. Z. JOHNSTON.

Received March 7, 1904.

### SECOND REPORT.

The prison is unchanged. None now confined. During 6 months, 4 prisoners. Watts law has emptied our prison. Management good.

R. Z. JOHNSTON.

Received November 19, 1904.

---

## McDOWELL.

The prison is unchanged. Two rooms, 14x16 feet. Four cells, 8x10 feet. Average number to each, 3. Ventilated by windows. Stoves. Sufficient bedding. Three good meals per day. Scoured and limed. Sewerage. Bath-tubs and water. Free of vermin. No religious services. Number in charge, 2 whites and 5 colored. Confined during 6 months: 40 whites, 24 colored; total, 64; 1 white boy. The prison is used by the town as a lockup for persons violating town ordinances, which accounts for the large number. Favorable as to management.

W. F. CRAIG,
B. L. ASHWORTH, M. D.,
M. M. SISK,
MISS ALICE PRATT,
MISS RENA NEAL.

Received March 26, 1904.

### SECOND REPORT.

The prison is unchanged. Now confined, 3. During 6 months, 50 (1 insane). Report of the grand jury was that it was in good condition. We think the management generally good.

W. F. CRAIG and Committee.

Received September 15, 1904.

## MACON.

The prison is unchanged as to buildings, etc. Now confined, 3 white males. Number confined during 6 months: 12 white, 1 colored; total, 13; of these two were boys, 14 and 15 years old. General impression of the management good.

REV. J. A. DEAL,
W. H. HIGGINS,
MRS. J. C. WRIGHT,
L. M. RANKIN,
F. L. SILER.

Received April 23, 1904.

SECOND REPORT.

The prison is as heretofore reported. Now confined, 3 whites. During 6 months 9 were confined (1 insane). Impression favorable.

REV. J. A. DEAL,
W. H. HIGGINS,
MRS. J. C. WRIGHT.

Received September 23, 1904.

---

## MARTIN.

The prison is unchanged. It is built of brick and is fire-proof. Force pump and hose for fire protection. Heated by stoves. Sufficient amount of bedding. Good food. The jail is scrubbed and sinks flushed. Sewerage. Generally free of vermin. No punishment. No religious services. Now confined: 2 white males, 6 colored males; total, 8. As good as possible under present conditions.

Received March 23, 1904. W. H. HARRELL, M. D.

---

## MECKLENBURG.

The prison is as heretofore reported. Some complaint of the cold. Two blankets each. Cistern water in the prison. Sufficient amount of food; no warm drink. Bath-tubs and plenty of water; prisoners are not required to bathe. Sewerage. Never free of vermin—all attempts have failed. Whipping is sometimes administered. Occasional religious services. Now confined, 9 whites, 19 colored, several colored boys. Management is better than formerly.

*Remarks.*—Prisoners come in with vermin and wear the same clothing and only bathe when they want to, consequently the jail is never free. The lady visitors have promised to visit the jail and take under consideration this evil.

M. A. ALEXANDER,
JOHN MCDOWELL.

Received September 15, 1904.

## MITCHELL.

The prison is of brick, 40x40 feet, 2 stories, 4 cells; rooms 12x12 feet. Heated by stoves. Sufficient amount of bedding. Ample amount of food. Bathing required. Sewerage. No religious services. Now confined, 4 whites. During 6 months, 4. Impression favorable.

S. D. PETERSON.

Received September 8, 1904.

---

## MONTGOMERY.

The prison is a frame building, 2 stories, rooms 20x24 feet, 2 cells 8x10 feet for males; females confined in a room. Heated by stoves. All necessary bedding. Fed from the jailer's table. Cleansed by scouring. Tub and required to bathe. Sewerage. Free of vermin. Occasional religious services. Now confined, 4 (1 insane). The jail is well kept. I hear no complaint from any one. A great mistake is that there are not separate apartments for the races. Of course the whites and negroes need not occupy the same cell and yet they are all put together. Sexes separate.

Received September 7, 1904.

---

## MOORE.

The prison is built of brick, cement and steel; fire-proof. Tank and hose convenient. Prison is 28x30x13 feet, 2 stories. Two cells for females, jailer's office, kitchen and dining-room in front; 5 steel cells above, 6x8 feet, except one on the second story, 8x6 feet, containing bath-tub and closet. The building will accommodate 30. Windows on weights. Three foul-air shafts from cells to top of the prison. Hot-air furnace in the basement. Hammocks and blankets are furnished. Tank filled with fresh water night and morning. Sufficient amount of food, and coffee once a day. The jail is cleansed with solution of bichloride of mercury in boiling water. Bath-tub and required to bathe. Free of vermin except when brought in on the person of prisoner. He is made to bathe and put on clean clothes. Sewerage. Three or 4 boys whipped by the Sheriff for fighting, stopping up sewer and other misbehavior. No religious services. Now confined, 2 whites and 9 blacks (1 insane), the others working out terms on the roads and sleeping in the jail. Confined during 6 months: 6 whites, 18 colored; total, 24. General impression favorable.

JOHN CAMPBELL,
GEORGE H. HUMBER.

Received June 8, 1904.

### SECOND REPORT.

Prison unchanged. Confined, 12. During 6 months: 27 blacks, 1 white.

GEO. H. HUMBER.

## NASH.

The prison is brick, 20x32 feet, 2 stories; cells 7x8 feet. Four to 6 in a cell. Stoves. One mattress and 2 pairs of double blankets to every two persons. Water often. Two meals of corn bread and meat, sometimes peas and salad; no warm drink. Washed and scoured. Required to bathe twice a month. Sewerage. Free of vermin, but sometimes taken in by new prisoners. No religious services. During 6 months, 62 prisoners. Prisoners are well treated. The prison is not now crowded, but in August there were 28; it is rare to have so many at a time. One insane colored woman.

J. B. BODDIE.

Received December 16, 1904.

---

## NEW HANOVER.

The prison is as heretofore reported as to buildings. The prisoners are frequently fed by friends and don't eat the prison food, which is such as is prescribed by law. Bathing required. Sewerage. Nearly free of vermin. Occasional religious services. Confined during 6 months: 192 colored males, 64 colored females, 45 white males, 3 white females (one a boy); total, 304. One suicide. Impression favorable.

*Remarks.*—I suggest that you request that the Commissioners provide a better way for sleeping, so prisoners will not have to lie upon the cold floor in winter. There are many points where improvements could be made, but, taking a general view, the prison is in fairly good condition.

A. G. HANKINS,
J. T. KERR.

Received October 19, 1904.

---

## NORTHAMPTON.

The prison is as heretofore reported. Prisoners have a sufficient amount of bedding and food. The jail is scoured. Bath-tub. Free of vermin. No punishment. No religious services. Now confined, 5 blacks, 4 males, 1 female. During 6 months were confined: 7 whites, 21 colored; total, 28. One death. General impression favorable.

J. S. GRANT.

Received June 3, 1904.

---

## ONSLOW.

The prison is as heretofore reported. No prisoners now confined. General impression good.

G. H. SIMMONS.

Received September 11, 1904.

## PAMLICO.

The prison is built of brick, 30x30 feet, 1 story, 2 cells. They are 8x10 feet. Fire-proof. Ladder and buckets for fire protection. No ventilation except windows. Stoves. Sufficient amount of bedding. As much food as desired. Tub for bathing. Excreta removed in buckets. Free of vermin. Occasional religious services. One white male confined.

*Remarks.*—The general management is not as good as I think it ought to be. B. BABBITT.

Received June 25, 1904.

---

## PASQUOTANK.

The prison is brick, not fire-proof. City water-works. One story with two 2-story iron cages; cells 8x8 feet. Four to a cell sometimes. Ventilated by window. Stoves. Sufficient bedding. Cells occupied by males, rooms by females. All food asked for; coffee or tea. It is swept and scoured. Bathing is required. Free of vermin. Religious services when requested. Confined during 6 months, 1 white male, 24 colored males, 3 boys—oldest 14. General impression very good. REV. L. L. WILLIAMS.

Received April 2, 1904.

### SECOND REPORT.

The prison is unchanged. Now in charge, 11. During 6 months, 15. General impression favorable. I beg to call attention to the fact that female prisoners sleep on bedding placed on cement floors.

REV. L. L. WILLIAMS.

---

## PERQUIMANS.

There has been no change in the county prison. It is empty and has been except for a few weeks. Prisoners then in good health and well cared for.

Received June 3, 1904. B. S. LASSITER.

### SECOND REPORT.

The building is brick, 30x30 feet. Ventilated by doors and windows. Stoves. Generally unheated because there are no prisoners. I have never known any to spend the winter there. None now confined.

*Remarks.*—No change in anything since the last report. No one seems to fancy jail life. This is a good town. No saloons, no blind tigers, no drunkards.

Received November 23, 1904.

PENDER.

The prison is as heretofore reported, 40x60 feet, 2 stories, 4 cells and 2 rooms. Heated by stoves. Few prisoners. Ample supply of bedding. Sufficient amount of food; no warm drink. Excreta removed in buckets. Bathing required. No religious services. None in jail. General impression favorable. Not more than 5 or 6 during 6 months.

W. M. HAND.

Received August 2, 1904.

---

PITT.

The county prison is brick, 2 stories; cells 6x8 feet. Stoves. Necessary bedding. Water twice a day. Food prescribed by law; no warm drink. Required to bathe. Excreta removed in buckets. No religious services. Now confined, 14, serving terms. During 6 months, from March to September, 1904, 8.

*Remarks.*—Things did not appear nice. Mattresses dirty. Steel cells, and they are far from inviting. The jail is really too small and too many prisoners confined in one cell. The town will soon have water-works and the jail can be kept nicer.

A. J. MOYE.

Received October 8, 1904.

---

RANDOLPH.

The prison is unchanged. Now confined, 1 white, 1 colored. General management favorable.

W. J. MOORE, M. D.

Received June 3, 1904.

SECOND REPORT.

The prison is as previously reported. Stove for heating. Sufficient amount of bedding and food, coffee once a day. Bathing required. Excreta removed in buckets. No religious services. Four white males, 1 a boy. Impression favorable.

W. J. MOORE, M. D.

Received October 29, 1904.

---

RICHMOND.

The county prison is unchanged. Now confined, 4 colored males. During 6 months, 32. General impression very favorable.

W. H. STEELE, M. D.

Received December 1, 1904.

## ROCKINGHAM.

The prison is unchanged. Bunks with blankets. Water twice a day. Allowance of meat and bread. Basins only. Sewerage. Free of vermin. One punished by jailer; unruly. No religious services. Now confined, 2 whites, 2 colored (1 prisoner insane). Impressions fair.

D. L. WITHERS.

Received September 8, 1904.

---

## RUTHERFORD.

The prison is unchanged as to location, buildings, etc., since the last report. No suffering in cold weather. Sufficient supply of food and coffee. Soap and disinfectants used for cleansing the jail. Occasional bathing. Free of vermin. No religious services. Now confined: 12 whites, 12 colored; total, 24. General impression favorable.

E. B. HARRIS, M. D.,
T. B. TWITTY, M. D.,
W. A. THOMPSON, M. D.

Received March 30, 1904.

### SECOND REPORT.

No change in the prison. Now confined, 5. During 6 months, 19. Impression favorable.

T. B. TWITTY, M. D.,
E. B. HARRIS, M. D.,
W. A. THOMPSON, M. D.

Received September 20, 1904.

---

## SAMPSON.

The prison is as heretofore reported. Sufficient supply of food. No regular religious services. Now confined, 2 black males. During 6 months: 3 whites, 17 blacks; total, 20. General impression of the management favorable.

*Remarks.*—I am glad to report that to-day our jail is empty.

ROBERT M. MANN.

May 17, 1904.

---

## SCOTLAND.

The county prison is of brick, fire-proof, water tank and hose. It is 25x30 feet, 2 stories, 2 rooms, 4 cells. Cells, 7x7 feet, will accommodate 4 persons each; 2 rooms on the lower floor. Ventilated. Heated by stoves. No suffering from cold. Hammocks, two blankets each. Ample supply of good food; no warm drink. Floors of cement, cleansed twice a day, and walls whitewashed every ten days. Large

bath-tub. Bathing compulsory. Sewerage. Free of vermin. Special attention paid to cleanliness. No punishment. Occasional religious services. Now confined, 3 black males. General impression very favorable.

MISS EFFIE MCRAE.

Received June 27, 1904.

SECOND REPORT.

The prison is unchanged. Now confined, 6 colored males. During 6 months were confined 75. General impression good.

MRS. WALTER MCEACHIN.

Received January 19, 1905.

---

STANLY.

The prison is as heretofore reported. The prisoners are well cared for, with plenty of food and comfortable cells. Drinking water as needed. Required to bathe. Sewerage. Free of vermin. Occasional religious services. None confined. General management good.

*Remarks.*—We have had fewer prisoners since last September than has ever been known in the history of the county. Hope that we may keep up this record. R. E. AUSTIN.

Received June 3, 1904.

---

STOKES.

The prison is as heretofore reported. Only one person confined, awaiting trial. MRS. R. H. R. BLAIR.

Received March 10, 1904.

---

TYRRELL.

No change since the last report.

*Remarks.*—Tyrrell County needs no prison except to comply with the law. Our jail doors have not been closed for six or eight months. Tyrrell County is a land of steady habits; in that respect we claim to be the banner county in this State. JOE A. SPRUILL.

Received March 10, 1904.

SECOND REPORT.

The prison is unchanged. No one confined.

*Remarks.*—We have no prisoners in our jail, except occasionally one failing to get bond. JOE A. SPRUILL.

Received October 1, 1904.

## TRANSYLVANIA.

The prison is unchanged as to location, etc. Now confined, 2 white and 2 colored; total, 4. Number during 6 months, 10. Management could be improved. The insane prisoner referred to in the previous report has been transferred to the Asylum, for which we are grateful.

Received March 17, 1904.

### SECOND REPORT.

The prison is as heretofore reported. Now in charge, 6. General impression favorable. J. M. HAMLIN.

Received January 2, 1905.

---

## WASHINGTON.

The prison is brick, 20x40 feet, 3 rooms and 2 stories, cells 16x16 feet and 4x8 feet. Heaters. Sufficient amount of bedding. Water frequently. Good food. Tubs; prisoners required to wash twice a week. Sewerage. Free of vermin. Occasional religious services. Now confined, 3 colored males. During 6 months, number in charge, 8.

*Remarks.*—Our prison was destroyed by fire three months ago and the new building is now in course of construction. No jail is kept cleaner or prisoners given better attention than here.

J. F. AUSBON,

Received August 4, 1904. COL. W. F. BEASLEY.

---

## WARREN.

The prison is a stone building with tin roof. Chemical engine in town. Two stories, 4 rooms. Steel cage in one lower room. Never more than 3 in 1 room. Glass windows and grating. Stoves. Ample supply of bedding. Cool water three times a day. Full allowance of food and coffee. Disinfectants used. Tubs, and bathing required. Excreta removed in buckets. Free of vermin. No religious services. Now confined, 2 males, 1 female, colored. During 6 months were in charge, 11 colored. General impression favorable.

P. H. ALLEN,

Received March 26, 1904. H. J. WHITE.

---

## WAKE.

The prison is unchanged as to buildings, etc. Water in the cells. Sufficient amount of very plain food. Two meals a day; no warm drink. The jail is cleansed by scalding and disinfectants. Only small basins or foot-tubs. Bathing is not required. Sewerage. Not free of vermin. Regular religious services. Now in charge: 3 white

males, 5 colored males, 1 colored female; total, 9. During 6 months there were confined: 67 whites, 195 colored; total, 262. No deaths. The needs of our jail are so well known that I deem it unnecessary to repeat them. I am hoping that it will be increased to twice its present size, with reception rooms to newcomers, where they can be thoroughly cleansed before assigning them to cells; a bath and a place for exercise.

I. C. BLAIR,
*For the Committee.*

Received June 28, 1904.

SECOND REPORT.

The prison is unchanged. Now confined, 6 white males, 1 white female, 25 colored males, 1 colored female. During 6 months: 59 white males, 2 white females, 150 colored males, 10 females; total, 221. A little crowded at Federal Court. Impression of management favorable.

*Remarks.*—Federal prisoners are only in jail a short time, owing to the fact that Federal officers are careful not to bring them in until the cases can be heard, which fact accounts for the prison not being so crowded at Federal Court as formerly.

I. C. BLAIR,
J. A. MILLS.

Received December 28, 1904.

---

## WILKES.

The prison is built of brick. There is a reservoir in the second story with hose attached. The building is 44x36 feet. Building is 2 stories, 4 rooms, steel cells. Heaters. No suffering in cold weather. A sufficient amount of bedding. Water as wanted. Good substantial food, and coffee. Swept and cleaned. Tubs; bathing required. Sewerage. Free of vermin. Occasional religious services. Now in charge: 5 whites, 1 colored; total, 6. Number in charge during 6 months, 36. General impression of management favorable.

*Remarks.*—Steel cells and water-sinks have recently been added to the jail, making it more secure and more sanitary. Some repairs to the building needed.

Received March 15, 1904.

---

## WILSON.

The prison is brick, 2 stories, 5 cells. Cells are 8x8 feet. Ventilated by windows. Stoves. Ample supply of bedding. City water-works. Fed well twice a day; no warm drink. Whitewashed and cleaned. Allowed to bathe whenever they wish. Sewerage. As nearly free of vermin as can be expected. Occasional religious services. Now confined: 3 white males, 5 colored females, 13 colored males; total, 21.

*Remarks.*—I think, after a thorough inspection, that the Wilson jail is well and properly looked after by the officer in charge. Prisoners well fed and kindly treated. W. M. FARMER.

Received September 6, 1904.

---

YADKIN.

The county prison is unchanged. Now in charge, 1 white male, retailing. Number confined during 6 months, 3. General impression favorable. JULIA P. HOLT,

Received March 16, 1904. R. C. PURYEAR.

SECOND REPORT.

The prison is as heretofore reported. Now confined, 5. During 6 months, 12. One insane. JULIA P. HOLT,

Received September 27, 1904. R. C. PURYEAR.

---

*INSANE IN HOMES AND JAILS.

Sixty Commissioners' reports, supplemented by twenty-one Visitors' reports, give eighty-one counties with Homes reporting as follows:

Forty-five of these counties give no insane in the Homes.

Thirty-six counties report 143 insane in the Homes.

Commissioners report in 22 counties 81 insane in private families.

Fifty-four Visitors' reports give the number of epileptic and idiotic in their Homes, 32 reporting "none," and 22 giving 54.

Fifty-nine Commissioners' reports, supplemented with Visitors' reports, give 75 jails reporting as follows:

Fifty-four report "no insane" in jail at the time of report.

Twenty-three counties report 26 in jail.

The question of the outside insane was hardly touched, very few counties making any attempt to obtain the information. So that there are still left 11 counties not reporting the insane in the Homes and 22 not giving the number in the jails, and practically all the insane in private homes. The number reported was:

| | |
|---|---|
| In Homes | 143 |
| In jails | 26 |
| Outside | 81 |
| Idiots | 54 |
| | 304 |

An insane man died in the Buncombe jail and a white insane woman starved herself to death in the McDowell prison. These incomplete statistics are published merely to indicate the condition of the insane and the need of further provision for them.

*Additional reports were received after the publication of statistics, pages 286 to 305. Five counties have no Homes.

| Counties. (Sixty-three reporting). | Homes. | | | | | | | | | Jails. | | | | | Outside Poor. | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number Inmates in Homes, Whites. | Number Inmates in Homes, Blacks. | Insane, Whites. | Insane, Blacks. | Blind. | Deaf and Dumb. | Blind Under 16. | Deaf and Dumb Under 16. | Children. | Number Prisoners in Jails, Whites. | Number Prisoners in Jails, Blacks. | Number Prisoners Under 16. | Insane, Whites. | Insane, Blacks. | Outside Insane, Whites. | Outside Insane, Blacks. | Blind Under 16. | Deaf and Dumb Under 16. | Number Persons Receiving Outdoor Relief. | Per Month. | Amount Per Annum. |
| Alamance | * | * | 4 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 71 | $7.50 | $ 1,278.00 |
| Alexander | ---- | ---- | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | ---- | ---- | ---- | 10 | 1.50 | 180.00 |
| Alleghany | 6 | ---- | 0 | * | * | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | 0 | 5 | 2.00 | 120.00 |
| Anson | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Ashe | 17 | 1 | 6 | ---- | ---- | ---- | ---- | ---- | 3 | ---- | ---- | ---- | 0 | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Beaufort | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Bertie | 4 | 6 | 0 | 1 | 3 | 0 | ---- | ---- | 0 | 0 | 3 | 1 | 0 | ---- | ---- | ---- | ---- | ---- | 37 | 1.33⅓ | 590.00 |
| Bladen | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Brunswick | ---- | ---- | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 40 | 2.00 | 960.00 |
| Buncombe | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Burke | ---- | ---- | 3 | 0 | 0 | 1 | 0 | 0 | 2 | ---- | ---- | 0 | †1 | 0 | ---- | ---- | 1 | ---- | 33 | 2.00 | 792.00 |
| Cabarrus | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Caldwell | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 6 | 0 | 0 | 0 | ---- | ---- | 0 | ---- | 46 | 1.75 | 966.00 |
| Camden | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 24 | 2.50 | 720.00 |
| Carteret | No | Home | | | | | | | | | | | | | | | | | | | |
| Caswell | 13 | 11 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 88 | 1.00 | 1,056.00 |
| Catawba | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Chatham | 26 | 16 | 2 | 1 | 2 | 6 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 5 | 4 | ---- | ---- | ------ | ------ | ---------- |
| Cherokee | ------ | ------ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 2 | 0 | 0 | 7 | 3.00 | 252.00 |
| Chowan | ------ | ------ | ---- | 4 | 0 | 0 | 0 | 0 | 0 | ---- | ------ | ---- | 0 | 1 | ---- | 1 | 0 | 0 | 13 | 2.00 | 312.00 |
| Clay | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | ---- | 8 | 5.00 | 480.00 |
| Cleveland | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Columbus | ------ | ------ | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 4 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 50 | 2.00 | 1,220.00 |
| Craven | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Cumberland | ------ | ------ | 0 | 0 | 0 | ---- | ---- | ---- | 1 | ---- | 15 | 5 | 1 | ---- | ---- | ---- | ---- | ---- | 100 | 1.75 | 609.00 |
| Currituck | No | Home | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 3.00 | 1,044.00 |
| Dare | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Davidson | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Davie | ------ | ------ | 0 | 2 | 0 | 0 | 0 | 0 | 0 | ---- | ------ | 1 | 1 | 0 | 0 | 0 | 0 | ---- | 38 | 1.33⅓ | 608.00 |
| Duplin | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 87 | 1.40 | 1,461.60 |
| Durham | 11 | 8 | 3 | 7 | 2 | 0 | 0 | 0 | 0 | 3 | 24 | 6 | 0 | 0 | 0 | ---- | ---- | ---- | 114 | 2.00 | 2,736.00 |
| Edgecombe | 1 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 206 | .50 | 1,236.00 |
| Forsyth | ------ | ------ | 2 | 1 | 0 | 0 | 0 | 0 | 2 | 2 | 32 | 2 | 0 | 0 | ---- | ---- | ---- | ---- | ------ | 3.00 | 72.00 |
| Franklin | ------ | ------ | 3 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | ------ | ---- | ---- | 0 | 2 | ---- | 2 | ---- | 88 | 1.50 | 1,606.00 |
| Gaston | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |

REPORTS OF COUNTY COMMISSIONERS—CONTINUED.

| Counties. | Homes. | | | | | | | | | Jails. | | | | | Outside Poor. | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number Inmates in Homes, Whites. | Number Inmates in Homes, Blacks. | Insane, Whites. | Insane, Blacks. | Blind. | Deaf and Dumb. | Blind Under 16. | Deaf and Dumb Under 16. | Children. | Number Prisoners in Jails, Whites. | Number Prisoners in Jails, Blacks. | Number Prisoners Under 16. | Insane, Whites. | Insane, Blacks. | Outside Insane, Whites. | Outside Insane, Blacks. | Blind Under 16. | Deaf and Dumb Under 16. | Number Persons Receiving Outdoor Relief. | Per Month. | Amount Per Annum. |
| Gates | | | | | | | | | | | | | | | | | | | | $ | $ |
| Graham | No | Home | | | | | | | | 0 | 0 | 0 | 0 | 0 | | | | | 7 | 4.50 | 378.00 |
| Granville | 9 | 14 | 1 | 0 | 2 | 1 | 0 | 0 | 1 | 0 | 5 | 0 | 0 | 0 | | | | | 105 | 1.00 | 1,260.00 |
| Greene | | | | | | | | | | | | | | | | | | | | | |
| Guilford | 17 | 18 | 8 | 2 | 3 | 1 | 0 | 1 | 1 | 10 | 20 | 3 | 0 | 0 | 4 | 3 | 0 | 6 | 80 | 1.50 | 1,440.00 |
| Halifax | | | 1 | 5 | 3 | 3 | 0 | 0 | 1 | | | | 0 | 3 | 1 | 1 | 2 | 3 | 101 | 1.85 | 2,242.20 |
| Harnett | | | 1 | 0 | 0 | 0 | 0 | 0 | | | | 0 | | 1 | | | | | 60 | 2.00 | 1,440.00 |
| Haywood | | | | | | | | | | | | | | | | | | | | | |
| Henderson | | | | | | | | | | | | | | | | | | | | | |
| Hertford | | | | | | | | | | | | | | | | | | | | | |
| Hyde | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | | | 30 | 2.00 | 360.00 |
| Iredell | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jackson | | | | | | | | | | | | | | | | | | | | | | |
| Johnston | 15 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | | | | 0 | 1 | | | | | 118 | 1.33⅓ | 1,788.00 | |
| Jones | | | | | | | | | | | | | | | | | | | | | | |
| Lenoir | Home not complete. | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 1 | 100 | 2.00 | 2,400.00 | |
| Lincoln | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | | 45 | 1.58 | 853.20 | |
| McDowell | 7 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 1.50 | 270.00 | |
| Macon | | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 14 | 3.00 | 504.00 | |
| Madison | | | | | | | | | | | | | | | | | | | | | | |
| Martin | | | | 0 | 1 | 0 | 0 | 0 | 0 | | | | 1 | 0 | 4 | 3 | 0 | 0 | 60 | 2.00 | 1,440.00 | |
| Mecklenburg | | | | | | | | | | | | | | | | | | | | | | |
| Mitchell | | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | | | 1 | 0 | | | | | | | | |
| Montgomery | | | | | | | | | | | | | | | | | | | | | | |
| Moore | | | 3 | 2 | 0 | 1 | 0 | 0 | 0 | | | | 0 | 0 | | | 0 | 0 | 55 | 2.00 | 1,320.00 | |
| Nash | | | | | | | | | | | | | | | | | | | | | | |
| New Hanover | 10 | 18 | 2 | 8 | 3 | 0 | 3 | 0 | 0 | 5 | 37 | 4 | 0 | 0 | | | | | 146 | 2.25 | 3,942.00 | |
| Northampton | | | | | | | | | | | | | | | | | | | | | | |
| Onslow | | | 0 | 0 | | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 68 | 2.11 | 1,857.76 | |
| Orange | | | 1 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | | 4 | 2 | 12 | 1.50 | 216.00 | |
| Pamlico | 7 | 1 | 1 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 18 | 2.75 | 594.00 | |
| Pasquotank | 12 | 17 | 3 | 1 | 3 | 0 | 0 | 0 | 1 | | 5 | 0 | 0 | 1 | 1 | | 0 | 0 | 37 | 1.81 | 803.64 | |
| Pender | | | 1 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 36 | 1.44 | 620.64 | |
| Perquimans | | | | | | | | | | | | | | | | | | | | | | |
| Person | 8 | 7 | 1 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 4 | 9 | 0 | 0 | 80 | .65 | 624.00 | |

REPORTS OF COUNTY COMMISSIONERS—CONTINUED.

| Counties. | Homes. | | | | | | | | | Jails. | | | | | Outside Poor. | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number Inmates in Homes, Whites. | Number Inmates in Homes, Blacks. | Insane, Whites. | Insane, Blacks. | Blind. | Deaf and Dumb. | Blind Under 16. | Deaf and Dumb Under 16. | Children. | Number Prisoners in Jails, Whites. | Number Prisoners in Jails, Blacks. | Number Prisoners Under 16. | Insane, Whites. | Insane, Blacks. | Outside Insane, Whites. | Outside Insane, Blacks. | Blind Under 16. | Deaf and Dumb Under 16. | Number Persons Receiving Outdoor Relief. | Per Month. | Amount Per Annum. |
| Pitt | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | $---- | $---- |
| Polk | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | ---- | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 12 | 2.00 | 288.00 |
| Randolph | ---- | ---- | 3 | 0 | 0 | 3 | 0 | 0 | 3 | ---- | ---- | ---- | 0 | 0 | 2 | 0 | 0 | 1 | 57 | 1.75 | 1,197.00 |
| Richmond | ---- | ---- | 1 | 1 | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 3 | ---- | 100 | 1.33⅓ | 1,600.00 |
| Robeson | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Rockingham | ---- | ---- | 2 | 2 | 0 | 0 | 0 | 1 | 1 | ---- | ---- | 0 | 0 | 1 | 0 | ---- | ---- | ---- | 30 | 1.50 | 540.00 |
| Rowan | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Rutherford | 19 | 6 | 4 | 1 | 0 | 0 | 0 | ---- | 6 | 2 | 4 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 5 | 1.50 | 90.00 |
| Sampson | 12 | 8 | 34 | 1 | 1 | 1 | 0 | 0 | 1 | 4 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 10 | 2.76⅔ | 332.00 |
| Scotland | ---- | ---- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | 0 | 0 | 0 | 0 | 0 | 0 | 51 | 2.00 | 1,224.00 |
| Stanly | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Stokes | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 4 | 5 | 0 | 2 | 0 | 0 | ---- | ---- | ---- | 2 | 60 | .83⅓ | 600.00 |

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Surry | ------ | ------ | 3 | 0 | 2 | 0 | 0 | 0 | 1 | 9 | ------ | 2 | 0 | 0 | 8 | 2 | ---- | 5 | 50 | 1.50 | 900.00 |
| Swain | ------ | ------ | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | 2 | 0 | 8 | ------ | ---------- |
| Transylvania | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Tyrrell | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | ---- | ---- | 1 | 7 | 3.00 | 252.00 |
| Union | ------ | ------ | 3 | 2 | 2 | 0 | 0 | 0 | 1 | 0 | 6 | 2 | 0 | 0 | 6 | ---- | 0 | 2 | 83 | 1.00 | 996.00 |
| Vance | 7 | 4 | 0 | ---- | 2 | 0 | 0 | 0 | 0 | ---- | ------ | 0 | 0 | 2 | 0 | 0 | ---- | 2 | 30 | 1.50 | 540.00 |
| Wake | 75 | ------ | 8 | 13 | 0 | 0 | 0 | 0 | 2 | ---- | ------ | 0 | ---- | 0 | ---- | ---- | ---- | ---- | 110 | 1.00 | 1,320.00 |
| Warren | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Washington | 3 | 3 | 2 | ---- | 1 | 0 | 0 | 0 | 0 | ---- | 3 | 0 | 0 | 0 | 1 | ---- | 0 | 0 | 11 | ------ | ---------- |
| Watauga | ------ | ------ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 41 | ------ | ---------- |
| Wayne | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Wilkes | ------ | ------ | 3 | 0 | 0 | 0 | 0 | 0 | 0 | ---- | ------ | 0 | 0 | 0 | ---- | ---- | ---- | ---- | 60 | 1.00 | 720.00 |
| Wilson | ------ | ------ | 1 | 1 | 0 | 0 | 0 | ---- | 2 | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 125 | 1.50 | 1,350.00 |
| Yadkin | ------ | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ------ | ------ | ---------- |
| Yancey | ------ | ------ | 0 | 0 | 0 | 0 | 0 | ---- | 1 | ---- | ------ | ---- | 1 | 0 | 0 | 0 | 0 | 1 | 17 | 3.75 | 765.00 |
| | †302 | 162 | 84 | 59 | 39 | 14 | 5 | 3 | 58 | 53 | 162 | 28 | 7 | 10 | 54 | 27 | 15 | 29 | 2,081 | 1.93⅓ | ‡55,346.04 |

*Number not given.

†One boarded out.

‡Supplementary Commissioners' reports, with the Visitors' reports, show that 70 counties give outdoor relief to 2,689 persons at a cost of $69,612.64.

REPORTS OF COUNTY VISITORS.

| Homes. | Number Time of Report. | | Admitted in Six Months. | Discharged. | Eloped. | Died. | Total Number in Charge During Six Months. | Insane. | Idiotic, Imbecile, Epileptic. | Children. | Confined. | Able to do Light Work. | Punishment. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | White. | Colored. | | | | | | | | | | | |
| Alamance | 12 | 10 | 7 | 5 | 0 | 2 | 24 | 0 | 0 | 2 | 0 | 2 | 0 |
| Alexander | 10 | 2 | 3 | 0 | 0 | 0 | 12 | 0 | 2 | 0 | 2 | 5 | 0 |
| Alleghany | | | | | | | | | | | | | |
| Anson | 18 | 14 | 1 | 1 | 0 | 1 | 34 | 2 | 2 | 3 | 1 | 3 | locked up. |
| Ashe | | | | | | | | | | | | | |
| Beaufort | 7 | 7 | 2 | 0 | 0 | 1 | 17 | 1 | 1 | 0 | 2 | 3 | 0 |
| Bertie | 6 | 5 | 1 | 0 | 0 | 6 | 17 | 0 | 2 | 0 | 2 | 0 | 0 |
| Bladen | | | | | | | | | | | | | |
| Brunswick | To b | uild. | | | | | | | | | | | |
| Buncombe | | | | | | | | | | | | | |
| Burke | | | | | | | | | | | | | |
| Cabarrus | 18 | 12 | 2 | 1 | 0 | 0 | 30 | 4 | 0 | 0 | 4 | 6 | 0 |
| Caldwell | 5 | 0 | 2 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 4 | 0 |
| Camden | 1 | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Carteret | No | ho | me. | | | | | | | | | | |
| Caswell | 12 | 12 | 3 | 0 | 0 | 2 | 24 | 0 | 0 | 3 | 0 | 15 | 0 |
| Catawba | 14 | 5 | | 0 | 0 | 0 | 19 | 3 | 1 | 2 | 4 | 5 | 0 |
| Chatham | 24 | 12 | 3 | 2 | 0 | 5 | 36 | 0 | 4 | 2 | 0 | 14 | 3 locked up. |
| Cherokee | 4 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 1 | 1 |
| Chowan | 0 | 4 | 1 | 0 | 0 | 0 | 4 | 1 | 1 | 0 | 0 | 0 | 0 |
| Clay | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| Cleveland | | | | | | | | | | | | | |
| Columbus | | | | | | | | | | | | | |
| Craven | 0 | 21 | | | | | 21 | | | | | | |
| Cumberland | | | | | | | | | | | | | |
| Currituck | | | | | | | | | | | | | |
| Dare | 0 | 5 | 1 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 5 | 0 |
| Davidson | 26 | 2 | 5 | 0 | 4 | 2 | 31 | 0 | 4 | 1 | 0 | 3 | 0 |
| Davie | 4 | 2 | 2 | 1 | 0 | 1 | 9 | 0 | 1 | 2 | 1 | 1 | half-crazy negro whipped. |
| Duplin | | | | | | | | | | | | | |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Fire Protection. | Heating. | Ventilation. | Water Supply. | Food. | Monthly Per Capita. |
|---|---|---|---|---|---|
| | | | | good food. | $ 4.00 |
| 0 | open fires. | 2 windows in each room. | well. | sufficient. | 8.40 |
| 0 | open fires. | windows and doors. | well. | sufficient. | 3.00 |
| 0 | heaters. | windows and hall. | well. | sufficient. | 6.00 |
| well, spring and pump. | stoves and open fires. | windows and doors. | well, spring and pump. | sufficient. | 5.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | sufficient. | 2.00 and farm produce. |
| spring. | open fires. | windows and fireplaces. | spring. | sufficient. | 5.00 |
| 0 | open fires. | windows. | well. | sufficient. | 4.00 |
| 0 | fireplace. | windows and doors. | well. | sufficient. | |
| 0 | open fires. | windows and doors. | well. | ‡sufficient. | |
| 0 | open fires. | windows and doors. | well and spring. | sufficient. | 6.00 |
| | open fires. | windows and doors. | spring. | sufficient. | 6.00 |
| 0 | | | | | |
| | open fires. | | well and spring. | sufficient. | 5.15 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| 0 | open fires. | | | sufficient. | 8.00 |
| 0 | stoves and open fires. | windows and doors. | well. | sufficient. | 3.50 |
| 0 | | | | sufficient. | |
| | open fires. | windows. | well. | plain food. | |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Homes. | Number Time of Report. | | Admitted in Six Months. | Discharged. | Eloped. | Died. | Total Number in Charge During Six Months. | Insane. | Idiotic, Imbecile, Epileptic. | Children. | Confined. | Able to do Light Work. | Punishment. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | White. | Colored. | | | | | | | | | | | |
| Durham | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Edgecombe | 16 | 20 | 10 | 7 | 0 | 8 | 55 | 1 | 0 | 0 | 1 | 8 | locking up. |
| Forsyth | 35 | ---- | ---- | -- | -- | 3 | ------ | 1 | -- | 2 | 1 | 10 | ---------- |
| Franklin | 8 | 16 | 0 | 0 | 0 | 0 | 24 | 0 | 0 | 0 | 0 | 3 | 0 |
| Gaston | ------ | ---- | 2 | 0 | 0 | 2 | 22 | 1 | 0 | 0 | 1 | 4 | 0 |
| Gates | 5 | 4 | 1 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 0 |
| Graham | No Home | | | | | | | | | | | | |
| Granville | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Greene | 5 | ---- | 3 | 2 | 2 | 4 | 13 | 0 | 0 | 0 | 0 | 0 | 0 |
| Guilford | 19 | 14 | 14 | 3 | 0 | 4 | 40 | 3 | 6 | 1 | 3 | 3 | 1 |
| Halifax | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Harnett | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Haywood | 12 | 0 | 6 | 0 | 7 | 0 | 21 | 1 | 0 | 1 | 3 | 1 | yes. |
| Henderson | 8 | 0 | 0 | 0 | 0 | 1 | 8 | -- | -- | 0 | 2 | 4 | 0 |
| Hertford | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Hyde | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Iredell | 10 | 12 | ---- | 0 | -- | 4 | 26 | 1 | 0 | 0 | 1 | 8 | handcuffed, runni'g away |
| Jackson | 5 | ---- | 3 | 0 | 0 | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| Johnston | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Jones | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 2 | 0 |
| Lenoir | New institution | | | | | | | | | | | | |
| Lincoln | 19 | ---- | ---- | -- | -- | 2 | 21 | -- | -- | -- | ---- | 0 | 0 |
| McDowell | 5 | 4 | 4 | 3 | 0 | 2 | 14 | 0 | 1 | 0 | 1 | 1 | 0 |
| Macon | 7 | 0 | 3 | 0 | 0 | 1 | 8 | 0 | 0 | 0 | 0 | 3 | 0 |
| Madison | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Martin | 6 | 4 | 2 | 0 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mecklenburg | 30 | 22 | ---- | -- | -- | ---- | 52 | -- | -- | 1 | ---- | ---- | yes, slight. |
| Mitchell | ------ | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 1 | 0 | 0 | 0 |
| Montgomery | 15 | 4 | 1 | 0 | 2 | 2 | 23 | 1 | 1 | 2 | 2 | 1 | no. |
| Moore | 10 | 3 | 5 | 3 | 0 | 1 | 17 | 3 | 2 | 0 | 4 | 4 | 0 |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Fire Protection. | Heating. | Ventilation. | Water Supply. | Food. | Monthly Per Capita. |
|---|---|---|---|---|---|
| | | | | | |
| wells. | open fires. | windows and doors. | wells. | good food. | $ 2.20 |
| | | | | sufficient. | |
| wells. | open fires. | windows. | well. | sufficient. | |
| well. | open fires. | windows and doors. | well. | sufficient. | 8.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| none. | open fires. | windows and doors. | well. | ufficient. | |
| | | | | | |
| well. | open fires. | window and sash. | well. | sufficient. | 6.00 |
| no. | open fires. | windows and doors. | spring. | sufficient. | 7.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| | stoves and open fires. | windows. | spring. | sufficient. | 4.00 |
| | open fires. | windows. | spring. | sufficient. | 7.50 |
| | | | | | |
| well and pump. | open fires. | windows. | pump. | sufficient. | 2.00 |
| | | | | | |
| | | | | | 3.25 |
| well. | fireplaces. | windows. | | | 3.50 |
| | | | | sufficient. | 5.00 |
| | | | | | |
| | | | | sufficient. | |
| wells. | steam. | windows and doors. | well. | sufficient. | 3.75 |
| spring. | open fires. | windows and doors. | spring. | sufficient. | 8.00 |
| well. | open fires. | windows. | well. | sufficient. | 4.50 |
| well. | open fires. | windows. | ¶buildings. | sufficient. | 6.80 |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Homes. | Number Time of Report. | | Admitted in Six Months. | Discharged. | Eloped. | Died. | Total Number in Charge During Six Months. | Insane. | Idiotic, Imbecile, Epileptic. | Children. | Confined. | Able to do Light Work. | Punishment. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | White. | Colored. | | | | | | | | | | | |
| Nash | 33 | ---- | ---- | -- | -- | ---- | ------ | -- | -- | 6 | 0 | 5 | ---------- |
| New Hanover | 4 | 16 | ---- | 0 | 0 | 5 | 25 | -- | -- | 0 | ---- | ---- | ---------- |
| Northampton | 7 | 20 | 6 | 3 | 0 | 0 | 30 | 0 | 0 | 0 | 0 | 6 | ---------- |
| Onslow | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Orange | 12 | 8 | 0 | 0 | 0 | ---- | 20 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pamlico | 8 | ---- | 0 | 1 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 7 | 0 |
| Pasquotank | 14 | 21 | 4 | 2 | 0 | 5 | 42 | 1 | 1 | 2 | 2 | 6 | 0 |
| Pender | 1 | ---- | ---- | -- | -- | ---- | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| Perquimans | 3 | 3 | ---- | -- | -- | 0 | 6 | -- | -- | -- | ---- | ---- | ---------- |
| Person | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Pitt | 16 | 6 | 1 | 1 | 0 | 2 | 24 | 4 | -- | 2 | 4 | 4 | yes. |
| Polk | ------ | ---- | --- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Randolph | 13 | 5 | 0 | 6 | 0 | 3 | 27 | 1 | 3 | 1 | 1 | 10 | ---------- |
| Richmond | 15 | 9 | 4 | 0 | 0 | 2 | 26 | 2 | 3 | 1 | 2 | 4 | ---------- |
| Robeson | 11 | ---- | 13 | 1 | 0 | 5 | 17 | 0 | 0 | 0 | 0 | 4 | ---------- |
| Rockingham | 26 | 14 | ---- | 6 | -- | 5 | 51 | 4 | -- | 1 | 4 | 8 | yes. |
| Rowan | 12 | 3 | 15 | 11 | -- | 2 | 24 | 1 | -- | 1 | 0 | 0 | 0 |
| Rutherford | 18 | 4 | 5 | 2 | 0 | 1 | 28 | 2 | 0 | 4 | 2 | 7 | ---------- |
| Sampson | 6 | 11 | 0 | 0 | 0 | 1 | 19 | 0 | 2 | 0 | 2 | 0 | 1 |
| Scotland | 2 | 1 | 4 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 1 | 0 | 0 |
| Stanly | 12 | 1 | 2 | 0 | 0 | 1 | 14 | 1 | 3 | 0 | 1 | 4 | 0 |
| Stokes | ------ | ---- | ---- | -- | -- | ---- | ------ | 1 | -- | -- | ---- | ---- | ---------- |
| Surry | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Swain | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Transylvania | 3 | 3 | 0 | 0 | 0 | 0 | 6 | 0 | 1 | 0 | 1 | 0 | ---------- |
| Tyrrell | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | ---------- |
| Union | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Vance | ------ | ---- | ---- | -- | -- | ---- | ------ | -- | -- | -- | ---- | ---- | ---------- |
| Wake | 37 | 38 | 31 | 17 | 0 | 12 | 104 | 3 | 12 | 2 | 0 | 30 | 0 |
| Warren | 12 | 11 | 6 | 0 | 0 | 3 | 26 | 0 | 0 | 1 | 0 | 4 | 2 |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Fire Protection. | Heating. | Ventilation. | Water Supply. | Food. | Monthly Per Capita. |
|---|---|---|---|---|---|
| no. | open fires. | windows. | well. | sufficient. | $---------- |
| no. | steam. | ---------- | cistern. | sufficient. | 6.00 |
| ---------- | ---------- | ---------- | ---------- | sufficient. | 6.00 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| no. | open fires. | windows. | well, spring. | sufficient. | 4.50 |
| ladders and buckets. | stoves. | windows. | well. | sufficient. | 5.00 |
| no. | stoves. | windows. | well. | sufficient. | 4.00 |
| no. | open fires. | windows and doors. | well. | sufficient. | 4.00 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | open fires. | windows. | well, pump. | sufficient. | 5.00 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| no. | open fires, stoves. | windows. | well. | sufficient. | ---------- |
| no. | open fires. | windows. | ---------- | sufficient. | 10.00 |
| no. | open fires. | windows. | pump. | sufficient. | 6.00 |
| ---------- | ---------- | ---------- | ---------- | sufficient. | ---------- |
| no. | heaters. | windows. | well. | sufficient. | 4.00 |
| no. | open fires. | windows. | well. | sufficient. | 4.00 |
| ---------- | open fires. | windows. | ---------- | ---------- | ---------- |
| no. | open fires. | no ventilation in one room. | pumps and well. | sufficient; not well cooked. | ---------- |
| no. | open fires. | ---------- | ---------- | sufficient. | 4.00 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | sufficient. | 8.00 |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---------- | ---------- | ---------- | ---------- | ---------- |
| fire extinguishers. | open fires. | windows. | wells. | sufficient. | 6.00 |
| ---------- | open fires. | ---------- | ---------- | sufficient. | 7.20 |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Homes. | Number Time of Report. White. | Number Time of Report. Colored. | Admitted in Six Months. | Discharged. | Eloped. | Died. | Total Number in Charge During Six Months. | Insane. | Idiotic, Imbecile, Epileptic. | Children. | Confined. | Able to do Light Work. | Punishment. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Washington | 4 | 4 | 0 | 0 | 0 | ---- | 8 | 0 | 2 | 0 | 0 | 2 | 0 |
| Watauga | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Wayne | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Wilkes | 14 | 1 | 4 | 0 | 0 | 0 | 15 | 0 | 0 | 1 | 4 | 3 | 0 |
| Wilson | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Yadkin | 31 | 4 | 7 | 5 | 0 | 0 | 40 | 2 | 0 | 3 | 2 | ---- | 0 |
| Yancey | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Total | 686 | 400 | 189 | 83 | 15 | 103 | 1,310 | 46 | 54 | 48 | 61 | 230 | ---- |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Fire Protection. | Heating. | Ventilation. | Water Supply. | Food. | Monthly Per Capita. |
|---|---|---|---|---|---|
| | heaters. | windows. | pump. | sufficient. | $ 4.00 |
| | | | | | |
| | open fires. | windows. | wells. | sufficient. | 3.40 |
| | open fires. | windows. | wells. | sufficient. | 2.00 |
| | | | | | |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Jails. | Number Confined at Report. | | Number During Six Months. | | Total. | Insane. | *Minors. | Died. |
|---|---|---|---|---|---|---|---|---|
| | White. | Black. | White. | Black. | | | | |
| Alamance | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Alexander | 0 | 0 | 4 | 1 | 5 | ---- | ---- | 0 |
| Alleghany | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Anson | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Ashe | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Beaufort | 2 | 5 | † | ------ | 7 | 1 | ---- | 0 |
| Bertie | 0 | ------ | ------ | 1 | 1 | 0 | 0 | 0 |
| Bladen | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Brunswick | 1 | 0 | 4 | 4 | 8 | 0 | 0 | 0 |
| Buncombe | 15 | 13 | †107 | ------ | *107 | 0 | 1 | insane, 1 |
| Burke | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Cabarrus | 1 | ------ | 14 | 34 | 48 | 0 | ---- | 0 |
| Caldwell | 0 | 0 | 5 | 10 | 15 | 0 | 0 | 0 |
| Camden | 0 | 0 | ------ | ------ | ---- | ---- | ---- | ---------- |
| Carteret | 0 | 0 | ------ | ------ | ---- | ---- | ---- | ---------- |
| Caswell | 1 | 9 | 1 | 8 | 9 | ---- | ---- | 0 |
| Catawba | 3 | ------ | 21 | 13 | 34 | 1 | 0 | 0 |
| Chatham | 0 | 1 | 8 | 13 | 21 | 0 | 1 | 0 |
| Cherokee | 1 | 0 | 6 | 1 | 7 | 1 | 0 | 0 |
| Chowan | 0 | 5 | 35 | 0 | 35 | 1 | ---- | 0 |
| Clay | 6 | 0 | †6 | ------ | 6 | 0 | ---- | 0 |
| Cleveland | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Columbus | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Craven | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Cumberland | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Currituck | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Dare | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Davidson | 4 | 1 | 5 | ------ | 5 | 2 | ---- | 0 |
| Davie | 2 | 1 | 10 | 11 | 21 | ---- | 0 | 0 |
| Duplin | 0 | 0 | 0 | ------ | 0 | ---- | ---- | 0 |
| Durham | ------ | ------ | ------ | ------ | ---- | ---- | ---- | ---------- |
| Edgecombe | 1 | 6 | 5 | 115 | 120 | ---- | ---- | 0 |
| Forsyth | 13 | 32 | ------ | ------ | ---- | ---- | ---- | 0 |
| Franklin | 0 | 3 | 6 | 19 | 25 | 4 | ---- | 0 |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Food. | | Tea or Coffee? | Punishment. | Are Religious Services Provided? | Bathing Required? | Sexes Separated? |
|---|---|---|---|---|---|---|
| Quantity. | No. Meals Per Day. | | | | | |
| | | | | | | |
| sufficient. | ---- | no. | 0 | 0 | yes. | yes. |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| sufficient. | 3 | no. | 0 | 0 | yes. | yes. |
| sufficient. | ---- | coffee. | 0 | 0 | yes. | yes. |
| | | | | | | |
| sufficient. | 2 | coffee. | 0 | occasional. | basins and towels. | yes. |
| sufficient. | 2 | coffee. | confined alone | yes. | no. | yes. |
| | | | | | | |
| | | | | yes. | | |
| sufficient. | ---- | yes. | | occasional. | yes. | yes. |
| sufficient. | ---- | | 0 | | no. | |
| | | | | | | |
| | | | | | | |
| sufficient. | ---- | no. | 0 | yes. | yes. | males in cells; females in rooms. |
| sufficient. | ---- | no. | 0 | no. | | no. |
| sufficient. | 3 | coffee. | 0 | no. | no. | separate cells. |
| | | | | | | |
| sufficient. | ---- | | 0 | 0 | 0 | no division; no females put in jail. |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | 0 | 0 | | |
| sufficient. | ---- | yes. | 0 | occasional. | yes. | separate cells. |
| | | | 0 | no. | | |
| | | | | | | |
| | | | | | yes. | yes. |
| sufficient. | ---- | | 0 | 0 | yes. | yes. |
| sufficient. | ---- | | 0 | twice a week. | yes. | yes. |
| | | | | | | |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Jails. | Number Confined at Report. | | Number During Six Months. | | Total. | Insane. | *Minors. | Died. |
|---|---|---|---|---|---|---|---|---|
| | White. | Black. | White. | Black. | | | | |
| Gaston | 5 | 1 | ---- | ---- | ---- | ---- | ---- | 0 |
| Gates | 1 | 1 | 2 | 4 | 6 | 0 | 0 | 0 |
| Graham | 0 | 0 | ---- | 0 | 0 | ---- | ---- | 0 |
| Granville | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Greene | 0 | 0 | 2 | 13 | 15 | 2 | 0 | 0 |
| Guilford | 10 | 18 | 250 | ---- | 250 | ---- | ---- | 0 |
| Halifax | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Harnett | 0 | 0 | 3 | 13 | 16 | 0 | ---- | 0 |
| Haywood | 15 | ---- | 68 | 17 | 85 | 1 | ---- | 0 |
| Henderson | 1 | 5 | ---- | ---- | ---- | ---- | ---- | 0 |
| Hertford | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Hyde | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Iredell | 1 | 2 | 1 | 4 | 5 | 1 | 2 | 0 |
| Jackson | 0 | 0 | 18 | 2 | 20 | 0 | 0 | 0 |
| Johnston | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Jones | 0 | ---- | ---- | 2 | 2 | 0 | 0 | hung 2 |
| Lenoir | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Lincoln | 2 | 3 | 2 | 4 | 6 | ---- | 2 | 0 |
| McDowell | 2 | 5 | 40 | 24 | 64 | 0 | 1 | 0 |
| Macon | 3 | 0 | 12 | 1 | 13 | 0 | 2 | 0 |
| Madison | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Martin | 2 | 6 | ---- | ---- | ---- | ---- | ---- | 0 |
| Mecklenburg | 9 | 19 | ---- | ---- | ---- | ---- | 3 | 0 |
| Mitchell | 3 | 1 | 3 | 1 | 4 | 0 | 0 | 0 |
| Montgomery | 3 | 1 | 3 | 1 | 4 | 1 | 0 | 0 |
| Moore | 2 | 9 | 6 | 18 | 24 | 1 | 3 | 0 |
| Nash | ---- | 4 | ---- | ---- | ---- | 1 | ---- | 3 |
| New Hanover | ---- | ---- | 48 | 256 | 304 | ---- | 1 | suicide 1 |
| Northampton | 0 | 5 | 7 | 21 | 28 | 0 | 0 | 1 |
| Onslow | 0 | 0 | ---- | ---- | ---- | ---- | ---- | 0 |
| Orange | 0 | 1 | ---- | ---- | ---- | ---- | ---- | 0 |
| Pamlico | 1 | ---- | ---- | ---- | ---- | ---- | ---- | 0 |
| Pasquotank | 1 | 24 | 1 | 24 | 25 | 0 | 3 | 0 |
| Pender | 0 | 0 | *6 | ---- | 6 | 0 | 0 | 0 |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Food. | | Tea or Coffee? | Punishment. | Are Religious Services Provided? | Bathing Required? | Sexes Separated? |
|---|---|---|---|---|---|---|
| Quantity. | No. Meals Per Day. | | | | | |
| sufficient. | ---- | coffee. | 0 | 0 | 0 | cells for males, rooms for females |
| ---------- | ---- | -------- | 0 | 0 | ---------- | ---------- |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | -------- | 0 | 0 | yes. | ---------- |
| sufficient. | 2 | coffee. | yes. | occasional. | ---------- | yes. |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | -------- | 0 | 0 | no provisions. | yes. |
| sufficient. | 2 | coffee. | whipping. | yes. | yes. | yes. |
| ---------- | ---- | -------- | none. | occasional. | ---------- | ---------- |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | 2 | none. | no. | occasional. | yes. | 3d story, males, 2d, females. |
| sufficient. | ---- | coffee. | no. | no. | no. | yes. |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | -------- | no. | occasional. | ---------- | yes. |
| sufficient. | ---- | -------- | no. | no. | no. | yes. |
| sufficient. | ---- | -------- | no. | occasional. | yes. | ---------- |
| sufficient. | 3 | -------- | ---------- | no. | yes. | yes. |
| sufficient. | ---- | -------- | no. | ---------- | yes. | ---------- |
| ---------- | ---- | -------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | -------- | no. | no. | no. | yes. |
| sufficient. | ---- | none. | whipping. | yes. | no. | yes. |
| sufficient. | ---- | yes. | no. | no. | yes. | yes. |
| sufficient. | 3 | coffee. | no. | occasional. | yes. | yes. |
| sufficient. | ---- | coffee. | boys whipped, authority of sheriff. | no. | yes. | separate rooms and cells. |
| sufficient. | 2 | -------- | no. | no. | twice a month change clothes. | yes. |
| sufficient. | 2 | -------- | no. | occasional. | yes. | yes. |
| sufficient. | ---- | -------- | no. | no. | tub. | yes. |
| sufficient. | ---- | -------- | no. | no. | yes. | yes. |
| sufficient. | ---- | coffee. | no. | no. | yes. | yes. |
| sufficient. | ---- | -------- | no. | yes. | yes. | yes. |
| sufficient. | ---- | coffee or tea. | no. | occasional. | yes. | yes. |
| sufficient. | ---- | -------- | no. | no. | yes. | women in room, men in cells. |

REPORTS OF COUNTY VISITORS—CONTINUED.

| Jails. | Number Confined at Report. | | Number During Six Months. | | | | | |
|---|---|---|---|---|---|---|---|---|
| | White. | Black. | White. | Black. | Total. | Insane. | *Minors. | Died. |
| Perquimans | 0 | 0 | | | | | | |
| Person | | | | | | | | |
| Pitt | 0 | 14 | 2 | 20 | 22 | 0 | 0 | 0 |
| Polk | | | | | | | | |
| Randolph | 4 | 0 | | | | 0 | 1 | 0 |
| Richmond | 2 | 20 | 12 | 52 | 64 | | | wound. |
| Robeson | | | | | | | | |
| Rockingham | 2 | 2 | | | | 1 | | 0 |
| Rowan | | | | | | | | |
| Rutherford | 2 | | 15 | 12 | 27 | 0 | 0 | 0 |
| Sampson | | 2 | 3 | 17 | 20 | 0 | 0 | 0 |
| Scotland | | 3 | | | | 0 | 0 | 0 |
| Stanly | 0 | | | | | | | 0 |
| Stokes | 1 | | | | | | | |
| Surry | | | | | | | | |
| Swain | | | | | | | | |
| Transylvania | 2 | 2 | 5 | 5 | 10 | 0 | 0 | 0 |
| Tyrrell | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Union | | | | | | | | |
| Vance | | | | | | | | |
| Wake | 3 | 6 | 67 | 195 | 262 | | | 0 |
| Warren | 0 | 3 | | 11 | 11 | 1 | 0 | 0 |
| Washington | 0 | 3 | 0 | 8 | 8 | 0 | 0 | 0 |
| Watauga | | | | | | | | |
| Wayne | | | | | | | | |
| Wilkes | 5 | 1 | 38 | 3 | 41 | 0 | 0 | 0 |
| Wilson | | | | | | | | |
| Yadkin | 1 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| Yancey | | | | | | | | |
| | 133 | 237 | †861 | 958 | 1819 | 19 | 20 | †9 |

*Color not given.

†One died from wounds, one insane, one suicide, three hung. Cause of death not given, 3.

‡1 pt. meal, meat and vegetables for dinner, bread and molasses for breakfast.

¶Buildings 80 feet apart.

REPORTS OF COUNTY VISITORS—CONTINUED.

| Food. | | Tea or Coffee. | Punishment. | Are Religious Services Provided? | Bathing Required? | Sexes Separated? |
|---|---|---|---|---|---|---|
| Quantity. | No. Meals Per Day. | | | | | |
| sufficient. | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | none. | no. | no. | yes. | yes. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | coffee. | no. | no. | yes. | yes. |
| sufficient. | ---- | ---------- | no. | yes. | ---------- | yes. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | none. | yes. | no. | no. | separate cell, same floor. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | ---------- | no. | no. | sometimes. | yes. |
| sufficient. | 3 | ---------- | ---------- | occasional. | ---------- | ---------- |
| sufficient. | ---- | ---------- | no. | occasional. | compulsory. | yes. |
| sufficient. | ---- | ---------- | no. | occasional. | yes. | yes. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | no. | no. | ---------- | ---------- |
| sufficient. | ---- | ---------- | no. | ---------- | ---------- | yes. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | 2 | none. | no. | yes. | only foot tub. | yes. |
| sufficient. | ---- | coffee. | no. | no. | yes. | upper rooms for females. |
| sufficient. | 3 | ---------- | no. | no. | yes, twice a week. | yes. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| sufficient. | ---- | coffee. | no. | occasional. | yes. | rooms for females. |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |
| ---------- | ---- | ---------- | ---------- | ---------- | ---------- | ---------- |

# QUARTERLY REPORT—JANUARY TO APRIL, 1904.

BOARD OF PUBLIC CHARITIES,
THE CAPITOL, RALEIGH, N. C., April 5, 1904.

*Dr. Charles Duffy, Chairman, and Messrs. William A. Blair, E. L. Haughton and W. F. Craig, Commissioners.*

GENTLEMEN:—I have the honor to present the following report of the general work of the office for the quarter ending April 1, 1904. During the month of January his Excellency, Governor Charles B. Aycock, acceded to the request of the Board for an office in the Capitol building, and designated a room to be used for that purpose. The papers and valuable books of the Board were removed thereto and were systematically arranged. On February 9th the office was opened to the public, the hours being from 10 to 2 P. M. Blanks for the spring inspections have been mailed and twenty counties have already reported. Efforts have been made to get a boy into a Reformatory and another into the Deaf and Dumb Institution. The work in the counties continues without abatement. Much of the time has been occupied with additional work upon the annual report. A paper on the jails for "Charities," one for Mr. M. J. Scanlon of the National Conference Committee, copying Poor Laws for Mr. Koren, expert in vital statistics; copying laws in regard to the establishment of the Board of Charities for Dr. William Drewry of Virginia for the legislative committee of that State; personal visits to the county jail and police station of the city have been made. Other items will be found in the diary, which is kept regularly and from which monthly statements are made to the chairman of the Board.

Very respectfully,

DAISY DENSON,
*Secretary.*

# QUARTERLY REPORT—APRIL TO JULY, 1904.

*Dr. Charles Duffy, Chairman, Commissioners W. L. Blair, Edgar L. Haughton and W. F. Craig, of the Board of Public Charities.*

GENTLEMEN:—I have the honor to present the following report of the work of the office during the quarter ending July 1, 1904. Pursuant to the instructions of the Board, the annual report was presented to Governor Charles B. Aycock, and by him sent to the State Printer, with an order for its publication. According to further instructions, inquiries were made in regard to State representation in the management of the Colored Orphan Asylum at Oxford. His Excellency, Governor Aycock, says there is no State representative and he will be pleased to transmit the Board's recommendation in respect thereto to the next General Assembly.

The North Carolina Soldiers' Home and the white department of the School for the Blind were inspected on April 6th by Commissioner W. F. Craig and the Secretary, and found in a satisfactory condition. The grounds at the Soldiers' Home have been greatly improved in appearance. A separate cottage for consumptives has been erected. It is well and economically managed. Fifty applications on file for want of room.

At the Blind Institution our attention was called to the necessity for an infirmary. At a limited expense a portion of the main building could be utilized. This is recommended by the attending physician. On June 25th the Oxford Orphanage for white children was visited by the Secretary and found in excellent condition. Two hundred and fifty children are cared for, the youngest, not quite six, was born in the State Hospital at Raleigh soon after her mother was received there, and was cared for at that institution until

sent to the Orphanage. I found a class of seven girls competing for a scholarship at the Greensboro Normal School. I was told that the ambition of the girls is to teach. There is only one scholarship. The work of the girls is chiefly domestic. Four young ladies cook for all the children and teachers. At the A. and M. College there is one scholarship for the Orphanage, which means only tuition. A young man from the Orphanage is now attending the college, who pays his board by shoemaking.

The State could well afford to give other scholarships at these two colleges to the Orphanage.

It was thought that a complete line of the directors' reports of the various institutions and also photographs of buildings, interiors, etc., should be filed in the office. A number of these have been secured.

Papers were prepared for the National Conference of Charities, for Mr. Hardin of Guilford College, articles for paper on condition of Wake jail, letters to Judge Lindsey in regard to the Juvenile Court, and to the North Carolina Bar Association on the same subject.

A visit from the Rev. C. S. Blackwell of the Virginia State Conference, and the preparation of data for him.

Endeavors have been made to assist Mr. Koren, United States statistical expert of Census Bureau, to obtain statistics of the criminal and pauper population. This census report is under special act of Congress, and will give an exact census of these classes for the year 1904. In connection with this, I would call your attention to a recommendation of report for the year 1896, p. 60, which recommends record books, etc. Records are not kept by all the counties. A uniform book is needed.

An attempt to get a patient in at Morganton failed; cause, ineligibility. Application was made for a veteran to enter the Home.

Reports of counties received up to date, 51; convict camps, 9. The counties complained of last year are still unsatisfac-

tory. Judge Walter Neal has forced Ashe to give her poor better care. The grand juries have recommended improvements in several. The main building of the Burke Home has been burned. It is proposed to change the location to a farm nearer the town.

The number of Visitors is increasing. There are 87 women and 263 men aiding in the work.

The County Home, work-house and jail of Wake have been inspected by the local Board of Visitors, accompanied by the Secretary. The work-house is a fair one and the Home excellent. A committee from the City Charities Association have also visited the Home and pronounce it comfortable and well managed. The jail is adversely criticised. From 700 to 800 persons pass through its portals annually. From eight to eighty confined at the same time, it is subject to overcrowding. Better ventilation, heating, bathing, bedding and exercise are needed. A committee of citizens has been organized, with your Secretary as chairman, with the intention of accomplishing decided reforms. They ask for an annex for women, the present room so used to be utilized for bath-rooms; for better ventilation, heating and bedding. Two hundred and fifty names of representative citizens were signed to a petition and transmitted to the Board of Commissioners, with forcible speeches by Mr. N. B. Broughton and Mr. A. A. Thompson. A committee was appointed by this Board to visit the jail and make recommendations.

The grand jury of New Hanover reported the jail of that county. A special investigation was held. While the conditions were true, there were mitigating circumstances and the necessary changes have been made.

The larger towns have outgrown their jail buildings and overcrowding is frequent. It is customary in small towns to use the jails as lock-ups or police stations; this is to be criticised.

The following opinions are quoted from leading philanthropic journals:

"Crime is largely the result of social errors and social injustice."

"It may never be possible to do without penal institutions; it is entirely possible to diminish the number of their inmates."

"The crimes of men have their origin in the vagrancy of childhood."

"Under a Juvenile Court law the State stands as parent of juvenile delinquents—to help them and not to hurt them."

The King's Daughters will again ask the Legislature for a Reformatory.

A Juvenile Court law would guarantee the private trial of children and prevent their incarceration in the jails. It has saved the States where operating many thousand dollars by the prevention of crime and saving the expense of the usual court proceedings. Two notable acts of influential bodies have been the passing of a resolution by the Medical Convention advising the proper isolation and care of tuberculous persons in the State hospitals, penitentiary, and as far as practicable in the jails, and the plank in the Democratic platform promises increased care of the indigent insane. The Governor also warmly advocates the cause of the insane, deaf and dumb and blind and the infirm soldier.

The spirit of altruism is aroused. The time is ripe for the crystallization of the scattered strength of these influences for good into a force which may move mountains. In other fields co-operation is shown to be all-powerful. Why not organize our philanthropists (as has been successfully done in other States) into a State Conference of Charities, meeting annually to discuss these vital questions, forwarding all movements for the benefit of the weak and unfortunate, learning each other's experience and educating the masses to see these questions aright?

Very respectfully, DAISY DENSON,
*Secretary.*

# QUARTERLY REPORT, FROM JULY 1 TO OCTOBER 1, 1904.

*Mr. W. A. Blair, Acting Chairman, and Commissioners E. L. Haughton, W. F. Craig, Carey J. Hunter, A. C. McAlister, of the Board of Charities.*

GENTLEMEN:—I have the honor to make the following report of the work under the supervision of the Board for the quarter ending the 1st of October, 1904:

The committees appointed by the Board at the July meeting for the inspection of the institutions, namely, the State Hospital at Goldsboro, the Dangerous Insane Department and the Penitentiary, have made written reports which are herewith presented. Acting under instructions of the Board, the Secretary has obtained an estimate of the probable cost of erecting an infirmary at the Institution for the Blind, as per recommendation of the committee of inspection of that institution.

Before offering any subject for discussion, the Secretary will state briefly the general work of the office and the condition of the County Homes and jails.

Papers have been written by request for Mr. Gitterman of Washington, D. C., on the laws of North Carolina relating to minors; Mr. Koren of the Vital Statistics Department, Washington, on the institutions of our State; a revised list of the Board for the Annual Report of the Proceedings of the National Conference of Charities and Correction; by request, a tabulated statement of the population of all the State institutions, from 1896-1903; a letter to the daily papers on the proposed Juvenile Court law; a sketch of the Board for a hand-book which is being prepared by the Secretary of State for the use of the Legislature; a letter to Dr. Drewry of Petersburg, giving statistics of the insane by request.

A number of individual cases have appealed to the Board for assistance in getting admission to the various institutions. This has necessitated much correspondence, but owing to the want of room—which is the reply from them all—these applications are seldom successful. However, the Secretary always makes the attempt. One deaf and dumb boy, two insane persons, two consumptives and five orphans have applied. One prisoner has been put in communication with his mother.

As per instructions, the Secretary asked a report from the President of the Children's Home Society as to the disposition of children and the supervision of the finances. Mr. Osborn replied with a full statement and a copy of the by-laws of the Society.

The Sanatorium of Charlotte was, upon investigation by the local Board, found to be treating alcoholics and nervous patients without having complied with the law and obtaining a license from the Board of Charities. The Superintendent expressed perfect willingness for a thorough inspection of the institution and has asked for a license, saying that he did not know that it was required. It is probable that there are others operating in the State who have not applied.

A letter was received from one of the directors of the Colored Orphanage which shows considerable friction among the directors of that institution. It is wholly private, the State not being represented on the Board. The Board of Public Charities has several times suggested that the State should be represented where the institution receives five-sixths of its support from the State. The letter was transmitted to the Governor, and he will act in the matter.

Blanks were mailed to all Boards of County Commissioners for the reports of the defective classes, and Visitors' blanks for the inspections of the Homes, jails and convict camps. With these, letters were written to the Visitors. Visitors' reports have been received from 69 counties and 21 camps. Commissioners' reports, so far received, 37. Combining the two re-

ports, 82 different counties have reported. Nine new Visitors have been added during the quarter. (See accompanying list). Mecklenburg has completed a $15,000 Home and will build a Reformatory for her boys. Anson is erecting a brick Home at a cost of $12,000. Burke has completed a new building, to replace one recently burned. Lenoir is building a Home for the first time. The Home of Brunswick is not yet completed. Caldwell, Gaston, Gates, and Henderson reported improved. Dare has improved in management, but the Home is bad as to building. In jails Dare and Davie are at the bottom of the list. Washington and Brunswick are building. Wilkes reported improved. A letter of complaint was sent to Caldwell and a special inspection was made in New Hanover. Detailed accounts of the counties are herewith presented.

By the request of Mr. Blair, and through the courtesy of the Council of State, a typewriter has been placed in the office of the Board, which materially aids in the dispatch of business.

Dr. Charles Duffy of New Bern, member of the Board since its organization in 1889, and Chairman since 1891, has resigned on account of press of professional work. He desired the Secretary to express his regrets at severing the tie which has bound the Board in brotherly love through their unselfish devotion to the welfare of the helpless classes of the State. Governor Charles B. Aycock appointed Mr. Carey J. Hunter of Raleigh and Mr. A. C. McAlister of Asheboro, to fill the vacancies caused by the resignations of Mr. W. N. Jones and Dr. Duffy.

According to the rule of the Board, the senior member presides in the absence or the disability of the Chairman. Since the resignation of Dr. Duffy in July, Mr. W. A. Blair, senior member, has served as Chairman.

The subjects presented for discussion and upon which the Secretary asks instruction are:

Shall legislation be asked in favor of the establishment of a Reformatory, if so, in what way shall this be done most effectively?

The discussion of the Juvenile Court law.

The prevention of the retention of children in the Homes to their detriment.

The recommendation of an infirmary for the Blind Institution.

The increased accommodations for the insane.

The isolation of tuberculous cases.

Thanking the Chairman for his interest in the routine work of the office, and the assistance given the Secretary when frequently called upon by her for help,

Respectfully submitted,

DAISY DENSON,
*Secretary.*

# QUARTERLY REPORT FROM OCTOBER 1 TO JANUARY 1, 1905.

*Mr. W. A. Blair, chairman, and Commissioners E. L. Haughton, W. F. Craig, Carey J. Hunter and A. C. McAlister of the Board of Public Charities.*

GENTLEMEN:—I have the honor to present the following statement of the work of the office for the quarter ending January 1, 1905. This is brief for the reason that the time has been devoted to the compilation of the annual report presented herewith.

All counties not replying to the circulars sent out by the Board in regard to defectives were again notified of their negligence.

A notice was published in the paper of the meeting at Morganton and the inspections of the institutions located in that place.

Inquiries were mailed to all orphanages, private hospitals, and to each State institution. Upon these replies and the personal inspections the annual report of the Board is based. On November 22d the committee appointed by the Board to attend the conference of the directorate of the two hospitals for the white insane, by invitation of the directorate were present at that conference. Very earnest, thoughtful, unpartisan and dispassionate discussion of the needs of the white insane of the State ensued. The conclusions of that conference are presented to the Board for consideration.

The committee appointed to draw up and send to Dr. Charles Duffy appropriate resolutions of regret upon his resignation from the Board have acted and will present their report.

By order of the Board, Crowell Sanatorium, Charlotte, was licensed.

Papers have been written in regard to the institutions and the Board itself by request from persons in the State and from other States. Statistics of the children in the Homes and in child-saving institutions were compiled for Mr. Hilles of New York.

The Secretary desires to report a personal visit to the Soldiers' Home with the Johnston-Pettigrew Chapter of Daughters of the Confederacy, of which she is a member. They thoroughly inspected the Home, visiting all parts of it, and especially the sick. The cottage for tuberculous patients has been completed. It will accommodate eight. Everything was in beautiful order. One is struck with the number of very feeble aged men. If North Carolina is ever to pay her debt of honor, now is the time. On Christmas day the tree arranged for by the Children's Chapter was not held, because one more old veteran had crossed over the river on that holy morning. There have been efforts made to help the son of a veteran and several orphans.

A number of reports of other States have been received and duly acknowledged.

The time has been fully occupied with obtaining data for the annual report, much of the time outside of office hours having been so filled.

Very respectfully, DAISY DENSON,
*Secretary.*

# COPY OF REPORT TO THE NATIONAL CONFERENCE OF CHARITIES AND CORRECTION, FROM NORTH CAROLINA, AT PORTLAND, MAINE, JUNE, 1904.

The beneficent results of the educational campaign waged by his Excellency, Governor Charles B. Aycock, during his gubernatorial term of four years, are perceptible through all strata of society. The good effect upon the future development of the State is incalculable. A broad-minded and charitable man of a truly religious temperament, he has inculcated the highest moral lessons by his eloquent educational addresses. He has been heard with enthusiasm by the people from the Tennessee border to the Atlantic Ocean. He is in warm sympathy with all efforts for the uplifting of the weak, and for the proper care of the unfortunate wards of the State.

Never in the history of North Carolina has there been such co-operation, combination, organization along all lines, especially in commercial, educational and philanthropic associations. Rural deliveries, the "Society for the Betterment of School-houses," the organization of many bodies, are the factors in the awakening interest in our fellows. Public opinion, more potent than written law, is favorably inclined to advanced legislation in regard to the dependent, defective and criminal classes.

As the Legislature assembles biennially, there has been no session since the last report to the Conference. Two laws passed in 1903 have but recently gone into effect and deserve mention here. The first is known as the "Watts Law." It makes the manufacture or sale of liquors, except in incorporated towns, unlawful; and upon the petition of one-third of the registered voters of a town an election can be held to decide whether dispensaries or saloons will be allowed. The former is practical prohibition in the rural districts, and

through the indefatigable labor of the Anti-Saloon League high license, special county laws and dispensaries have greatly diminished drunkenness in the towns. The number of arrests has materially decreased and a decided check upon crime is to be expected. The second was the creation of a Board of Examiners of Trained Nurses, these to be elected by the Medical Society and the Nurses' Association. After a rigid examination a license is issued to the successful applicant, which entitles said nurse to the use of R. N. (Registered Nurse) after her name. This bill originated with the trained nurses holding diplomas, and was intended to prevent nursing as a vocation by the untrained. This was defeated by the following amendment: "Nothing in this act shall in any manner whatever curtail or abridge the privilege of any person to pursue the vocation of a nurse, whether trained or untrained, registered or not registered."

One hundred and seven cases of abandonment were reported by the Attorney-General as being in the courts during 1901-1902. The law makes it a misdemeanor, punishable by imprisonment, to abandon wife or children "without providing adequate support"; it is also a misdemeanor to wilfully fail to provide support while living with wife and children, when it can be proved that the husband "neglects to apply himself to some honest calling."

The State Board of Charities recommends the establishment of a Reform School, the passage of a Juvenile Court law and probation. They emphasize the need of State care for the feeble-minded and epileptic and the necessity for further provision for the insane. These recommendations will be brought to the attention of the next Assembly. The King's Daughters have accepted the gift of fifty acres as a site for a Reform School. They will ask the State for an appropriation for its support. A concerted effort of many organizations will be made for the establishment of such an institution.

A fight against tuberculosis has been inaugurated in the city of Raleigh. An ordinance has been passed requiring physicians to report such cases to the Board of Health. Printed regulations for care and disinfection will be distributed to patients. In indigent cases disinfection will be made by the sanitary officer at the expense of the city. Action has been taken to isolate the tuberculous in several of the State institutions. At the Soldiers' Home a cottage has been built for their care. At the Goldsboro Hospital for the Colored Insane a small brick building has been utilized as a ward and solarium.

Freedom unwisely bestowed and ignorantly made use of, degenerates into license. The wholesome restraints of his *ante-bellum* life removed, the negro has become the victim of insanity and tuberculosis. Dr. Miller, Superintendent of the Goldsboro Hospital, says that there is an undoubted increase of insanity in the race. He does not hesitate to declare that "insanity and tuberculosis were rare diseases among the negroes of the South prior to emancipation." That institution cares for 507 and is now refusing applicants for want of room. Twenty-eight per cent. of the deaths last year were due to tuberculosis.

The State institutions are well managed by their respective boards of directors. Improvements have been made in all. Present on December 1, 1903, 2,915 persons, as follows: Insane, 1,851; deaf and dumb (white), 238; blind (white), 190; the colored blind, deaf and dumb, 185; orphans, white, 254; colored, 99; soldiers, 98. Total number during the year, 3,349. Annual appropriations amount to $390,000. Special for liquidating indebtedness, $33,766.95; special for improvements, $8,500; total for biennial term, $822,266.95. No private charitable institutions are subsidized with the exception of $10,000 annually to the Oxford Orphanage for whites, and $5,000 to the colored. These institutions are inspected by the Board of Charities. A $100,000 building for women and a $6,000 cottage for men have been completed

and occupied at the Morganton Hospital. These buildings accommodate 270. Dr. Murphy says that "the happy results of the colony have been far beyond the most sanguine expectation; men hitherto in profound melancholia occupy themselves and are correspondingly happier." The Raleigh Hospital has been connected with the city water-works, thus providing an abundant supply of pure water. A heating apparatus installed in the Department of the Dangerous Insane, remodeling of an old residence, concrete floor and machinery in the laundry of the Deaf and Dumb School, erection of covered way between buildings, etc., at the Blind Institution, and at the Soldiers' Home the remodeling of the dining-hall and beautifying of the grounds. The larger boys at the Deaf and Dumb School have an athletic association and have ball contests with other schools. Typewriting has been added to the curriculum of the blind.

The population of the State's Prison is steadily decreasing. Number remaining December 1, 1903, 714. This decrease is the result of the detention of criminals in the several counties where they have been convicted, and where their labor is utilized in the improvement of the public roads. There are twenty-five convict camps and neighboring counties can send their convicts to near-by camps. Prisoners from counties not maintaining camps, life, long-term men, the women and the weak are sent to the Central Prison. These are again winnowed, the strong sent out on railroad building contracts, some to the State farm at Halifax; those remaining make brick and shoes, and the women serve in laundry and sewing-room. The prison officials exercise no power over the county camps. But all convicts sent out on contract work from the penitentiary when in these camps are in the sole care and under the exclusive supervision of State officers. The State's Prison is self-supporting, has recently paid $61,000 of bonded debt and at the end of the fiscal year had a comfortable balance on hand.

There is no classification of prisoners in the county camps or jails. Felons, misdemeanants, vagrants, the man who fails to pay a fine, and alas! sometimes the insane and children are often confined indiscriminately.

A number of new jails have been erected; but what is true of other States is true of North Carolina, namely, the jail system needs revolutionizing; they are most emphatically "schools of crime."

The only classification is the separation of the sexes and of the races. The law of the State requires the former, and a higher law—the preservation of race integrity and purity—dictates the latter. Of the 714 criminals, 567 are negroes. Farm work is the natural life of the negro, and he is content with his task if the sun but shine upon him. The race question enters into, hampers and complicates experiments in philanthropic work in the South. Totally different, what is good and proper for the one race is often manifestly wrong for the other. At best the negro is but a tractable child and weak, needing care, and above all, control. The indeterminate sentence and parole, encouraging, bracing to the white delinquent, would probably meet with far less success with that unstable race.

In the Homes for the Aged and Infirm 1,640 were maintained at a per annum cost of $95,884.64; receiving outdoor relief, 4,153; cost, $89,724.66; total expenditure for the poor, $185,609.30. This does not include keepers' or physicians' salaries.

Of the private institutions, Broadoaks Sanatorium, Morganton, is licensed by the Board of Charities. Dr. Isaac M. Taylor, formerly assistant physician at the Morganton Hospital, is the superintendent. This institution for nervous and mental diseases has made many improvements, and is growing in popularity and patronage. A number of patients are received from other States. The picturesque mountain

scenery and unsurpassed climate conduce no little to the restoration of the invalid.

Twenty-one private and municipal hospitals and sanitariums have made voluntary reports to the Board. Twelve of these, some with municipal aid, care for the sick and injured poor. A $10,000 addition to the James Walker Memorial Hospital at Wilmington, and the construction of a $100,000 building in Greensboro, under the auspices of the Roman Catholics, are the most extensive improvements, while all are increasing their equipment. Private benevolence supports near a thousand children in the orphanages, exclusive of those receiving State aid. Present in all, December 1, 1903, 1,171. Three industrial buildings have been erected at Oxford, handsome brick structures at the Methodist and Baptist Orphanages, and all are alive and progressive. The Christian Church of North Carolina has decided to establish an Orphans' Home in this State. The North Carolina Children's Home Society was incorporated on September 10, 1903; Mr. William B. Streeter, late of Indiana, superintendent. It has begun operations with bright prospects and bids fair to be a useful institution.

Charity is organizing on a practical basis in our cities. In Raleigh, Wilmington, Durham and Goldsboro the Associated Charities investigate and relieve cases of destitution. The Raleigh Association, organized June, 1903, has been very successful. One happy augury is the interest aroused in the local county institutions. We have no large cities, no crowded tenements. Our towns abound in beautiful trees and flowers, and the poorest have access to shady woods and lanes.

The office of the Board of Public Charities has been installed in the Capitol. The meetings are held quarterly. It is possible that a State Conference of Charities may soon be organized. The hand is on the plough and there must be no backward turning.

## STATISTICAL REPORT.

### *A. Group of Delinquents.*

CLASS 1. *Criminals:* In State prisons, 714. In State Reformatory, no Reformatory. In jails at time of report, 562. These reports incomplete.

CLASS 2. *Misdemeanants:* Twenty-five convict camps, no classification of prisoners. Both misdemeanants and convicts.

CLASS 3. *Juvenile Delinquents:* No juvenile reformatories.

### *B. Group of Destitutes.*

CLASS 1. *The Indoor Poor:* County Homes for the Aged and Infirm, 1,640.

CLASS 2. *The Outdoor Poor:* Receiving relief, 4,153; cost, $89,724.66.

CLASS 3. *The Sick and Injured Poor:* In private hospitals, in public hospitals, during the year, 2,103 (incomplete).

### *C. Group of Defectives.*

CLASS 1. *The Blind:* In State institutions, 190 white; 185 colored blind and deaf.

CLASS 2. *The Deaf:* In State institutions, 238.

CLASS 3. *The Feeble-minded:* In State schools, children, no home; adults in almshouses, 64 (incomplete).

CLASS 4. *The Insane:* In the three State hospitals—white, 1,344; colored, 507. Total, 1,851. In Almshouses, 192; jails, 28 (incomplete). Children in orphanages, private and receiving aid, November 1, 1903, 1,171.

# NORTH CAROLINA CHARITABLE INSTITUTIONS.

## HOSPITALS (INSANE AND OTHERS).

| Name of Institution. | Location. | Name and Title of Chief Executive Officer in Charge. |
|---|---|---|
| State Hospital | Goldsboro | Dr. J. F. Miller, Superintendent. |
| State Hospital | Morganton | Dr. P. L. Murphy, Superintendent. |
| State Hospital | Raleigh | Dr. James McKee, Superintendent. |
| State Hospital for Dangerous Insane | Raleigh | Dr. James R. Rogers, Physician in charge. |
| Asheville Hospital | College Street, Asheville | Dr. E. B. Glenn, Superintendent County Health Board. |
| A. C. L. Relief Department | South Rocky Mount | Dr. R. B. Miller. |
| Billingsby Hospital | Statesville | ----------, Superintendent. |
| Broadoaks Sanatorium (private asylum) | Morganton | Dr. I. M. Taylor, Proprietor. |
| Clarence Barker Memoria Hospital | Biltmore | ----------, Proprietor. |
| Fowle Memorial Hospital | Washington | ----------, Proprietor. |
| Goldsboro Emergency Hospital | Goldsboro, 735 N. John St. | ----------, Proprietor. |
| Good Samaritan (col.) | Charlotte | Dr. Faison and Dr. Strong in charge. |
| Graham Hospital | Greensboro | ----------, Superintendent. |
| H. O. Hyatt Sanatorium | Kinston | H. O. Hyatt, M. D., Proprietor. |
| James Walker Memorial Hospital | Wilmington, cor. 10th and Red Cross Streets | Dr. Jos. Akerman, in charge. |
| Leonard Medical School Hospital (col.) | Raleigh, Shaw University | M. D. Bowen, M. D., resident physician. |
| Lincoln Hospital (col.) | Durham | Dr. Shephard, Superintendent. |
| Marsh-Highsmith Sanatorium | Fayetteville | Drs. J. H. Marsh and J. F. Highsmith. |
| Mission Hospital | Asheville, cor. Woodfin and Charlotte Streets | Caroline Marques, Superintendent. |
| Pickford Sanitarium (negro consumptives) | Southern Pines | Dr. L. A. Scruggs, Manager. |
| Piedmont Sanitarium | Lenoir | ----------, Superintendent. |
| Pittman Sanatorium | Tarboro | Mrs. W. J. Thigpen, Superintendent. |
| Rex Hospital | Raleigh | Mrs. M. H. Laurence. |
| St. Agnes' Hospital (col.) | Raleigh, Tarboro road | Mrs. A. B. Hunter, Superintendent. |
| St. Joseph's Sanitarium | Asheville, 40 French Broad Avenue | Sister Scholostica, Superior. |
| St. Peter's Hospital | Charlotte | Miss Mary H. First, Superintendent. |
| Slater Hospital (col.) | Winston-Salem | S. G. Atkins, Superintendent. |
| Twin City Hospital | Winston-Salem | Miss Gilliland, Superintendent. |
| The Winyah Hospital (private, consumptives) | Asheville | Karl von Ruck, B. S., M. D. |
| U. S. Marine Hospital | New Bern | F. Duffy, Superintendent. |
| U. S. Marine Hospital | Wilmington, 8th Street | Dr. C. P. Wertenbaker, in charge. |

HOSPITALS (INSANE AND OTHERS)—CONTINUED.

| Name of Institution. | Location. | Name and Title of Chief Executive Officer in Charge. |
|---|---|---|
| Watts Hospital | Durham, 1010 W. Main Street | Miss M. L. Wyche, Superintendent. |
| Whitehead-Stokes Sanitarium (private) | Salisbury | ——————, Superintendent. |
| Wilson Sanitarium (private) | Wilson, 219 E. Nash St. | Drs. C. E. Moore, Albert Anderson and Dr. Dickinson in charge. |

DISPENSARIES.

| | | |
|---|---|---|
| City Free Dispensary | Raleigh, 409½ Fayetteville Street | Dr. McGeachy. |

ORPHANAGES AND CHILDREN'S HOMES.

| | | |
|---|---|---|
| Children's Home (white), Buncombe County | Asheville, 17 Charlotte Street | ——————, Superintendent. |
| Children's Home (colored), Buncombe County | Asheville | ——————, Superintendent. |
| Colored Orphan Asylum | Oxford | R. Shepard, Superintendent. |
| Friends' Orphanage | High Point | George W. Montgomery, Superintendent. |
| Methodist Orphanage | Raleigh | Rev. J. W. Jenkins, Superintendent. |
| Odd Fellows' Orphanage | Goldsboro | J. F. Brinson, Superintendent. |
| Orphan Asylum | Crescent | ——————, Superintendent. |
| Orphan Asylum | Oxford | W. J. Hicks, Superintendent. |
| Presbyterian Orphans' Home | Charlotte | ——————, Superintendent. |
| Presbyterian Orphans' Home | Barium Springs | Rev. R. W. Boyd, Superintendent. |
| Sacred Heart Orphanage | Belmont | Sister May Clare in charge. |
| Thomasville Baptist Orphanage | Thomasville | Rev. J. B. Boone, Manager. |
| Thompson Orphanage and Training School | Charlotte, 214 S. McDowell Street | Rev. W. J. Smith, Superintendent. |

INDUSTRIAL AND OTHER SCHOOLS, PUBLIC OR PRIVATE, FOR DEPENDENT CHILDREN.

| | | |
|---|---|---|
| Boys' Farm School | Asheville, 3 miles north of Swannanoa | Rev. G. S. Baskerville, Superintendent. |
| Catholic Orphanage and Industrial School | Nazareth, near Raleigh | Rev. Thomas E. Price, Superintendent. |
| High Point Normal and Industrial School for Colored | High Point | ——————, Superintendent. |
| Home Industrial School | Asheville | ——————, Superintendent. |
| St. Michael's Training and Industrial School | Charlotte | ——————, Superintendent. |
| Children's Day Nursery | Raleigh | Mrs. F. A. Olds, Secretary. |

HOMES FOR THE AGED.

| | | |
|---|---|---|
| North Carolina Soldiers' Home | Raleigh | Dr. B. F. Dixon, Secretary. |
| Catherine Kennedy Home | Wilmington, corner Princess and 9th Streets | ——————, Superintendent. |
| Home of the Aged and Infirm | Morganton | ——————, Superintendent. |
| Moravian Widows' Home | Salem | |
| St. Luke's Home | Raleigh, South Street | Miss Etta Ramsey, Matron. |

MISCELLANEOUS.

| | | |
|---|---|---|
| Alexander Home | Charlotte, corner McDowell and 3d Streets | Mrs. Malonie, Matron. |
| Allen Home | Asheville | ——————, Superintendent. |
| Associated Charities | Goldsboro | Mrs. Weil. |
| Associated Charities | Durham | |
| Associated Charities | Raleigh | Rev. R. S. Stephenson. |
| Associated Charities | Wilmington, 215 Princess Street | Miss Carrie L. Price, Secretary. |
| Humane Society | Charlotte | The Mayor. |
| Lindley Training School | Asheville | Miss E. E. Leach, Matron. |
| Moravian Single Women's Home | Salem | ——————, Superintendent. |
| North Carolina Children's Home Society | Greensboro | Wm. B. Streeter, Sup't. |
| St. James' Home | Wilmington | ——————, Superintendent. |
| Salem Home | Salem, 823 S. Main Street | Miss Charity Hicks, Matron. |
| Stanly Hall | Locust | ——————, Superintendent. |

COUNTY HOMES.

| County. | Location. | Superintendent. |
|---|---|---|
| Alamance | Graham | J. H. Tarpley. |
| Alexander | Taylorsville | D. T. Burgess. |
| Alleghany | Sparta | T. J. Nichols. |
| Anson | Wadesboro | M. O. Strickland. |
| Ashe | Jefferson | W. D. Howell. |
| Beaufort | Washington | C. E. Jackson. |
| Bertie | Windsor | Jesse F. Phelps. |
| Bladen | Elizabethtown | David Willis. |
| Brunswick | Supply | |
| Buncombe | Asheville | William Johnson. |
| Burke | Morganton | B. H. Andis. |
| Cabarrus | Concord | J. T. Sapp. |

COUNTY HOMES—CONTINUED.

| County. | Location. | Superintendent. |
|---|---|---|
| Caldwell | Lenoir | Charles Ballew. |
| Camden | Camden | Benjamin Dunford. |
| Carteret* | | |
| Caswell | Yanceyville | E. B. Barker. |
| Catawba | Conover | R. E. Hoke. |
| Chatham | Pittsboro | W. H. Ward. |
| Cherokee | Murphy | N. D. McDonald. |
| Chowan | Edenton | E. L. Byrum. |
| Clay | Hayesville | O. L. Scroggs. |
| Cleveland | Shelby | C. A. Tucker. |
| Columbus | Whiteville | J. R. Taylor. |
| Craven | New Bern | Mrs. Fannie Williams. |
| Cumberland | Fayetteville | A. B. McFayden. |
| Currituck* | | |
| Dare | Manteo | Timothy Knight. |
| Davidson | Lexington | David Crotts. |
| Davie | Mocksville | A. D. Wyatt. |
| Duplin | Magnolia | J. H. Rogers. |
| Durham | Durham | J. G. Furgeson. |
| Edgecombe | Tarboro | S. F. Jenkins. |
| Forsyth | Winston-Salem | R. A. Fulcher. |
| Franklin | Ingleside | J. L. Jackson. |
| Gaston | Dallas | H. L. Rhyne. |
| Gates | Gatesville | J. P. Blanchard. |
| Graham* | | |
| Granville | Oxford | J. R. Walters. |
| Greene | Snow Hill | A. J. Eason. |
| Guilford | Greensboro | S. J. Scott. |
| Halifax | Halifax | W. B. Drewry. |
| Harnett | May | A. L. Baucom. |
| Haywood | Plott | James Moody. |
| Henderson | Hendersonville | Frank Corn. |
| Hertford | Union | J. W. Doughtie. |
| Hyde | Swan Quarter | B. F. Midyette. |
| Iredell | Barium Springs | W. B. Eastep. |
| Jackson | Webster | Samuel Allen. |

COUNTY HOMES—CONTINUED.

| County. | Location. | Superintendent. |
|---|---|---|
| Johnston | Smithfield | George H. Hinton. |
| Jones | Trenton | Oscar Moore. |
| Lenoir* | | |
| Lincoln | Reepsville | Andrew Gilbert. |
| McDowell | Ector | J. A. Poteat. |
| Macon | Franklin | W. A. Ramsey. |
| Madison | Marshall | L. Henderson. |
| Martin | Williamston | D. Bowen. |
| Mecklenburg | Charlotte | J. T. Holton. |
| Mitchell | Red Hill | William West. |
| Montgomery | Troy | Edward Hurley. |
| Moore | Carthage | S. D. Stewart. |
| Nash | Nashville | J. J. Kemp. |
| New Hanover | Wilmington | M. G. Chadwick. |
| Northampton | Jackson | A. H. Reed. |
| Onslow | Jacksonville | E. L. Cox. |
| Orange | Efland | R. D. Bain. |
| Pamlico | Bayboro | G. W. Reed. |
| Pasquotank | Elizabeth City | J. T. Newbold. |
| Pender | Burgaw | J. L. Batts. |
| Perquimans | Hertford | S. T. Stallings. |
| Person | Roxboro | Samuel Morris. |
| Pitt | Greenville | J. W. Smith. |
| Polk* | | |
| Randolph | Bulla | W. J. Delk. |
| Richmond | Rockingham | D. W. Ledberry. |
| Robeson | Lumberton | J. J. Nance. |
| Rowan | Salisbury, R. F. D. Route No. 3. | A. M. Brown. |
| Rutherford | Rutherfordton | J. F. Edwards. |
| Sampson | Clinton | J. H. Boon. |
| Scotland† | | |
| Stanly | Albemarle | E. Smith. |
| Stokes | Meadows | J. P. Smith. |
| Surry | Dobson | J. W. Hicks. |
| Swain | Bryson City | Mrs. R. P. King. |
| Transylvania | Brevard | W. S. McGaha. |

COUNTY HOMES—CONTINUED.

| County. | Location. | Superintendent. |
|---|---|---|
| Tyrrell | Columbia | M. F. Hasket. |
| Union | Monroe | W. T. Stewart. |
| Vance | Henderson | L. W. Huff. |
| Wake | Raleigh | W. G. Allen. |
| Warren | Warrenton | J. S. Davis. |
| Washington | Plymouth | Joseph Swain. |
| Watauga | Boone | M. A. Teague. |
| Wayne | Pikeville | E. M. Head. |
| Wilkes | Fair Plain | J. N. Brooks. |
| Wilson | Wilson | S. E. High. |
| Yadkin | Yadkinville | W. L. Kelley. |
| Yancey | Burton | William Roland. |

*Counties without Homes.
†County new Home not finished.

# ADDENDA.

## APPROPRIATIONS FOR 1905-'06.

| MAINTENANCE. | *Annually.* |
|---|---|
| The School for the Deaf and Dumb, Morganton | $ 42,500.00 |
| School for the Blind, Deaf and Dumb, Raleigh | 60,000.00 |
| State Hospital at Raleigh | 75,000.00 |
| State Hospital at Morganton | 145,000.00 |
| State Hospital at Goldsboro | 58,000.00 |
| North Carolina Soldiers' Home, Raleigh | 15,000.00 |
| Dangerous Insane Department, Raleigh | 5,000.00 |
| | $400,500.00 |
| Oxford Orphanage for whites (private) | 10,000.00 |
| Oxford Orphanage for the colored (private) | 5,000.00 |
| Total | $415,500.00 |

| IMPROVEMENTS, REPAIRS, ADDITIONAL EQUIPMENT. | |
|---|---|
| School for the Deaf and Dumb, Morganton (macadamizing roads, walks; machinery for laundry and woodworking shop) | $ 5,000.00 |
| School for the Blind, the Deaf and Dumb, Raleigh (to provide sick wards, cement basement floor, new roof to kitchen and laundry, $7,500 annually, and for books $50 annually) | 15,100.00 |
| State Hospital at Raleigh—light, water, $3,000 (annual) | 6,000.00 |
| State Hospital at Raleigh—new boilers | 8,000.00 |
| State Hospital at Raleigh—painting and repairs | 6,000.00 |
| State Hospital at Morganton—new boilers | 6,000.00 |
| State Hospital at Morganton—new assembly or amusement hall | 5,000.00 |
| State Hospital at Goldsboro—new boilers, spur railroad track | 4,200.00 |
| Total | $ 55,300.00 |

To liquidate indebtedness (hospital at Raleigh) ..... $ 1,835.45

| INCREASED ACCOMMODATIONS. | |
|---|---|
| Soldiers' Home, Raleigh (enlarging the building) | $ 5,000.00 |
| State Hospital at Goldsboro (new building) | 25,000.00 |
| State Hospital at Raleigh (new building) | 40,000.00 |
| Total | $ 70,000.00 |

Annual maintenance fund for the years 1903-'04.....$390,000.00
Annual maintenance fund for the years 1905-'06..... 415,500.00

Annual increase in maintenance fund.....$ 25,500.00

We are glad to note that a $75,000 annual increase was made in the Pension Fund; also the repairs and improvements to be made at the several State institutions during the next biennial period. But it is a source of deep regret that the outside insane must remain unprovided for.

The appropriations of $40,000 to the Raleigh institution and $25,000 to the Hospital for the Colored at Goldsboro do not provide for the equipment of the building at Raleigh or maintenance of any new patients at either. The appropriation for the additional building for the white insane is made annually and the building will not be completed until 1906. When finished and ready for occupancy these buildings will accommodate, with crowding, 100 additional patients at Raleigh and 120 at Goldsboro. This will probably accommodate all the colored insane, but the whites will not be provided for.

*The estimated yearly increase of the white insane is 36; that of the colored about 15 to 20; total about 53. For twenty years past the State has scarcely more than provided for this increase. It is estimated that there are in North Carolina about 3,000 insane (including both races). Of these 2,000 are in the hospitals; the remainder are in county jails, Homes for the Aged and Infirm and in *private homes*. It is needless to dwell upon the necessity of remedial care in the early stages of the disease. To neglect these cases until they become chronic is to the hurt of the taxpayer in the end. He pays for the maintenance of the insane in the Homes and jails and for a lifetime in many instances, in which proper remedial treatment for a few months would have returned the victim to the community to continue a taxpayer himself. It was earnestly hoped that provision might be made for 500 additional white patients and the pressure lightened for admission to the hospitals for this helpless and afflicted class.

The increase in the maintenance fund of $25,500 is for the support of the additional patients received at Morganton during the biennial period just closed and for a few additional inmates at the Soldiers' Home, also to meet the great increase in food stuffs, etc.

Six important bills bearing upon charitable and penal subjects were introduced during the last session of the Legislature. Two became laws. The "Conditional Pardon" and the "Vagrant" law.

The directors of the Penitentiary recommended that a reformatory for white boys be established and suggested that $50,000 of the surplus earnings of the convicts be used to establish such an institution. Senator A. M. Scales of Guilford introduced a bill for the establishment of reformatories or industrial schools for both races. This bill

*See the Superintendents' Reports, pages 185-193.

carried the appropriation suggested. It passed the Senate with only two dissenting votes. It was referred to the Educational Committee of the House and favorably reported. Came up on the floor of the House and was re-referred to the Committee on Penal Institutions and was killed in committee. If the Scales bill had been enacted into law North Carolina would have been placed in the front rank of the States who care properly for delinquent children. It is now our disgrace that children are incarcerated in the Penitentiary, and placed in the jails with murderers and thieves and the dissolute as associates. Besides establishing institutions for the care of such children as could not be otherwise dealt with, this law embodied the best features of the Juvenile Court Law. It gave larger jurisdiction to the judges and prohibited the incarceration of children in the jails. Placing children who have committed offenses under the charge of volunteer probation officers would prevent the remanding to jail and save the State jail expenses and that of trials. Without a dollar of appropriation it would have had a far-reaching effect in regard to the saving of the children.

There are three great needs in our State. First and most urgent, adequate provision for the white insane; secondly, laws preventing the incarceration of children in the Penitentiary, county convict camps and jails with the hardened and dissolute adult offenders, and provision for their reformation; thirdly, the establishment of an institution for epileptic and feeble-minded children.

# INDEX.


PAGE.

Appropriations ..... 171, 330
Children in Orphanages ..... 46
Compulsory Education (Blind, Deaf and Dumb) ..... 173, 197
Home, the North Carolina Soldiers' (Raleigh) ..... 8, 176
Reports of ..... 32, 198
Homes, the County (for the Aged and Infirm), Condition of, 15, 214
Expense of ..... 15, 212
Reports of (alphabetically), for 1903 ..... 63
Reports of (alphabetically), for 1904 ..... 239
Statistics of ..... 135, 202
Hospitals, the State (Morganton), for Insane ..... 6
Report of, for 1903 ..... 25
Report of, for 1904 ..... 185
(Raleigh), for Insane ..... 6
Report of, for 1903 ..... 24
Report of, for 1904 ..... 187
(Goldsboro), for Colored Insane ..... 6
Report of, for 1903 ..... 26
Report of, for 1904 ..... 188
Hospital, State's Prison (Raleigh), Dangerous Insane ..... 7
Report of, for 1903 ..... 28
Report of, for 1904 ..... 192
Hospitals, Private: Licensed by the Board—
Broadoaks Sanatorium (Morganton),
Reports of ..... 28, 210
Crowell Sanatorium (Charlotte), Report
of ..... 209
Hospitals: Municipal, Church, etc ..... 54
Atlantic Coast Line Relief Department ..... 49
Asheville Mission Hospital (Asheville) ..... 48
James Walker Memorial (Wilmington) ..... 46, 225
Good Samaritan (Charlotte), Colored ..... 52, 223
Leonard Medical School (Raleigh), Colored .... 53, 224
Pickford Sanitarium (Southern Pines), Colored, 53, 224
Pittman Sanatorium ..... 50
H. O. Hyatt Sanitarium ..... 50
Asheville Hospital ..... 47
University Infirmary (Chapel Hill) ..... 51
Rex (Raleigh), White ..... 47, 226
St. Agnes' (Raleigh), Colored ..... 52, 222
St. Leo (Greensboro) ..... 228
St. Peter's (Charlotte) ..... 227
Twin City (Winston-Salem) ..... 48
Watts (Durham) ..... 50, 230
Wilson Sanatorium ..... 49
Winyah Sanatorium ..... 50

PAGE.

In Memoriam C. B. Denson, late Secretary.....Frontispiece
Insane ..... 11, 178
Insane: Directors' Report ..... 182
County Report for 1903..... 13
County Report for 1904..... 178
Statistics .....135, 141, 286, 296
Jails, County, the Condition of..... 20, 215
Statistics ..... 147, 300
Reports of (alphabetically), for 1903..... 104
Reports of (alphabetically), for 1904..... 266
Letters of Transmittal, Reports of, 1903 and 1904..... 3, 168
List of Charitable Institutions..... 324
Lindley Training School..... 41
National Conference of Charities, Reports to..... 152, 317
N. C. Children's Home Society (Greensboro)..... 45, 221
N. C. School for the Blind and Deaf (Raleigh)..... 7, 172
for the Blind and Deaf, Reports of..... 29, 194
for the Deaf and Dumb (Morganton)..... 7, 173
for the Deaf and Dumb, Reports of..... 30, 196
Orphanages: Oxford Orphan Asylum..... 8
Oxford Orphan Asylum Reports..... 32, 199
Oxford Orphan Asylum, Colored Race.....8, 37, 203
Buncombe Children's Home for White..... 39
Buncombe Children's Home for Colored..... 40
Friends' Orphanage (High Point)..... 44
Baptist Orphanage (Thomasville)..... 43, 217
Methodist Orphanage (Raleigh)..... 42, 217
Odd Fellows' (Goldsboro)..... 42, 216
Presbyterian (Barium Springs) ..... 41, 219
Roman Catholic Orphanage for Girls (Belmont) ..... 45, 218
Roman Catholic, for Boys (near Raleigh).... 44
Thompson Orphanage and Training School (Charlotte) ..... 43, 220
Penal and Charitable Institutions of Counties.....14, 162, 212, 321
Population of State Institutions, How Distributed..... 9, 170
Per Capita Cost..... 171
Reform School Proposed..... 174, 331
School for the Feeble-minded Needed..... 10, 198
St. Luke's Home for Aged White Women..... 222
State's Prison ..... 8, 175
Report of, for 1903..... 38
Report of, for 1904..... 205
Tuberculosis in State Hospitals..... 181
Quarterly Reports .....156, 162, 306, 307, 311
Visitors of Charities in the Counties, Referred to.....3, 14, 23, 213
Visitors of Charities in the Counties, List of.....55, 60, 231, 237
Work, Miscellaneous, of the Office (see Quarterly Reports).